

(F) **GENERAL RULES AND REGULATIONS** – Some of the following rules and regulations pertain to exterior construction improvements and some do not. All are the responsibility of the Cross Creek Homeowners Assn. (CCHOA) and may be delegated to the ARC for administration, supervision and regulation purposes.

1. State law requires that any contractor be licensed by the State. The contractor's license number must accompany each ARC permit application. The use of unlicensed contractors, overseers, consultants, job-super's etc. will be cause for denial or revocation of ARC permit.
2. Minimum Square Footage: The minimum square footage of heated floor space allowable for homes in Phase I and II, Blocks 1, 2, 3, 4, and 5, is 2200. The minimum square footage in Phase III, Block 2, is 1600 if home is all on one level, or 1200 on main level and 1600 total if home has two finished levels. The ARC will consider for approval only homes that meet these basic criteria.
3. Roof pitch shall be a minimum of 8/12 except where special architectural effects are achieved with lesser pitches on elements such as dormers and deck/porch roofs.
4. Driveways, walks, and entrances must not be obstructed or encumbered or used for any purpose other than their basic and logical intent. Bicycles, wagons, shopping carts, chairs, benches, tables, refuse containers or other similar objects shall not be left thereon and must be kept out of site
5. Mopeds, motorcycles and other mechanized vehicles are to be used for transportation on the streets only and not for racing and sports activities. These vehicles are to be used by persons with valid driver's license only. No 4-wheelers allowed.
6. Walking Trails are for the enjoyment of owners and their guests and could be used for walking, jogging, strollers, bicycles, roller skates, non-motorized scooters and motorized wheelchairs only. No skateboards are allowed on the walking trails. Care and courtesy should be used on the trail at all times. Any pets on the trail shall be on leashes and may be walked. All dog or pet defecation must be removed immediately so as not to impede enjoyment of the walking trails by others.
7. No pets shall be allowed which are not properly leashed and controlled by the owner thereof so as not to unreasonably annoy or disturb other residents.
8. No animals of any kind shall be raised, bred, kept or maintained on any Lot, except cats, dogs or other common household pets may be raised, bred, kept or maintained so long as they are confined to the fenced area of the Lot of the owner or inside the owner's home. The owner must also abide by all City ordinances and other applicable laws.
9. The Cross Creek swimming pool is for the use of all Cross Creek owners and their guests. An owner must accompany their guests to the pool. The pool and pool area are designated as non-smoking areas. Children 12 years of age or under must be accompanied by an adult when using the pool. No lifeguard will be made available by the CCHOA and it is not responsible nor will be held liable for any accidents that could occur at the pool.
10. Swimming Pool hours are 7 AM to 10 PM or as may be otherwise posted or distributed.
11. No pets will be allowed in the playground area, pool area, pavilion area, rest room area or any common property facility.
12. All personal property of CCHOA members shall be stored within their home, garage or fenced area when not in use.

13. Linens, clothes, curtains, rugs, mops, laundry and other articles may not be hung from any doors, windows, patios, decks or exposed to any part of the common elements. Owners and their guests shall keep the common amenities free and clear of personal property, refuse, debris and any unsightly material.
14. No owner or guests shall store or leave unlicensed or inoperable vehicles, boats, trailers, mobile homes, campers, recreation vehicles, buses and the like on their driveways or lots for a period of more than 3 days, except that these items may be stored inside garages.
15. Motor vehicles shall be parked overnight in garages or on paved driveways only. Not on the streets.
16. Commercial vehicles with gross weight of 12,000 pounds or more are prohibited, except during such time as the vehicle is actually being used for the specific purpose for which it is intended.
17. The developer or CCHOA may enforce the foregoing restrictions by levying fines and other enforcement charges, having vehicles, trailers or other apparatus towed away at the owner's expense or taking such other lawful actions as it deems appropriate.
18. No owner shall make or permit any activities or disturbing noises that will interfere with the rights, comforts or convenience of other residents. No musical instrument, musical device, television or radio or other sound amplifier shall be played or operated in such a manner as to disturb any other resident. The volume as to the foregoing shall be lowered or silenced between the hours of 11 PM and 8 AM each day.
19. No sign, advertisement, notice or other lettering method shall be placed, exhibited, displayed, inscribed, painted or affixed in or upon any part of the limited common property or the exterior of any homes or lots without the written permission of the CCHOA. Exceptions would be for signs by or for the developer or other real estate brokerage companies. One sign, not more than 2 feet high or 2 feet wide, not to exceed a total of 4 square feet, may be maintained offering the residence for sale. For newly constructed homes offered for sale, only the builders sign or a real estate brokerage company sign (which may include a rider identifying the builder) may be used. No signs offering a residence for rent shall be allowed in the subdivision. The developer has the right to erect any and all signs, of any size and shape, in its sole discretion, to further sales of homes and homesites in the community. No sign shall be placed or maintained in any Common Areas without the approval of the CCHOA.
20. One political sign per candidate or issue not more than 2 feet high or 2 feet wide, not to exceed a total of 4 square feet, is permitted on the Lot for up to 3 weeks before the election but must be removed within 24 hours after the election.
21. No flammable, combustible or explosive fluid, chemical or substance shall be kept in any unit except as required for normal household use.
22. No underground fuel storage tanks of any kind shall be permitted.
23. The installation of exterior hot-tubs or swimming pools must be approved in writing by the CCHOA. They must be concealed from public view using either mature shrubbery, plantings, screening, fencing or other appropriate means. No above-ground type swimming pools shall be permitted. All pools and hot tubs shall be kept clean and maintained. Any temporary covering of a swimming pool or hot tub, of a rigid or bubble type shall be deemed a Structure that is subject to the approval process by CCHOA.
24. Pool buildings or gazebos or storage buildings may be constructed within any fenced rear yard area, applicable to the Lot; provided that the same shall not exceed one story in height and are allowed by applicable building codes. All such structures must be approved by the CCHOA.

