

Property Management Professionals

HAMMOCK ISLES CUSTOM HOMES

PURCHASE APPLICATION

Mail: _____ **or** _____ **Drop Off:**

**Hammock Isles Custom Homes
c/o PMP
75 Vineyards Blvd., Third Floor
Naples, FL 34119
Ph# 239-353-1992**

Please submit application at least 20 days prior to settlement date

APPLICATIONS ARE NOT COMPLETE WITHOUT THE FOLLOWING

PLEASE INCLUDE THE FOLLOWING WITH YOUR APPLICATION:

- _____ **COPY OF THE SIGNED SALES CONTRACT**
- _____ **COMPLETED AND SIGNED APPLICATION w/ signed rules & regs**
- _____ **\$100 PROCESSING FEE, MADE PAYABLE TO Hammock Isles Custom Homes**

**Hammock Isles Custom Homes Homeowners Association, Inc.
APPLICATION FOR APPROVAL TO PURCHASE OR LEASE**

- Application to Purchase the property as described below in Hammock Isles Custom Homes.
(A complete copy of the signed purchase agreement is attached.)
- Application to Lease the property as described below in Hammock Isles Custom Homes for the period beginning _____ and ending _____. (A complete copy of the signed lease is attached.)

NOTE: A non-refundable application fee of \$100.00 Payable in U.S. Funds must be included with completed for, either sale or lease. \$20.00 fee per each additional applicant. Make check payable to: Hammock Isles Custom Homes

In order to facilitate consideration of this application, I represent that the following information is factual and correct, and agree that any falsification or misrepresentation in this application will justify its disapproval. I consent to your further inquiry concerning this application, particularly of the references given below.

Property Owner: _____
Property Address: _____

Applicant Name: _____ Soc. Sec. # _____
Driver License #: _____ State _____ Date of Birth _____
Spouse's Name: _____ Soc. Sec. # _____
Driver License #: _____ State _____ Date of Birth _____
Current Address: _____

Telephone Numbers: _____ Home _____ Other _____
_____ Work _____ Other _____

Additional Residents: _____

Business / Profession: _____

If this transaction is a purchase, please indicate the following if the home is being purchased with the intent to:
[] reside on a full-time basis; [] reside on a part-time basis; or [] lease the home.

The Association must be provided with a copy of the recorded deed within ten (10) days after settlement.

I am aware of, and agree to abide by the all Articles of Incorporation, By-laws and any and all properly promulgated rules and regulations. I acknowledge receipt of a copy of the Association rules.

I understand and agree that the Association, in the event it approves the purchase or lease, is authorized to act as the owner's agent, with full power and authority to take whatever action may be required, including eviction, to prevent violations by lessees and their guests, of provisions of the Association's by-laws, and the rules and regulations of the Association.

The prospective purchaser or lessee will be advised by the Association office within a 30-day period from the date of application, of whether this application has been approved.

AUTHORIZATION: I/We hereby authorize PMP of Southwest Florida, Inc. or Hammock Isles Custom Homes HOA, Inc. to verify all information contained on the application and conduct a full background check, including but not limited to credit, employment, income, eviction, and criminal and authorize that they contact any persons or companies listed.

Applicant: _____ Date: _____ Applicant: _____ Date: _____

APPLICATION APPROVED DISAPPROVED

By: _____ Date: _____ By: _____ Date: _____
Officer or Director Officer or Director

PLEASE SIGN WHERE INDICATED AND RETURN WITH SALES/LEASE APPLICATION

Parking – Vehicles

Abandoned or inoperable automobiles or oversized vehicles of any kind shall not be stored or parked on any portion of the Units. "Abandoned or inoperable vehicle" shall be defined as any vehicle which has not been driven under its own propulsion for a period of three (3) weeks or longer; provided however, this shall not include vehicles parked in an enclosed garage. A written notice describing the "abandoned or inoperable vehicle" and requesting removal thereof must be sent to the Owner by electronic mail and also by certified or registered mail, return receipt requested, to the address of the owner which is listed in the Association records, if such vehicle has not been removed within seventy two (72) hours thereafter, the Hammock Isles Custom Homes Homeowners' Association shall have the right to remove the same without liability to it, and the expense thereof shall be charged against the Owner. "Oversized" vehicles, for purposes of this Section, shall be vehicles which are too high to clear the entrance to a residential garage.

