

**RIVERWALK HOMEOWNERS' ASSOCIATION**  
**ARCHITECTURAL IMPROVEMENT**  
**APPLICATION AND REVIEW FORM**

Lot Owner(s) \_\_\_\_\_

Address \_\_\_\_\_

PHONE: \_\_\_\_\_ E-MAIL: \_\_\_\_\_

Description of Improvement (include detailed drawings as applicable)  
\_\_\_\_\_  
\_\_\_\_\_

Include a copy of your plot plan with lot lines clearly showing the exact location with dimensions of the improvement.

Construction Materials \_\_\_\_\_  
\_\_\_\_\_

Contractor(s) \_\_\_\_\_ Number \_\_\_\_\_

If approved, I agree to build the requested improvement in accordance with this application and any attached plans and specifications. I also agree to maintain any improvements at my expense, and to comply with all Riverwalk regulations that govern lot improvements. The ARC reserves the right to ask the lot owner to obtain signatures from adjacent lot owners that the improvement may have an affect on.

Signature of lot owner \_\_\_\_\_ Date submitted \_\_\_\_\_

**FOR ARC/BOARD/PROPERTY MANAGEMENT USE ONLY**

Date Received: \_\_\_\_\_

Circle: Approved / Approved with Conditions (see below) / Disapproved

Reviewed/Inspected by: \_\_\_\_\_ Date: \_\_\_\_\_

Conditions: \_\_\_\_\_  
\_\_\_\_\_

Response mailed / faxed Date: \_\_\_\_\_

Please mail request to: Todd Forsythe  
Ghertner & Company  
50 Vantage Way, Ste. 100  
Nashville, TN 37228  
Phone: 277-0355 Fax: 259-4540

**PRIOR TO MAILING, PLEASE VERIFY THE ITEMS BELOW HAVE BEEN COMPLETED AND ATTACHED TO THIS FORM, NO REQUEST WILL BE CONSIDERED UNLESS COMPLETE:**

- Surveyed Plot Plan with dimensions
- Descriptive Diagrams, Drawings, Brochures etc.

# RIVERWALK ARCHITECTURAL GUIDELINES

11-11-08

## **INTENT OF THE GUIDELINES**

The Architectural Guidelines provide builders and homeowners with suggestions and restrictions to ensure that the homes continue to complement each other with compatible styling. By harmonizing the homes from the beginning, we hope to avoid stark contrast that can lead to a cluttered appearance in the neighborhood.

House and lot improvements are addressed on the following pages. The restrictions on these improvements are aimed at providing an attractive, harmonious, physical environment both during and after construction. Size, style, color, materials, parking, and other visible elements are addressed, not to restrict personal preferences, but to preserve the unity of the community. In limited circumstances, exceptions to these guidelines can, therefore, be granted by the Architectural Review Committee. An architectural request form for the Architectural Review Committee may be found on the back page of these guidelines for your convenience.

Since these guidelines are provided for the benefit of the residents, the residents are responsible for reporting any violations of the guidelines to the management company or to the Board of Directors ("Board") of the Homeowners Association ("HOA"). CPS Land, LLC is not responsible for the enforcement of these guidelines and accepts no liability regarding the guidelines or their enforcement.

The Architectural Review Committee will attempt to enforce items that are brought to its attention. However, failure to enforce any portion of these guidelines does not alter the content of the guidelines and does not affect the Architectural Review Committee's ability to enforce the guidelines. The Board of Directors of the Homeowners' Association may alter the Architectural Guidelines at any time. The adopted Covenant, Conditions and Restrictions (CCR's) for Riverwalk take precedence over these guidelines should there be a discrepancy between the two. In all instances local building codes have precedence over both of those documents.

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**SITE IMPROVEMENTS**

**Grading and Filling**

If a homeowner has a problem with drainage or desires to modify the grading within the lot, he should make an application to the Architectural Review Committee before making any changes to the land.

**Landscaping**

The Architectural Review Committee encourages homeowners who wish to improve their homes through landscaping. Due to visibility, front yard landscaping and landscaped corner lots are more strictly supervised than interior backyard areas.

Landscaping Borders

Landscape borders should be no more than 12" high and should be well maintained and neatly erected.

Landscape Plantings

Homeowners are encouraged to plant trees, shrubs, and flowering plants indigenous to Middle Tennessee. To the right is a list of trees, shrubs, and vines that are native to this area. This list was compiled by a landscape architect, and is meant only as a service to homeowners and not as a complete list of plant materials allowed.