25. No artificial flowers, trees or other vegetation shall be used on the exterior of any residence or in an un-fenced area of the yard.

26. The lawn of each Lot shall be kept in good condition at all times and uniformly mowed and clipped with a length of grass consistent with other well-maintained Cross Creek homes.

27. Prior to occupancy, and in all events within three (3) months of completion of construction of the residence, all landscaping shall be installed in accordance with the landscaping plans approved appropriate by CCHOA. The owner shall landscape the Lot to the same standards as is generally prevailing throughout the Subdivision. All unfenced lawn areas, including all areas between each residence and adjacent to the street, shall be fully sodded and irrigated and shall remain fully sodded and irrigated at all times thereafter. However if the owner desires to create a plant-bed area in place of grass, the plans should be submitted to the CCHOA for their approval. Bermuda grass is to be used. No Zoysia or Buffalo grass shall be planted.

28. No fence, masonry wall, hedge or mass planting shall be permitted to extend to the front of the residence on a Lot unless approved by the CCHOA. Fences will only be approved if they are consistent with the fence design as established by the CCHOA. No hedge, shrub, mass planting or tree shall be allowed by the owner to obstruct sight lines at any corner. Trees, shrubs and other plants which die, shall be promptly removed and replaced, or appropriately reconsidered.

29. No lights or other illumination (other than streetlights) shall be higher than the residence. Exterior holiday lights shall be permitted only between November 15 and January 31. Except for holiday lights, all exterior lighting must be white and not colored. All exterior landscape lighting must be approved in advance by the CCHOA.

30. No exterior satellite dishes, aerials, antennas or other communication equipment of any kind shall be placed, allowed or maintained upon any portion of the Community, including any residence or lot, without the prior written consent of the Board or the ARC. No freestanding antennas whatsoever shall be placed on any residence or lot. The Board or ARC may approve the installation of equipment on a residence, which does not protrude above the roof line of the residence at its highest point and is not visible from the street in front of the residence.

31. No speaker, horn, whistle, siren, bell or any other sound device, shall be located, installed or maintained upon the exterior of any residence or in any yard, except intercoms, devices used exclusively for security purposes, and stereo speakers used in accordance with any rules specified by the CCHOA.

32. All recreation and play equipment shall be located in the rear, fenced area of the Lot including basketball goals. Basketball goals shall be white or glass and shall only be placed or installed in the rear, fenced area, unless otherwise approved by the CCHOA. No "home-made" basketball backboard or supports shall be permitted. All basketball goals and supports shall be first approved by the CCHOA.

33. No dog runs shall be constructed or maintained on any lot unless approved by the ARC and would be installed within a completely fenced area.

34. No window shall contain any reflective material such as aluminum foil.

35. Firewood stacks are not allowed on any lot.

36. All forms of sculpture, fountains, flag poles, seasonal flags, "yard art", etc. must first be approved by the CCHOA.

37. No trash, refuse, garbage-can or receptacle shall be placed on any lot or street outside a residence, except after sundown of the day before, or upon the day for regularly scheduled collection.