No Commercial vehicles, campers, mobile homes, motorhomes, house trailers or trailers of every other description, recreational vehicles, boats, boat trailers, horse trailers or vans shall be permitted to be parked or stored on any Unit. For the purposes of this Section, "commercial vehicles" shall mean those which are not designed and used for customary personal/family purposes. The absence of commercial-type lettering or graphics on a vehicle shall not be dispositive as to whether it is a commercial vehicle. The prohibitions on parking contained above this Section shall not apply to temporary parking of commercial vehicles such as for construction use or providing pick-up and delivery and other commercial services. No parking on lawns shall be permitted.

Subject to applicable laws and ordinances, any vehicles parked in violation of these or other restrictions contained herein or in the rules and regulations may be towed by the Hammock Isles Custom Homes Homeowners' Association at the sole expense of the Owner of such vehicle if such vehicle remains in violation for a period of twenty-four (24) hours from the time a notice of violation is placed on the vehicle for trespass, conversion or otherwise, nor guilty of any criminal act, by reason of such towing and once the notice is posted, neither its removal, nor failure of the Owner to receive it for any other reason, shall be grounds for relief an any kind.

Owners are required to garage all owned vehicles; provided however, that if the Owner has been approved for more than two (2) vehicles, Owner shall be required to garage two (2) vehicles before utilizing the driveway for additional parking.

Animals

Two commonly accepted household pets such as dogs, cats and birds may be kept. The ability to keep such a pet is a privilege, not a right, and the Board of Directors is empowered to order and enforce the removal of any pet which becomes a source of unreasonable annoyance to other residents of Hammock Isles Custom Homes. The Owner of any pet shall hold the Association, its officers, and directors harmless from any liability or loss arising from the keeping of the pet in Hammock Isles Custom Homes. All animals shall be contained on the Owner's Unit and shall not be permitted to roam freely. Any Owner whose pet defecates on any Common Areas or any other lot Owners property shall immediately clean up the pet's waste. Failure to abide by this restriction may result in a fine being levied by the Association. No horses, cows, hogs, pigs, swine, goats, chickens, pigeons, or any other such animal, fowl, or reptile shall be kept on any of the Property.

Signature

Signature

Hammock Isles Custom Homes
Board of Director's 2019 Approved Budget
For the Period of January 1, 2019 through December 2019

45 Units

Income	2018 Approved Budget	Actuals 7/31/2018	Estimated 12/31/2018	2019 Budget
Operating Assessments (45 units)	\$ 39,442	\$ 26,280	\$ 39,442	\$ 47,324
Reserves	\$ 2,300	\$ 1,755	\$ 2,300	\$ 1,200
VCA- Master Association	\$ 30,105	\$ 19,595	\$ 30,105	\$ 40,950
VCA- Access Control Gate	\$ 22,860	\$ 14,901	\$ 22,860	\$ 22,050
VCA Bulk Communication Fees	\$ 47,835	\$ 31,211	\$ 47,835	\$ 48,690
VCA- Fiber Cable Loan Fees	\$ 2,700	\$ 1,760	\$ 2,700	\$ -
Hammock Isles Master Assoc.	\$ 57,240	\$ 38,160	\$ 57,240	\$ 60,840
Interest & Late Fees		\$ 27	\$ -	
Interest Income - Reserves		\$ 8	\$ -	
Interest Income - Operating		\$ -		
Prior surplus to offset HMaster change	\$ 990		\$ 990	\$ -
Prior year surplus/(deficit)	\$ 14,000		\$ 14,000	\$ 7,500
Total Income	\$ 217,472	\$ 133,697	\$ 217,472	\$ 228,554
Expenses				
Administrative Expenses				
Management / Accounting Fee	\$ 8,100	\$ 5,400	\$ 8,100	\$ 8,343
Office Expense	\$ 800	\$ 837	\$ 950	\$ 800
Postage	\$ 200	\$ 167	\$ 200	\$ 200
Corporate Filing Fee	\$ 61	\$ 61	\$ 61	\$ 61
Bad Debt/Uncollectible Fees	\$ 2,400	\$ -	\$ -	\$ 2,400
Professional Fees				
Legal/Accounting	\$ 2,000	\$ 1,439	\$ 1,600	\$ 2,000
Insurance				
Insurance Package	\$ 2,750	\$ 1,623	\$ 2,500	\$ 2,750
Utilities				
Irrigation Water	\$ 2,300	\$ 1,395	\$ 2,300	\$ 2,300
Landscape Contract Common Areas				
Landscape Contract Common Areas	\$ 29,631	\$ 19,754	\$ 29,631	\$ 30,520
Irrigation Maintenance	\$ 1,200	\$ -	\$ -	\$ 1,200
Sod/Plantings/Other	\$ 1,000	\$ 898	\$ 1,500	\$ 1,250
Mulch	\$ 2,000	\$ (107)	\$ 1,650	\$ 2,000
Ground Repair and Maintenance	\$ 500	\$ 68	\$ 100	\$ 500
Contingency	\$ 500	\$ -	\$ 100	\$ 500
Total Operating Expenses	\$ 53,442	\$ 31,536	\$ 48,692	\$ 54,824
Miscellaneous Expenses				
VCA- Master Association Fees	\$ 30,105	\$ 19,712	\$ 30,105	\$ 40,950
VCA -Gate Access Control Fees	\$ 22,860	\$ 14,901	\$ 22,860	\$ 22,050
VCA- Bulk Communication Fees	\$ 47,835	\$ 31,211	\$ 47,835	\$ 48,690
VCA Bulk Fiber Cable Loan Fees	\$ 2,700	\$ 1,760	\$ 2,700	\$ -
Hammock Isles Master Assoc.	\$ 58,230	\$ 38,880	\$ 58,230	\$ 60,840
Total Miscellaneous Expenses	\$ 161,730	\$ 106,464	\$ 161,730	\$ 172,530
Reserves	\$ 2,300	\$ 1,733	\$ 2,300	\$ 1,200
Total Reserves & Common Expenses	\$ 217,472	\$ 139,733	\$ 217,722	\$ 228,554

