EXHIBIT "D"

Design Guidelines

RIVERVIEW ESTATES HOMEOWNERS' ASSOCIATION, INC.

COMPLIANCE GUIDELINES AND ARCHITECTURAL REVIEW COMMITTEE DESIGN GUIDELINES

The Architectural Review Committee (ARC) reviews applications and additional information submitted for all new improvements and alterations to existing improvements at Riverview Estates. Homeowners can enhance their homes and yards, with respect to any applicable easements and setbacks, to enhance and usefulness and pleasure of their property. However, prior to most modifications, homeowners are required to obtain approval from the ARC. If necessary, a permit from the City of Charleston and/or Charleston County may be required. It is the homeowner's responsibility to verify all building regulations regarding your project.

Plans for any exterior alteration must be submitted to the ARC for approval prior to commencement of construction or placement. Applications must be submitted with a plot plan showing the footprint of the home and property lines to scale, in relation to the proposed modification(s). Proposed modification(s) must be sketched on the plot plan. All prior improvements must be included on the plot plan (added sunroom, patio, other landscaping beds, swing set, gazebo, etc.). (SEE APPENDIX A FOR PLOT PLAN EXAMPLE). Samples indicating color selection, style, and product type must be included. It is acceptable for this information to be from websites or brochures. All application and pertinent information should be submitted to:

SUBMIT APPLICATION TO:

Riverview Estates HOA Attn: Tyler Hamborsky 1 Carriage Lane, Ste C100 Charleston, SC 29407 Fax: (843)-952-7192

Below is a partial list, this is not inclusive of all items. If in doubt, it is your responsibility to review the Governing Documents for Riverview Estates OA and submit an ARC application for any change, improvements, additions, or deletions to your property.

ARBORS/PERGOLAS

Requires approval. Arbors and pergolas may be permitted on rear patios and shall not extend beyond the side walls of the main structure. Pergolas must be a natural wood color or white to match trim of home.

AWNINGS

Awnings are not permitted.

BASKETBALL HOOP

Permanent basketball hoops are **not permitted**. Portable basketball hoops are permitted provided they are put away each night no later than sunset in such a manner that they are not left in any driveway or visible from any street (e.g., by placement in the garage of a Unit or by laying the pole down in a rear yard of a Unit).

BOATS

Boats are **not permitted**. Boats may not be parked, kept, or stored any lot or on the streets or in any common area, except for minor repairs, cleaning or waxing which must be completed in less than 24 hours. Boats may be stored in an enclosed garage, provided the garage door remains closed.

CLOTHESLINES

No clotheslines or drying yards shall be located upon the premises so as to be visible from any Common Area or from any adjoining property or Unit.

COMMERCIAL VEHICLES

Commercial vehicles are **not permitted**. Commercial vehicles are defined as the following:
-All equipment, automobiles, trucks, vehicles, including station wagons or SUVs, which bear a sign, lettering, graphics, logo or equipment or have printed on same some reference to any commercial undertaking or enterprise. This restriction on parking does not apply to temporary parking of commercial vehicles, such as for pick-up, delivery, and other commercial services, during the period reasonably necessary to load, unload or perform the commercial service as applicable nor shall this restriction apply to the temporary parking of public service vehicles, including, without limitation, law enforcement vehicles, for purposes consistent with public safety and welfare, including, without limitation, law enforcement, fire protection, emergency medical, garbage collection and the delivery of mail, or to the permanent parking of passenger type public service vehicles of an Owner or Occupant of a Unit.

DECKS

Decks require approval, other than those which may be builder options.

DISABLED VEHICLES & VEHICLE MAINTENANCE

No vehicle which is unlicensed or inoperable may be kept or stored on the Property except out of view in an enclosed garage on a Unit. No repair work to any type of motor vehicle, boat or trailer should be conducted on any Unit other than minor repairs, cleaning or waxing which is completed in less than 24 hours.

DOG HOUSES & DOG RUNS

Dog runs and dog houses are not permitted.

DRAINAGE

Changes in grading, e.g. berms, swales, slopes, mounds, etc., or channeling of any drainage water onto neighboring or common areas is **not permitted**.

DRIVEWAYS

Requires approval. Driveway extensions will be considered on a case-by-case basis dependent on the size of the yard and the size of the extension. Driveway extensions must be constructed of concrete which matches the existing driveway. Driveway extensions must be installed by a licensed contractor. Driveways may be extended a maximum of sixteen (16) inches on either side.