Trees

- Service Berry
- Redbud
- Fringe Tree
- Flowering Dogwood
- Washington Hawthorn
- Sourwood
- Red Maple
- Sugar Maple
- River Birch
- Yellow-Wood
- White Ash
- Green Ash
- Red Cedar
- Sweetgum
- Tulip Poplar
- Virginia Pine
- White Oak
- Northern Red Oak
- Shumard Oak
- Willow Oak
- Southern Red Oak

Shrubs and Flowering Bushes

- Inkberry
- Oakleaf Hydrangea
- Shrubby St. John's Wort
- Common Winterberry
- Virginia Sweetspire

Vines

- Trumpet Creeper
- Virginia Creeper

Landscaping Rocks and Stepping Stones

Landscaping rocks and stepping stones are not recommended, but may be permitted with approval by the Architectural Review Committee.

Landscaping rocks should be displayed in conjunction with greenery and should not be the focal point of a landscaped bed. Size, type of stone, positioning, and appropriateness may be criteria for approval of landscaping rocks.

Stepping stones are discouraged in favor of bricked or paved sidewalks. Stepping stones through landscaped beds or yards may be permitted with Architectural Review Committee's approval and consent of neighboring homeowners.

Vegetable Gardens

Gardens should be located behind the house, out of public view or enclosed within a privacy screen. In this case, a privacy screen may be a privacy fence, 6'-0" in height, or landscape screening with a maximum height of 6'-0". Flowers and shrubs used for landscaping purposes are not considered gardens and may be located on the sides or front of the house.

## HOME IMPROVEMENTS

### **Additions and Porches**

- Room additions and porches should be of similar materials, colors, and styles as the existing home.
- Roofing should be of a consistent color and slope which complements the existing roof line.
- Overhangs and eaves should match the existing structure.
- Brick or siding should match the home's materials and be sufficiently reworked to tie into the home in order to blend the new addition with the existing structure.
- Flat roofs are not allowed except with special approval by the Architectural Review Committee and with the consent of all neighbors who have a reasonable view of the home from their house.
- All new additions must comply with easement and setback restrictions. More liberal setback standards may apply to eaves, steps, and open porches.
- Samples of all building materials must be submitted to the Architectural Review Committee along with the completed request form. An estimated date of completion should be included in the architectural approval request, and the work should be completed within 30 days of this date, weather permitting.

### **New Paint**

Homeowners are free to repaint their homes using a color identical to the existing paint. However, before repainting any exterior portion of the home a new color, including fences, doors, windows, and shutters, new paint samples must be submitted to the Architectural Review Committee along with the completed request form. Any neighbor

whose home has reasonable view of the home to be painted must approve the new paint color.

Also, any homeowner who wishes to paint or repaint any brick or dryvit structure with a new paint color must obtain approval of neighboring homeowners and the Architectural Review Committee. The material of the surface to be painted should be included in the Request for Architectural Approval.

### **Roof Treatments**

When a home requires new roofing, homeowners are free to re-roof their home using the identical color and type of shingle found on the existing house. If a new shingle type or color is desired, the homeowner must receive approval of the color and type of material by submitting a sample to the Architectural Review Committee. Asphalt shingles are the only acceptable roofing materials, with the exception of painted metal roofs or copper roofs on porches and over bay windows.

### **Patios and Decks**

All patio and decks require architectural approval before construction begins. Approval will be based on materials, location, and size of the patio or deck in relationship to the lot and house.

All visible wood construction should be of untreated western cedar or pressure-treated pine.

Decks that are visible from the street should be landscaped a minimum of one 12" shrubs (or comparable plant) for every four lineal feet of deck on the side where visible. Larger shrubs or trees may be required for decks that are more than 4' above grade.

An architectural request form should be submitted to the Architectural Review Committee before any work is begun. This request should include an estimated date of

completion. All work should be completed within 30 days of this date, weather permitting.

#### **Awnings**

Solid color awnings may be allowed on the rear portion of a home with architectural approval. The Architectural Review Committee reserves the right to restrict awnings based on color, location, materials, and upkeep. No plastic or metal awnings will be allowed.

#### **Antennas and Satellite Dishes**

Any television or other antenna other than a satellite dish must be located in the attic of the house and not be visible from the outside. Satellite dishes are required to be below 39 inches diameter. Homeowners, or contractors under their direction, should attempt to install the satellite dish out of view of the street, when reasonable to do so.