Hammock Isles Custom Homes - July 2019 Pooled Reserve Budget

Replacement Item	Estimated Replacement's Cost-2018	Estimated Life (Yrs)	Estimated Remaining Life (Yrs)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14
				2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Irrigation	2,500	10	1		2,500										2,500		
Landscape Replacement	4,000	10	1		4,000										4,000		
Def Maintenance and Capital Expenditures	5,000	5	1		5,000					5,000					5,000		
Total Projected Expenditures	11,500				11,500					5,000					11,500		
Beginning balance				9,272	10,472	622	2,322	4,022	5,722	7,422	4,122	5,822	7,522	9,222	10,922	1,122	2,822
Interest																	
Expenses					11,500					5,000					11,500		
Funding				1,200	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
Ending Balance				10,422	622	2,322	4,022	5,722	7,422	4,122	5,822	7,522	9,222	10,922	1,122	2,822	4,522
	Lowest Balance -		622														

Reserve replacement cost and estimated remaining useful lives are projections based on estimates. Even if the Association is currently fully funding the reserves, the accumulated amounts may not be adequate to meet all future repairs and replacements. If additional funds are needed the Association has the right to increase regular assessments, levy special assessments borrow or delay repairs and replacement until funds are available.

Hammock Isles Custom Homes July 2019 Pooled Reserve Budget

Replacement Item	Year 15 2013	Year 16 2014	Year 17 2015	Year 18 2016	Year 19 2017	Year 20 2018	Year 21 2019	Year 22 2020	Year 23 2021	Year 24 2022	Year 25 2023	Year 26 2024	Year 27 2025	Year 28 2026	Year 29 2027	Year 30 2028
Irregularities								2,500								
Landscape Replacement								4,000								
Deficiencies and Capital Expenditures			5,000					5,000					5,000			
Total Projected Expenditures			5,000					11,500					5,000			
Beginning balance	4,522	6,222	7,922	4,622	6,322	8,022	9,722	11,422	1,622	3,322	5,022	6,722	8,422	5,122	6,822	8,522
Interest																
Expenses			5,000					11,500					5,000			
Funding	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
Ending Balance	6,222	7,922	4,622	6,322	8,022	9,722	11,422	1,622	3,322	5,022	6,722	8,422	5,122	6,822	8,522	10,222

**2019 Approved Budget
Reserve & Assessment Schedule
For the Period of January 1, 2019 through December 31, 2019
Hammock Isles Custom Homes**

	<u>Annually</u>	<u>Quarterly</u>	<u>Monthly</u>
Operating Assessment (45 Units)	1,052	263	88
Reserves Hammock Isles Custom Homes (45 Units)	27	7	2
<i>Hammock Isles Custom Homes</i>	<u>1,079</u>	<u>270</u>	<u>90</u>
VCA - Master fee	910	228	76
VCA Access control Fee	490	123	41
VCA -Bulk Communication Fees	1,082	271	90
VCA-Fiber Cable Loan Fee	-	-	-
Hammock Isles Master	1,352	338	113
Total Assessment Due*	4,913	1,228	409

\$ 1,230.00 per Quarter.