38. Garage doors shall remain closed at all times except when it is necessary for ingress and egress and/or when an owners activity requires it open and is present in the immediate area.
39. Garage door replacements affect the appearance of the outside of residences, therefore owners must present drawings and request approval from the CCHOA. Each request will be acted upon individually. Regarding Townhomes, Manor Homes, Patio Homes and Garden Villas (this is the developers residential product on lots classified other than R-1 and R-1A), the availability of design, color and type of door will be the criteria considered in the approval process for replacement doors. Appearance must remain substantially the same as others in the immediate neighborhood.
40. Awnings affect the appearance of the outside of a residence, therefore owners must present drawings and request approval from the CCHOA. Each request will be considered individually. The replacement of any existing awnings also needs CCHOA approval.
41. Changes in the exterior appearance of any Cross Creek single family homes, town homes, manor homes or patio style homes must be approved in writing by the CCHOA. ANY AND ALL WORK THAT WOULD BE DONE TO THE EXTERIOR OF A RESIDENCE OR LOT IN CROSS CREEK MUST FIRST BE APPROVED BY THE CCHOA.
42. The use of a residence for business or service by the owner must be approved by the CCHOA. Each application must include the type of business service, the qualification of the resident, the anticipated number of clients per day, week and month. The decision criteria for approval will be the affect of this activity on the neighborhood (i.e., the creation of traffic problems, availability of parking on the street and noise)
43. No trash, refuse, debris, rock, dirt, ashes or any other refuse may be thrown or dumped on any Lot, building site or green area in the Subdivision. No building materials of any kind shall be placed or stored upon any building site for more than 30 days before the commencement of construction of a residence or improvements. And then such materials shall be placed within the property lines of the building site upon which they are to be erected and shall not be placed in the street or between the curb and property line.
44. No excavations, except such as are necessary for the construction of a residence or improvements, shall be permitted on any Lot without written permission of the CCHOA.
45. No prefabricated or modular buildings or out-buildings will be permitted to be constructed or installed on any Lot without the prior written approval of the CCHOA. Detached garages, storage buildings, pool buildings and other buildings constructed on a Lot shall be constructed with the same material as the residence and must be approved in writing by the CCHOA.
46. Except as authorized by the CCHOA, no platted Lot shall be split or divided into more than one Lot or building site, but more than one Lot may be used as a building site for one dwelling. In the case of the latter, CCHOA assessments will be collected on both properties equally.
47. No lake, pond, stream or water drainage facilities, whether they are natural or erected within the common areas, shall be disturbed other than by the developer or CCHOA. Any use of any lake, pond or other body of water shall only be by an authorized party.
48. No fence, boundary wall or other structure installed by or for the developer or CCHOA anywhere in the subdivision may be removed or altered by any owner or other person without the prior written consent of the developer or CCHOA.
49. In the event of vandalism, fire, windstorm or other damage, no residence or structure shall be allowed by the owner to remain in damaged condition for longer than 3 month, except with the specific written consent of the CCHOA.

50. No garage sales, yard sales or similar activities shall be held within the subdivision except twice a year during a weekend specified by the CCHOA for subdivision-wide garage sales.
51. Each Owner shall obey and comply with all applicable public laws, ordinances, rules and regulation, and all rules and regulations now or hereafter established. Except as may be required by the developer or CCHOA, no owner activity which may be or become a nuisance to the neighborhood shall be carried on in Cross Creek.
52. No Owner shall do or allow to be done any act which causes or threatens to cause any damage, encroachment or disrepair to the common areas or street right-of-way, the residence or Lot of any other owner. Specifically, each owner shall repair any damage sustained to any other residence, Lot, common areas or street right-of-way in connection with the construction of structures on such owner's Lot, including, but not limited to, damage to lawn areas, landscaping and sprinkler systems, etc.
53. Water features within Cross Creek are not for recreational use. Caution should be used so as not to promote or allow children or adults to use these features for wading, fishing, playing, etc. A drowning has occurred in similar features in other neighborhoods. Please be aware of this, use caution, and educate children.
54. Complaints regarding any abuse of the foregoing Cross Creek Rules and Regulations shall be made in writing to CCHOA, 903 N. 47th Street, Rogers, AR 72756
55. The developer or CCHOA has established design guidelines for Cross Creek. These guidelines will be changed, revised modified, etc. from time to time.