#### **Accessory Structures**

The only accessory buildings allowed will be greenhouses, gazebos, trellis shade structures and some children's playhouses.

All accessory structures must be placed in the rear of the home. A fence or tree row may be required to block the structure from view from the street or a neighboring home. Additionally, as most backyards are visible to neighbors or from the street, great care must be given to all four sides of an accessory building.

Size may also be restricted based on the lot size and the location of the structure.

Prior to beginning construction or purchasing any new structure, a location plan, elevation, and material submission must be sent along with a completed request form to the Architectural Review Committee. This request should include enough information to describe the precise nature of the structure in order to aid the Architectural Review Committee in making

their decision. An estimated date of completion should also be stated in the request, and all work should be completed within 30 days of this date, weather permitting.

In the event an improvement project has been left unfinished for an excessive period of time, the Board reserves the right to contract out the additional work required to complete the improvement or revoke the approval and remove the incomplete improvement. In such cases, the Board will send the homeowner the bill. The Board will provide written, 30-days notice to the homeowner, prior to taking action.

## **FURNITURE & FIXTURES**

### **Outdoor Furniture**

All outdoor furniture must be located on a porch or patio area. Furniture is not allowed on the lawn except during use. Front porch furniture is more strictly supervised than backyard furniture, except on corner lots where both front yard and backyard furniture visible from the street is strictly governed.

#### **Front Porch and Corner Lot Furniture**

Furniture may be permitted in the front of a house on a sheltered front porch, based on the size of the porch. Folding chairs and plastic furniture are not allowed in view from the street except temporarily while in use.

Colors of front porch swings and furniture are also supervised. Black, white, and natural wood tones are appropriate. Colors outside of those listed must be approved in advance by the Architectural Committee.

#### **Back Yard Furniture for Interior Lots**

The Architectural Review Committee reserves the right to require a fence, hedge, or tree row to be installed to hide from view any backyard furniture which is not compatible with the neighborhood.

Folding chairs and plastic furniture are not allowed in a location which is visible from the street.

### **Basketball Goals**

No permanent basketball goals or similar structure will be permitted in the front or side yards. Permanent basketball goals may be allowed directly behind a home, however, requests must be reviewed and approved by the Architectural Committee. An Architectural Request Form should be completed and sent to Ghertner & Co. for review. A decision will be made by the Architectural Committee and communicated

back to the homeowner via the Property Management Company.

Portable goals are allowed, but must be stored out of site (e.g., in the garage) after 8:00 pm unless in use and must remain stored until daylight. In use, for these purposes, is defined as residents physically outside playing basketball. If a resident is not physically playing basketball after 8:00 pm, the goal should be stored out of site (e.g., in the garage). Portable goals should never be positioned in such a way that the goal impedes street traffic or pedestrians using sidewalks.

### **Flags**

No flagpoles are to be located on residential lots. Model Homes are an exception until which time they are sold and become residential.

Flags may be displayed celebrating events with flag staffs attached to residences or on appropriately scaled temporary flag poles. No more than one flag is to be exhibited on any residence at any one time without approval. Flags displayed should be in good condition. Frayed, torn or faded flags should be removed, immediately.

Advertising flags are strictly prohibited on residences, with the exception of the small security monitoring signs. Model Homes may use banners and pole-mounted flags.



**Play Equipment and Toys**

Children are important members of the community, and providing a pleasant place for children to grow and play should be a common goal. Yet in order to maintain harmony in the community, some supervision is required.

Children's toys should be stored indoors or in an orderly fashion in a concealed part of the backyard not visible from public view. Bicycles and other riding toys should be kept in the garage when not in use.

The type, structure, and design of any semi-permanent or permanent play equipment must be submitted to the Architectural Review Committee for approval before installation. The structure shall be located in the rear of the house and shall be within the limits of lines extending from the rear corners of the house to the rear lot line as maintained parallel to the two sides of the house. In addition the structure shall be no nearer the rear lot line than the rear setback line. Wood is the preferred material for play structures, while plastic and other materials may be permitted based on the Architectural Review Committee approval. Play equipment composed primarily of metal is prohibited.

Play equipment cannot exceed 10'-0" in height, and should be located no closer than 5' to any property line.