Each Owner is responsible for the timely repair, maintenance and/or replacement of the driveway comprising part of the Unit and the driveways in the Common Areas between the lot line of each Unit and the roadways within Riverview Estates. Each Owner shall repair or replace all damage to such driveway whether caused by the Declarant, Association or holder of any easement over which such driveway is constructed or otherwise. Any top coating must approved by the ARC.

EXTERIOR AIR CONDITIONERS

Window units are not permitted.

EXTERIOR BUILDINGS & STORAGE

Requires approval. Sheds and auxiliary buildings must built with vinyl or Hardi-plank siding, shingles, and trim to match home. The maximum size allowed is 10ftx12ft and the yard must be enclosed by a fence.

EXTERIOR COLORS

Does not require approval if repainting or new vinyl does not change the home's original colors. Any change in the exterior material type, hue, tone, value or intensity color requires approval.

EXTERIOR DECORATIONS

A reasonable number of holiday and religious lights and decorations may be displayed on any Unit for up to 30 days prior to a publicly observed holiday or religious observance and up to 10 days thereafter without prior approval.

EXTERIOR LIGHTING

ARC approval not required if such alterations or additions should be for the purpose of improving footing, navigation or security. Lighting may not be so installed as to illuminate any portion of an adjoining lot or to shine into any window. The amount of light produced should not be so excessive as to create a distraction or have a negative impact on the neighborhood. Proposed replacements or additions must be compatible in style and scale with the applicant's house, and applications must include their location, number of lights, style, bulb color and wattage. Recommended fixtures include low voltage ground-mounted styles that may be wholly or partially concealed by plantings. It is recommended that before any digging is initiated, the applicant "call before you dig" for locations of existing utility lines. Colored bulbs designed to repel insects may be installed only in lighting fixtures located at the rear of houses. Proposed lighting shall not be approved if it will otherwise result in adverse visual impact to any other property, due to factors including but not limited to location, color or wattage. As the effects of proposed lighting may be difficult to assess prior to installation, the ARC reserves the right to require correction, including but not limited to removal or modification of lighting found to

cause adverse impact after installation. ** The installation of lamp posts DOES require ARC approval in advance.

EXTERIOR MAINTENANCE

Each owner is responsible for keeping the Lot and its improvements in good repair. This includes but is not limited to painting, pressure washing (or other appropriate care), replacement of warped or rotted wood, caulking, roof repair, window and door repair, and siding repair.

FENCES

All fences require approval from the ARC prior to the installation. Invisible fences also require approval.

Locations:

Fences shall be located in the rear of the house and not come any further than 1/3 of the house depth forward from the rear corners of the house extending out towards the side Property line, then towards the back Property line. The ARC approves or denies a fence request on the basis of maintaining the overall appearance of the neighborhood. The ARC does not have the authority to give permission to building a fence within an area that is controlled by a third party (such as an easement or right-of-way). Fences may not impair drainage on any lot and must be built 3 inches above grade if in a drainage easement. The Owner shall bear all the risk if a fence is installed in one of those areas.

Styles:

6 foot fences may be Charleston Style (trim band at top) privacy. 4 foot fences may be Charleston Style (trim band at top) picket. (SEE APPENDIX B FOR SPECIFICATIONS)

Size:

Fences may be 6 feet or 4 feet in height. Lots backing up to ponds can only have 4 foot fences along the back and side property lines. A 6 foot fence will be allowed from house to side lot line with the transition from 6ft to 4ft on the first 8ft of the side property line. 6 foot fences are not allowed on pond lots if the fencing impairs the pond view from another lot.

Materials

Fences shall be constructed only out of wood. No vinyl fencing or chain link fencing is allowed.

Staining:

Requires approval. Fence must have a natural appearance. Stains must be semitransparent, transparent, or translucent, and natural in color.

FIREPITS

No open fire pits shall be maintained upon any Unit. Nothing herein shall be deemed to restrict the use of any customary barbecue for the cooking of food.

FIREWORKS & FIREARMS

No firearms or fireworks of any variety shall be discharged upon or within any Unit or upon any Common Area. The term "firearms" shall include, without limitation, guns, "B-B" guns and pellet guns.

FLAGS

In-ground flag poles require approval. The following flags are allowed:

Flags which are no larger than 24" by 36" attached to a Unit and displayed for the purpose of a holiday or sporting event, and the United States of America flags. Any such flag displayed for a holiday or sporting event may be installed up to 72 hours prior to and must be removed no later than 48 hours following such holiday or sporting event. United States of America flags may be installed up to 3' by 5' in size, posted on a pole and attached at a 45 degree angle from the Unit.