Summit-Broad-Band Monthly Communication Cost

Basis Cable TV and digital Plus	37.77
Internet	26.58
Phone Lines	19.29
NAC Fee	0.00
Taxes, FCC fees, 911 fees	6.51
	<u>90.15</u>

HAMMOCK ISLES CUSTOM HOMES HOA, INC.

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Balance Sheet
As of 12/31/18

ASSETS

CURRENT ASSETS

Cash

1009	Iberia Bank Oper #8963	\$	52,102.33
	Sub-total Cash		\$ 52,102.33

Reserves

1020	Iberia Bank - Reserves #0201	\$	8,952.77
	Sub-total Reserves		\$ 8,952.77

Accounts Receivable

	Sub-total Accounts Receivable		\$.00
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	Total Current Assets		\$ 61,055.10
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Other Assets

1690	Prepaid Insurance	\$	990.79
	Total Other Assets		\$ 990.79

	TOTAL ASSETS		\$ 62,045.89
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LIABILITIES & EQUITY

CURRENT LIABILITIES:

2110	Accounts Payable	\$	2,940.22
2250	Owners Prepaid		30,826.00
	Subtotal Current Liab.		\$ 33,766.22

EQUITY & RESERVES

RESERVES:

3000	Reserves - Unallocated	\$	28.37
3002	Reserves - Irrigation		1,500.00
3004	Reserves - Landscape replace		2,400.00
3006	Reserves - Def Maint & Cap Exp		2,724.40
3040	General Reserves		2,300.00

HAMMOCK ISLES CUSTOM HOMES HOA, INC.

Balance Sheet
As of 12/31/18

	Subtotal Reserves		\$ 8,952.77
EQUITY:			
3300	Retained Earnings	\$ 31,032.15	
	Current Year Net Income/(Loss)	(11,705.25)	
	Subtotal Equity	<u> </u>	\$ 19,326.90
	TOTAL LIABILITIES & EQUITY		<u> </u> <u>=====</u> \$ 62,045.89

These financial statements are for management-
use-only and not intended for third-party use.

HAMMOCK ISLES CUSTOM HOMES HOA, INC.