Sandboxes should be kept in a neat and tidy condition, and covers are suggested if the sandbox is not located in a fenced yard.

Play equipment should not cover more than 25% of the total backyard area. If a house has more than one piece of equipment, care should be taken to match the equipment as well as possible.

All play equipment must be kept in a good state of repair. The Board reserves the right to repair or remove any equipment that is

not kept in a reasonable state of repair at the homeowner's expense provided that the homeowner has received reasonable warning to repair the play equipment.

Portable plastic swimming pools with a 6'-0" diameter or less are permitted, but such pools must be stored out of view of neighbors and the street when not in use.

No permanent or semi-permanent play structure or equipment is allowed in the common areas, unless placed there or approved by the HOA.

**Swimming Pools**

Portable or permanent above ground swimming pools are prohibited per the Riverwalk Covenants. However, above ground hot tubs may be permitted if they are totally screened from public view by privacy fencing following the guidelines for screening pools. Also, small portable children's pools may be permitted as outlined in the section on Play Equipment and Toys.

Swimming pools below ground level, for the use of residents and their guests are permitted with the following guidelines:

All pools must be completely screened for privacy with an approved fence. (See section on Fences and Walls.) Fences must be a height of 6'-0". Additionally, pools and pool fences must meet all local codes.

Swimming pool appurtenances such as waterfalls, slides, and diving boards may not be visible from public view.

Skimmer nets, skimmer hose, long handle brushes, pool chemicals, filters, pumps, heaters, plumbing, and other pool equipment must not be visible from public view. Swimming pools must lie outside any utility easement and meet all necessary requirements to obtain a building permit.

**Yard Ornaments and Flower Pots**

Yard ornaments include statuaries, bird baths, bird feeders, weather vanes, and other similar items. Decorations for holidays are not included with yard ornaments and are addressed in the Holiday Decorations section of these guidelines.

Any yard ornament may be used with the Architectural Review Committee's and neighbor's approvals. Yard ornaments must be accompanied by landscaping. Any yard ornament should be an extension of the natural landscaping rather than a highlighted feature of the landscaping.

Flower pots and planters are recommended to be of a neutral color; however, other colors may be acceptable if they are complementary to the home's color scheme. Brightly colored planters, especially of plastic material are not allowed on front porches and yards, but may be acceptable for backyards and patios. Recommended materials for front porch planters and flower pots include concrete, wood, and clay.

**Lighting**

Exterior residential lighting can convey a warm, inviting atmosphere and aid in providing night time security. Care is to be taken in placing fixtures, selection of fixtures, types of light source, and amount of light emitted. Tasteful accent lights are encouraged and security lights that do not create a nuisance for other homeowners are permitted. Also, interior lighting which is visible from the street or common area should conform to neighborhood standards including color standards, type of light source, and amount of light emitted. The Architectural Review Committee reserves the right to require any homeowner to deactivate or remove any light that it deems to be unattractive or a nuisance to other homeowners. Homeowners are encouraged to submit requests for approval from the Architectural Review Committee if they have questions concerning the appropriateness of the lighting fixtures they plan to install.

Types of Fixtures

Tasteful, decorative post lights and street lights as well as small decorative ground lights and house spot lights are generally acceptable. Spotlights are to be concealed from direct view and directed to avoid light spill onto adjacent property.

Lighting should be of high quality materials and workmanship and be in scale and style with the residence. All exterior lighting should be neutrally colored.

Seasonal decorative lighting is permitted at Christmas only, during the period between Thanksgiving and January 7. Such lighting does not require an Architectural Review Committee approval provided it meets the standards for holiday decorations. (See section on Holiday Decorations.)

**UPKEEP & USAGE**

In order to maintain property values, a certain level of upkeep is advised. Since realtors and potential homebuyers may be touring at any time, it is important to remember to keep your home and lawn well-maintained.

**Garage Doors**

Garage doors should be opened only long enough to permit vehicle access to the garage or while someone is working outdoors, requiring access to the garage. Overhead garage doors should not remain open while the homeowner is away from his or her house. If any garage door cannot be closed as a result of faulty operation, it should be repaired within 48 hours.

**Garbage Can Storage**

All trash, garbage, or other waste should be stored in sanitary containers. Garbage cans should be concealed in the garage or out of view of the street or neighboring homes, and kept in a clean and sanitary condition. Garbage cans may be placed on the curb for pickup the evening before pickup, but should be removed no later than the evening of garbage pickup.