GARAGES

No alterations, additions or improvements are permitted to any garage that would defeat the purpose for which it was intended. Garage space is **not permitted** to be converted to a living area (i.e. family room, bedroom).

GUTTERS AND DOWNSPOUTS

Approval not required if the gutters and downspouts are white or match the color of the trim of the house. The downspouts cannot alter the flow of the water in an adverse way to the adjoining property.

HOT TUBS, SPAS, AND POOLS

Require approval. Must be in the rear of the yard and fenced in. Hot Tubs require screening at the patio sides with evergreen shrubs or wood fencing of lattice or solid panel to a height of 6'. All pool equipment must be screened from view. Must be permitted and follow all city, county and state regulations. Approved on case by case basis. Above ground pools are not allowed.

HOUSE NUMBERS

ARC approval not required for replacement of the like kind. House numbers within the community are required for reasons of security and public safety. Written approval is not required for replacement with like kind. The ARC reserves the right to hold style and size to a community standard regulated in terms of aesthetic appearance.

IRRIGATION SYSTEMS

Requires approval.

LANDSCAPING

Major landscaping requires approval by the ARC prior to the installation. No approval required if the existing mulch and/or pine needles are replaced with pine needles, mulch, or rubber mulch materials which are black, brown, or cypress in color. All other colors and materials need approval. Landscape rocks in beds (gravel, river rock, etc.) are not allowed.

No approval required if existing seasonal plants are replaced with similar plants in size and height. All plantings must be a minimum of three feet from adjoining property line or the distance needed to prevent the plant(s) from impeding the property line. No plants or trees may

be planted in a common area. Trees, shrubs, bushes, or other vegetation having a trunk diameter of 2" or more at a point of 4.5' above ground level, or other significant vegetation may not be cut, removed, or mutilated. Owners are responsible for following all Charleston County and City of Charleston ordinances regarding trees.

LAWN MAINTENANCE

Each owner shall keep their lot and all improvements in good repair. This includes seeding, watering, edging and mowing of all lawns and grounds, the pruning and cutting of all trees and shrubbery. No lawns, grass, weeds, or underbrush shall be allowed to grow to a height exceeding four (4") inches on any lot. Homeowners are responsible for yard maintenance to the curb.

LEASING/RENTALS

An Owner may lease their Unit; provided however, that any lease must be for a term of not less than one (1) year. No leases for commercial purposes are allowed (for example, no Unit may be leased for office purposes). Only entire Units may be leased. In no event should occupancy of a leased Unit (except for temporary occupancy by visiting guests) exceed 2 persons per bedroom. No subleasing or assignments of leases of a Unit are allowed. All leases must be in writing and contain provisions requiring all tenants to comply with all Governing Documents and Rules and Regulations for the Association.

NOISE

No owner/tenant/guest shall make or permit any noise that will disturb or annoy other owners/tenants/guests in the community.

PARKING

Vehicles are only allowed to be parked on the driveway but not in whole or partially in the yard. No parking is permitted in the grass. Vehicles are not permitted to block the sidewalk and/or extend over the curb. No disabled or unlicensed vehicles are permitted. Street parking must be with the flow of traffic.

PATIOS/PORCHES

Requires approval. Must be constructed of the same materials (siding, shingles, trim, etc.) and colors of the home. Color and material selection samples (via brochure or website) must be provided.

PETS

No animals, livestock or poultry of any kind may be raised, bred, or kept on any Unit, except that a reasonable number of domestic cats and dogs may be kept provided they are kept within the dwelling and are not kept, bred, or maintained for any commercial purposes. Notwithstanding the foregoing, no pet of an aggressive nature shall be kept in or on the Property (including in the Units). No person owning or having custody of a permitted animal may allow the animal to stray or go upon another Owner's Unit without the consent of such other Owner. Pets must be kept on a leash at all times when outside the dwelling, and the Owner must clean up after his or her pet. No animal may interfere with, intimidate, or threaten any Owner, Occupant, other person, other pet, or the peaceful and quiet enjoyment of any other Owner or Occupant, person or other pet.

Owners, Residents, and Guests must abide by all the City of Charleston and Charleston County animal regulations.

PROPANE TANKS

All propane tanks and bottled gas for household and/or pool purposes (excluding barbecue grill tanks) must be installed underground and in accordance with all applicable federal, state, and local laws, rules, and regulations.