Income/Expense Statement Period: 12/01/18 to 12/31/18

Account	Description	Actual	Current Period Budget	Variance	Actual	Year-To-Date Budget	Variance	Yearly Budget
INCOME:								
04145	Maintenance Fees	3,285.00	3,286.87	(1.87)	39,420.00	39,442.00	(22.00)	39,442.00
04150	Reserve Fees	.00	.00	.00	2,340.00	2,300.00	40.00	2,300.00
04151	V.C.A. Fees	2,449.34	2,508.75	(59.41)	29,392.00	30,105.00	(713.00)	30,105.00
04152	Access Control Fees	1,862.66	1,905.00	(42.34)	22,352.00	22,860.00	(508.00)	22,860.00
04153	Hammock Isles Master Fees	4,770.00	4,770.00	.00	57,240.00	57,240.00	.00	57,240.00
04155	Bulk Communication Fees	3,901.34	3,986.25	(84.91)	46,816.00	47,835.00	(1,019.00)	47,835.00
04157	VCA Fiber Cable Loan Fees	220.00	225.00	(5.00)	2,640.00	2,700.00	(60.00)	2,700.00
04200	Late Charge Fees / Interest	.00	.00	.00	27.27	.00	27.27	.00
04250	Interest Income - Reserves	2.15	.00	2.15	13.44	.00	13.44	.00
04295	Miscellaneous Income	.00	.00	.00	(19.50)	.00	(19.50)	.00
04499	Prior Year Surplus(Deficit)	.00	1,166.63	(1,166.63)	.00	14,000.00	(14,000.00)	14,000.00
	TOTAL INCOME	16,490.49	17,848.50	(1,358.01)	200,221.21	216,482.00	(16,260.79)	216,482.00
EXPENSES								
ADMINISTRATIVE								
06010	Bad Debt/Uncollectible Fees	.00	200.00	200.00	.00	2,400.00	2,400.00	2,400.00
06020	Contingency	.00	41.63	41.63	.00	500.00	500.00	500.00
06025	Corporate Filing Fee	.00	5.12	5.12	61.25	61.00	(.25)	61.00
06040	Management / Accounting Fees	675.00	675.00	.00	8,100.00	8,100.00	.00	8,100.00
06050	Office Expense	371.09	66.63	(304.46)	1,602.37	800.00	(802.37)	800.00
06052	Postage	37.09	16.63	(20.46)	235.26	200.00	(35.26)	200.00
06056	Legal / Accounting (CPA)	330.00	166.63	(163.37)	3,089.00	2,000.00	(1,089.00)	2,000.00
	SUB-TOTAL ADMINISTRATIVE	1,413.18	1,171.64	(241.54)	13,087.88	14,061.00	973.12	14,061.00
UTILITIES								
06105	Irrigation Water	154.00	191.63	37.63	2,061.27	2,300.00	238.73	2,300.00
	SUB-TOTAL UTILITIES	154.00	191.63	37.63	2,061.27	2,300.00	238.73	2,300.00
GROUNDS								
06141	Irrigation Maintenance	.00	100.00	100.00	.00	1,200.00	1,200.00	1,200.00
06145	Grounds Repairs/Maintenance	.00	41.63	41.63	83.25	500.00	416.75	500.00
06160	Landscape Contract	2,469.27	2,469.25	(.02)	29,631.24	29,631.00	(.24)	29,631.00
06162	Sod/Plantings/Other	200.64	83.37	(117.27)	1,099.01	1,000.00	(99.01)	1,000.00
06165	Mulch	.00	166.63	166.63	1,539.11	2,000.00	460.89	2,000.00
	SUB-TOTAL GROUNDS	2,669.91	2,860.88	190.97	32,352.61	34,331.00	1,978.39	34,331.00
MASTER ASSOCIATION								
06300	VCA Master Association Fees	2,464.00	2,508.75	44.75	29,568.00	30,105.00	537.00	30,105.00
06302	Access Control Fee	1,862.66	1,905.00	42.34	22,352.00	22,860.00	508.00	22,860.00
06303	Bulk Communications	3,901.34	3,986.25	84.91	46,816.00	47,835.00	1,019.00	47,835.00
06304	VCA Fiber Cable Loan Fees	220.00	225.00	5.00	2,640.00	2,700.00	60.00	2,700.00
06305	Hammock Isles Master Fees	4,860.00	4,770.00	(90.00)	58,320.00	57,240.00	(1,080.00)	57,240.00

HAMMOCK ISLES CUSTOM HOMES HOA, INC.

Income/Expense Statement Period: 12/01/18 to 12/31/18

Account	Description	Actual	Current Period Budget	Variance	Actual	Year-To-Date Budget	Variance	Yearly Budget
	SUB-TOTAL MASTER ASSOCIATIO	13,308.00	13,395.00	87.00	159,696.00	160,740.00	1,044.00	160,740.00
INSURANCE								
06310	Insurance -Gen. Liab. / D & O	198.15	229.13	30.98	2,415.26	2,750.00	334.74	2,750.00
	SUB-TOTAL INSURANCE	198.15	229.13	30.98	2,415.26	2,750.00	334.74	2,750.00
RESERVES								
06430	Reserves - Unallocated Int	2.15	.00	(2.15)	13.44	.00	(13.44)	.00
06440	General Reserves	.00	.00	.00	2,300.00	2,300.00	.00	2,300.00
	TOTAL EXPENSES	17,745.39	17,848.28	102.89	211,926.46	216,482.00	4,555.54	216,482.00
	Current Year Net Income/(loss)	(1,254.90)	.22	(1,255.12)	(11,705.25)	.00	(11,705.25)	.00

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use-only and not intended for third-party use.

1 Prior Year Surplus (Deficit): The Association surplus revenues last year, which are being used this year to reduce owner assessments. The Association thus intends to run an annual deficit equal to the amount of the prior year surplus budgeted into this year's operations. At year end accounting, Retained Earnings on the Balance Sheet will be reduced, as intended by the Board when setting this year's budget.