**Miscellaneous Storage**

Miscellaneous storage items such as garden hoses, firewood, and bicycles in the yard or towels or clothing on railing may be easily overlooked by a single homeowner. However, these same items can substantially decrease property values if they are allowed to remain in public view for long periods of time or by several different homeowners. Thus, it is important to develop some guidelines to guard property values.

Garden hoses should be stored either indoors or on reels in the backs or sides of houses only. Garden hoses which are visible from the street are not permitted.

Firewood should be stored in the backyard only in a spot that is not visible from the street. Logs should be stacked neatly against the house or against a fence or in some other orderly fashion.

Bicycles and other children's toys should be kept in the garage or out of public view when not in use. Bicycles should not be permitted to remain on the front porch or lawn while children are not using them.

Towels, clothes, and other items are not permitted on porch railings or privacy fences at any time.

Compost must be completely screened from view.

Many other issues are important to maintaining the overall community appearance. The Architectural Review Committee reserves the right to request that residents comply with reasonable requests to improve the appearance of their homes and lots.

### Landscaping

Standards for upkeep of lawns and landscaping should be set by the residents. While it is natural for some homeowners to be more inclined to working in their yards, all homeowners should strive to maintain their yards and landscaping to the standards set by their neighbors and by the maintenance of the common areas. Yard work is an excellent way to meet your neighbors, spend time with your children, and enjoy the outdoors.

### Street Trees

A street tree program has been created to provide the best initial appearance of the community and to enhance the value of the homes over the years as the trees grow and mature. The selection of the tree species, the placement of the trees, and the replacement of trees that die are important elements of the street tree program. The developer or homebuilder will plant the street trees. Each homeowner is responsible for the replacement of any dead street tree(s) in front of or beside his (her) home. The homeowner is responsible for the care and watering of the street trees.

Review and replacement procedure: Street trees will be reviewed by the HOA or Beautification Committee, in August each year. Homeowner's will be notified by letter of any dead street trees that they need to replace. The identified trees shall be replaced by November 30<sup>th</sup> of that year. In the event the homeowner does not maintain or replace the street tree(s) in front or beside his home by this date, the Association shall have the right to enter onto any lot to replace such street trees and charge the homeowner for the cost of the tree replacement. Replacement trees shall be the same species with a 2 ½ - 3" caliper minimum.

Dead shrubs and plants should be removed and replaced as quickly as possible. Every home should maintain throughout the lifetime of the house enough plant life to

meet the initial city minimum requirements for housing. Mowing should occur at regularly scheduled intervals, and barren spots of land should be quickly reseeded, sodded or landscaped. Proper landscaping and maintenance help to increase your property value and maintain the beauty of the community.

### Holiday Decorations

Holidays are an important part of the American lifestyle, and holiday decorations are an excellent way to display your enthusiasm for a particular holiday. Outdoor holiday decorations are allowed and encouraged but are equally encouraged to do so in a tasteful manner.

Those residents wishing to display holiday decorations should remember to be considerate of their neighbors. All steps should be taken to ensure that outdoor lighting displays do not spill over to neighboring lots, and decorations should be kept within property setbacks.

Holiday decorations may be displayed for up to one month before any holiday, and should be taken down within one week of the holiday. Christmas decorations should follow the traditional time schedule for display between Thanksgiving and New Year's Day. All Christmas decorations should be taken down no later than January 7.

Discharging fireworks is illegal. Contact the Metro Police department, if you notice homeowners or visitors using fireworks. If you would like to view public firework displays on the Fourth of July, the Chamber of Commerce can tell you more about when firework displays are scheduled.

## **FENCES AND WALLS**

A standard privacy fence design is approved for Riverwalk. See approved details for specifications.

### **Privacy Fences**

Privacy fences may be located in the backyard. Front yard privacy fences are not permitted. No wall or fence shall be erected or maintained nearer to the front lot line than 8' back from the front corners of the home on such Lot. On corner lots, the portion of the fence that is closest to the street should be set a minimum of 15' from the back of curb.

Privacy fences should be located on the property lines, except where certain easements do not allow.

Privacy fences may be located within drainage swales so long as they do not impede the flow of any surface water. Where significant water is anticipated within a swale along a property line the fence should be located a minimum of 5' off the property line to allow for proper drainage and maintenance.

### **Picket Fences**

Picket fences are not permitted.