RECREATIONAL EQUIPMENT

Requires approval prior to installation. Play equipment must be located where they have a minimum impact on adjacent lots and where they will be best screened from general public view. Play equipment must be located in the middle half of the rear of the lot and lot must be fenced in. Play equipment may not exceed ten (10ft) feet in height and must be comprised of natural wood material with wood or shingled roofs to match home. Brightly colored and plastic play equipment is not permitted. No tree houses or playhouses are allowed. Temporary recreational equipment (bicycles, soccer nets, etc.) should be stored out of site after use. Trampolines are allowed as temporary structures and may only be used for a maximum of 48 hours.

RECREATIONAL VEHICLES

No terrain vehicles, campers, mobile homes, boats, house trailers, boat trailers, or trailers of any other description is permitted to be parked or to be stored at any place on any Unit, except (a) during the periods of approved construction on a Unit if used in connection with the approved construction, or (b) when parked out of view in an enclosed garage on such Unit.

RETAINING WALLS

No improvements to or obstructions of retaining wall easement areas shall be permitted.

ROOF, DOOR, AND WINDOW REPLACEMENT

Approval not required if original type, material, and color as the originally installed item. Any exception must have ARC approval. Only black or natural wood colors will be considered.

SATELLITE DISH

Approval not required if dish is one meter or less in diameter and placed on the rear of a dwelling or other location that minimizes visibility from the street fronting the Unit, or from the front yard of the Unit. The dish must be screened from street view where applicable.

SCREEN/ STORM DOORS

Approval not required if screen/storm door trim matches the trim of the house or color of the door. Only clear view storm doors are acceptable.

<u>SIGNS</u>

No sign, banner, advertisement, notice or other lettering may be exhibited, displayed, inscribed, painted or affixed in, or upon any part of Riverview Estates that is visible from the outside of a Unit or vehicle parked within the Property without ARC approval, provided however, signs required by governmental agencies and approved by the ARC, as applicable, may be displayed (e.g. permit boards).

One 'for sale' or 'for lease' sign may be displayed but only of a design approved by the ARC. The ARC has produced a template for which all 'for sale' and 'for lease' signs must match. (APPROVED SIGNS ARE AVAILABLE THROUGH ATLAS SIGNS IN SUMMERVILLE OR AT WWW.GOATLAS.COM) No sign may be placed in the window of a Unit or vehicle parked within the Property.

Signs posted in connection with a political campaign, candidate yard signs displayed from a Unit shall be permitted without approval, only if (i) the sign has a maximum area of four (4) square feet and, except for signs displayed from within a dwelling structure, a maximum height of three and one-half (3.5) feet above ground level, and (ii) the sign is displayed no sooner than forty-five (45) days prior to the election and is removed within seven (7) days after the election.

SKYLIGHTS/SOLAR TUBES/PANELS/SCREENS

Requires approval.

- All devices or installation shall be rated for the minimum local wind zone code.
- The ARC shall have a right to disapprove any proposed solar energy system based on aesthetics pertaining to location, profile, size, color, texture, material and other aesthetic criteria considered by ARC pursuant to Community Guidelines.
- Solar roof top arrays (collection of panels) and devices must be installed on the roof. The installation of such devices shall be allowed on all portions of the roof but must location must strive to have minimal visibility from the street in front of the property, from other side streets and from neighboring properties.
- Solar panels shall be installed on the plane of the roof material and shall not extend above the ridge line of the roof. If the array is not aesthetically acceptable, the ARC may require an alternative configuration of the panels.
- Tracking platforms or mechanisms that allow the device to tilt seasonally, permanently or by time of day are not allowed.
- Solar panels shall have non-reflective surfaces. The panels shall be dark in color and be consistent with the character of the roof and structure. The color of the panel frame shall be consistent with the color of the roof.
- All plumbing, piping electrical and utility lines for the solar energy system shall be
 internal and/or concealed from view. Where appropriate, a fence or other screening of
 sufficient height may be required to aid in screening the solar energy system as
 determined by the ARC.
- The homeowner of an approved and installed solar system shall properly maintain such system to ensure that it does not deteriorate or create visual and/or aesthetic nuisance as determined by the OA Board of Directors. If the system becomes a visual and/or aesthetic nuisance, the OA Board of Directors reserves the right to enforce any of its rights to ensure homeowner compliance that may include removal of the system and remedying the area of the removed system to its original state of compliance.
- If the homeowner installs a solar system not approved by the ARC or installed not as approved by the ARC, the OA Board of Directors shall impose remedy or removal of such system at the homeowner's expense and the homeowner shall reimburse the OA for

any and all expenses, including legal expenses and violation fines, required to enforce this guideline.