### **General Fence Guidelines**

The top of the fences should maintain a smooth slope that, in general, follows the natural contours of the terrain. Varying the length of the bottom of the fence boards should even out minor variations in terrain.

Homeowners should attempt to reach agreement with the neighbors on whose property line a fence is to be constructed concerning the style and height of fence to be constructed. This should only apply in cases where a fence of a different style or height had been previously approved. All fences, going forward should be a privacy fence of 6' in height.

The stringers and other support elements are to be turned in and face the yard of the homeowner constructing the fence. The posts, boards, and decorative boards as shown in the approved detail shall face outward.

In order to preserve the quality and integrity of the fences in our community, homeowners are required to stain or apply clear sealant to their fence, initially and regularly, according to the durability of the product used. When choosing a stain color, only those colors that would be considered a natural wood color will be allowed. If there is any question about a particular color, please include a sample of the color in the request for approval to construct the fence.

As with any structure in Riverwalk, maintaining the quality of the fence is important. Failing sections and/or boards and planks should be repaired within a reasonable time. If a homeowner fails to make the necessary repairs within a reasonable time, the HOA Board reserves the right to have said repairs made and will invoice the homeowner upon completion of the repairs.

Approval from the Architectural Review Committee is required prior to the construction of all fences.

### **Chain Link Fences**

Chain link fences are not permitted except as required by developer as a safety fence along certain lots that back to a severe bluff.

Some brick or stone walls may be permitted, provided that they meet all of the setback conditions and height limitations outlined for fences and are approved by the Architectural Review Committee.

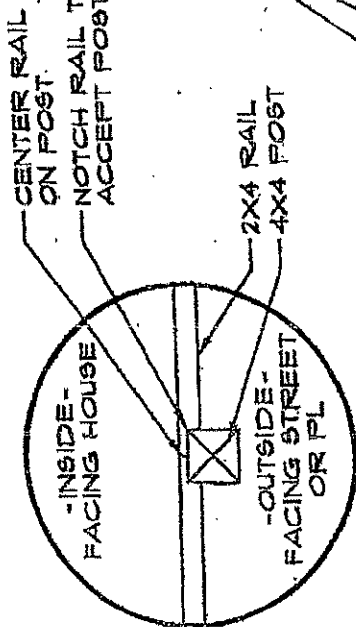
### **Retaining Walls**

Retaining walls along the side lot line or within the front yard are required to be stone

or brick veneer. Retaining walls at the rear property line may be railroad tie construction.

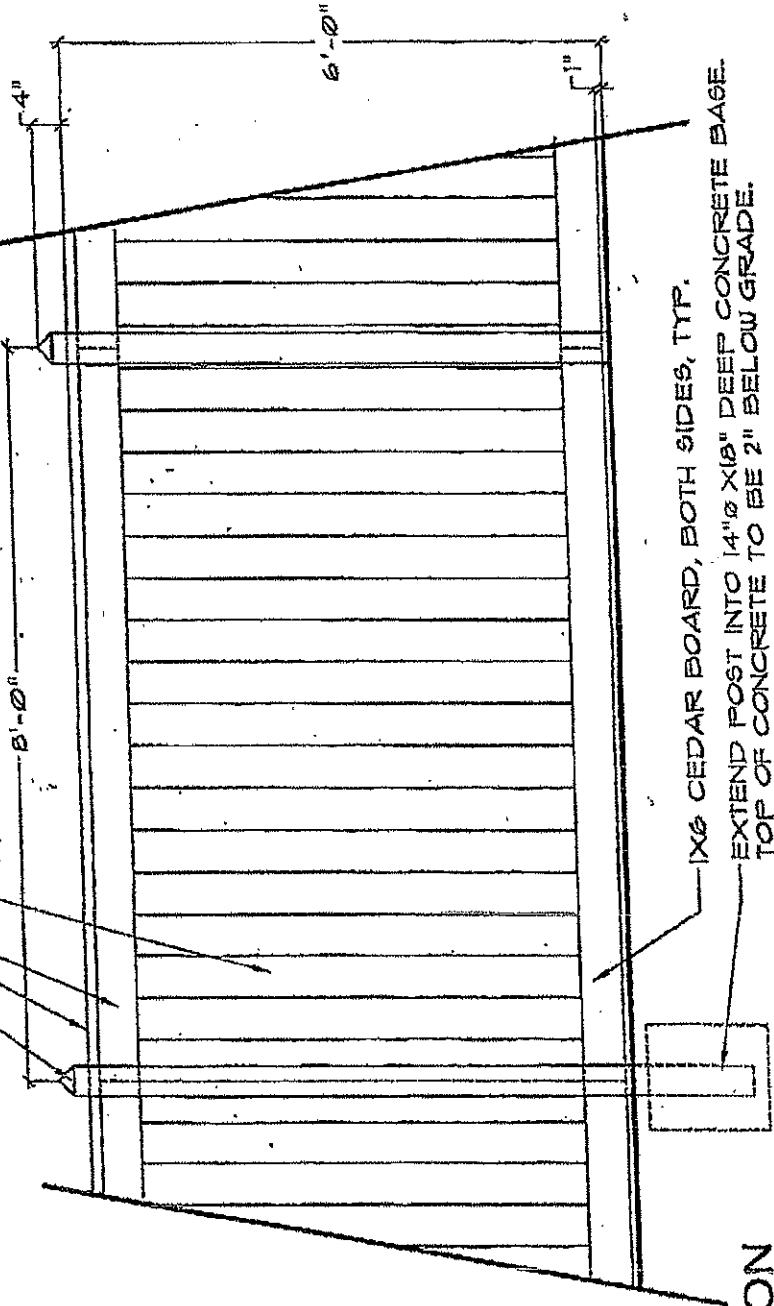
**NOTES:**

1. ALL PRESSURE TREATED PINE TO BE TREATED TO 0.4 CCA.
2. ALL WESTERN RED CEDAR TO BE SMOOTH DRESSED.
3. ALL WOOD TO BE UNFINISHED AND SEALED WITH TWO COATS CLEAR WATERPROOF WOOD SEALER.
4. ALL RAILS TO FOLLOW FINISHED GRADE. DO NOT STEP.
5. FRONT ELEVATION OF FENCE TO FACE PERIMETER OF LOT.



POST PLAN - 1/2" = 1'-0"

- 4x4 P.T. PINE POST W/ MITERED TOP (NOTE: PROVIDE 6x6 POSTS AT CORNERS AND EVERY 5TH POST)
- 2x4 CEDAR CAP RAIL
- 1x6 CEDAR BOARD, BOTH SIDES, TYP.
- 1x6 CEDAR BOARD (BUTT JOIN) (NOTE: INTERIOR BOARDS MAY BE ELIMINATED, AT OWNER'S DISCRETION)



ELEVATION

WOOD PRIVACY FENCE 'B'

**Riverwalk Community**  
 Davidson County, Tennessee  
 CPS Land, LLC

DEVELOPMENT  
 DETAILS

WOOD PRIV.  
 FENCE 'B'



Resolution # 2013-01

**RESOLUTION OF THE BOARD OF DIRECTORS OF  
RIVERWALK HOMEOWNERS' ASSOCIATION**

**Fencing Guidelines Resolution**

BE IT RESOLVED that at a duly noticed and conducted meeting of the Board of Directors of the Riverwalk Homeowners' Association ("the Association"), held on the 5th day of November 2013, at which a quorum was present, the following resolution was adopted:

Whereas, the Riverwalk Homeowners Association Board of Directors shall have all the powers of a Corporation organized under the laws of the State Of Tennessee, subject only to such limitations on the exercise of such powers as are set forth in the Articles, The Bylaws, the CC&R's or Tennessee law. The Association shall have the power to do any lawful act that may be authorized, required or permitted to be done by the Association under this Declaration, the Articles, The Bylaws and to do and perform any act that may be necessary or proper for or incidental to the exercise of any of the express powers of the Association.

Whereas, it is the intent of this policy to be applicable to all homeowners of the Association.

Now, Therefore, Be It Resolved that:

1. In addition to cedar as the approved fencing material for pickets, trims, and caps based on the fencing guidelines, the Board of Directors has also approved that pine will also be an acceptable material for all pickets, trims, and caps as well. Pine posts are still to be used in both instances.

IN WITNESS WHEREOF, the said Board of Directors has caused this Resolution and Policy to be signed by its President and Secretary, this 5th day of November 2013, and direct its distribution to all homeowners in accordance with current Tennessee law.

RIVERWALK HOMEOWNERS' ASSOCIATION

By: \_\_\_\_\_  
President

By: \_\_\_\_\_  
Secretary