TRASH RECEPTACLES/ RECYCLING BINS

Each owner must maintain all trash receptacles, racks or similar facilities in a sanitary condition. Except when placed curbside on the day of or the night before regularly scheduled garbage, trash, and/or recycling pick up days, all garbage, trash and recycling containers and bags and the like must be kept in a closed garage or other approved building within the Unit or placed inside of or behind walls, fences or hedges, or garbage storage area. Garbage and trash containers and bags and the like must not be visible from any adjacent or neighboring Unit, Common Area or street.

WELLS

No private water well may be drilled, installed or maintained on any of the Development for irrigation. The ARC may, however, authorize shallow wells for closed-end, geo-thermal residential systems.

WINDOW TREATMENTS

The only acceptable window coverings that may be affixed to the interior of any windows visible from the street, adjacent Unit, or from the Common Areas are drapes, blinds, shades, shutters and curtains. The side of such window coverings that is visible from the exterior of any Improvements must be white, off-white or, if blinds or shutters, a natural wood color, unless otherwise approved by the ARC. Only clear glass is permitted in any window and no window tinting or reflective coating may be affixed to any window that is visible from any street, adjacent Unit, or from the Common Areas, unless otherwise approved by the ARC.

YARD ART AND DECORATIVE ORNAMENTS

All yard art and other decorative ornaments are subject to ARC approval. However, an excessive number of objects could be considered to be not harmonious to the appearance of the community.

ANY EXISTING OR PROPOSED IMPROVEMENT WITHIN AREAS DESIGNATED AS DRAINAGE AND OTHER EASEMENTS CARRIES WITH IT SOME RISKS TO THE OWNER. OWNERS WISHING AND APPROVED TO MAKE ANY MODIFICATIONS WITHIN DRAINAGE EASEMENTS DO SO WITH AN UNDERSTANDING, AGREEMENT, AND ACCEPTANCE OF THE FOLLOWING:

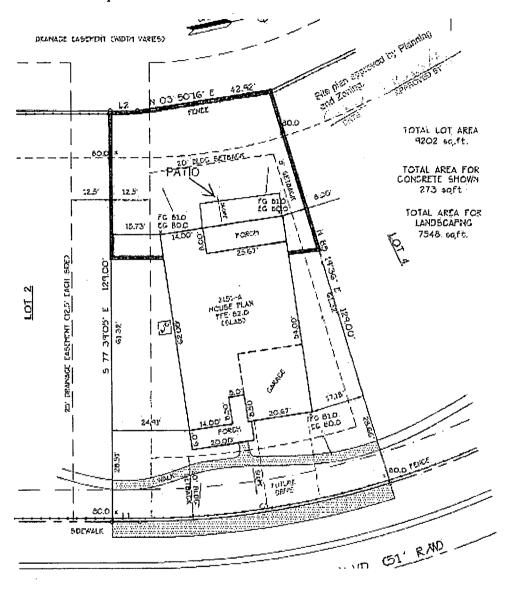
- MODIFICATIONS WITHIN ANY EASEMENTS ARE SUBJECT TO REMOVAL BY ANY AUTHORIZED ENTITY OR MUNICIPAL AUTHORITY REQUIRING ACCESS INTO THE EASEMENT AREA. SUCH REMOVAL MAY BE COMPLETED WITHOUT PRIOR NOTICE TO THE OWNER.
- NEITHER THE DEVELOPER, BUILDER, ARC, OA, OR MANAGEMENT COMPANY ARE UNDER ANY OBLIGATION TO REPAIR, RESTORE, OR REPLACE ANY OR PART THEREOF REMOVED OR DAMAGED WITHIN THE EASEMENT.

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- HOMEOWNERS ARE REQUIRED TO OBTAIN ENCROACHMENT PERMITS FROM LOCAL MUNICIPALITIES FOR FENCES CONSTRUCTED WITHIN DRAINAGE EASMENTS.
- THIS DISCLAIMER AND THE ASSOCIATED ARC RULES WILL BE MODIFIED FROM TIME TO TIME.

All owners and their guests shall abide by all rules and regulations of the Association, and all zoning ordinances, building codes, and regulations of all government bodies of competent jurisdiction. The Board of Directors shall have the power to impose reasonable fines upon an owner, his guests, invitees, or lessee.

APPENDIX A Plot Plan Example



APPENDIX B Fence Options