2 The actual expenses are reflected in the Income/Expense Statement in the month when the payment is due and made.

**Hammock Isles Custom
Homes
Homeowners' Association**

**Community Standards
and
Guidelines Handbook**
(Revised March 1, 2016)

**Vineyards
Naples, Florida**

INTRODUCTION

The Board of Directors of Hammock Isles Custom Homes Homeowners' Association (HICHHA) created this Handbook to summarize certain components of the *Declaration of Neighborhood Covenants, Conditions and Restrictions for Hammock Isles Custom Homes (CC&Rs)* and the *Articles of Incorporation and By-Laws of Hammock Isles Custom Homes Homeowners' Association, Inc.* All the documents listed above, including the Handbook, together with the Master Community Documents (as defined in the CC&Rs), comprise HICHHA's Governing Documents.

This Handbook updates, summarizes and complements a wide variety of rules, regulations, covenants and guidelines regarding the use, maintenance and modification of our community, common areas, as well as your property and residence.

Overall, we intend for this Handbook to help you, the Member, to:

- Maintain a safe and pleasant environment for all Hammock Isles Custom Homes residents to enjoy,
- Maintain a sense of community,
- Maintain consistent architectural and landscaping qualities and features, and
- Keep our community competitive in the real estate market.

Please note: The Governing documents for Vineyards and Hammock Isles Custom Homes contain covenants, conditions and restrictions all residents and their guests must follow. Legally, these covenants are part of the deed for each home and are binding upon all homeowners and their guests regardless of whether these Members are familiar with such covenants. This Handbook is provided as a summary of the Governing Documents. If any of the Governing Documents conflict with each other, the following order shall apply: the Master Declaration, the Hammock Isles Custom Homes Declaration, the Articles, the By-Laws and the General Guidelines.

VINEYARDS COMMUNITY ASSOCIATION

Vineyards Community Association, Inc. (VCA) oversees the uniform development and maintenance plan for all Vineyards communities, including Hammock Isles Custom Homes. Every Property Owner within Hammock Isles Custom Homes agrees to abide by the master Documents and CC&Rs developed for the VCA and Hammock Isles Custom Homes.

Vineyards Development Corporation manages and controls VCA until turnover.

VCA also has an advisory committee consisting of representatives from all Vineyards' communities. The President of the Board of Directors of Hammock Isles Custom Homes Homeowners' Association represents Hammock Isles Custom Homes on the VCA Advisory Committee.

VCA's responsibilities include, but are not limited to, the planning and maintenance of the entire Vineyards community, upkeep of the common landscaping and roads outside of the communities and at the entrances gatehouse, and access control through the gatehouses for the entire development.

VCA can enter in agreements that affect all of the Vineyards communities. For instance, VCA negotiated a basic cable television package for every property, in every community, within Vineyards.

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Hammock Isles Custom Homes – Community Standards & Guidelines

Air Conditioning

All homes in Hammock Isles Custom Homes were constructed with central air conditioning and heating units. Therefore, the installation of external/window air conditioners in any structure on your lot is not permitted.

Landscaping should be placed around all external central air conditioning and heating units so that this equipment is not visible from the street, golf course or neighbors' properties.

Alterations - House Exterior

Please refer to the "House Exterior Alterations" section of this Handbook.

Alterations - Landscape

Please refer to the "Guidelines - Landscape Alterations" section of this Handbook.

Animals

Your pet(s) should not be an unreasonable annoyance or nuisance to you neighbors. Excessive barking by a dog, a dog that frequently escapes from the house or a cat that roams the neighborhood is considered an unreasonable annoyance or nuisance. Neighbors should not be disturbed by noise or actions created by household pets.

Animals are not permitted to run loose. They must be confined to your property and walked on a hand-held leash. This is a Collier County law.

You must clean up after your pet, whether on your property or in the neighborhood. Do not allow your pet to urinate on any vegetation, other than that on your lot. Any Member whose pet defecates on any Common Areas or any other Members Property shall immediately clean up the pet's waste. Failure to abide by this restriction may result in a fine being levied by the Association.

Owners may keep up to two (2) commonly accepted household dogs, not to exceed 50 pounds each, or up to two (2) cats. No horses, cows, hogs, pigs, swine, goat, chickens, pigeons or any other such animal, fowl or reptile shall be kept on any of the Property.

Annoying Lights, Sounds and Odors

Any light, sound, or odor emitted from your house and/or lot that can be deemed obnoxious or offensive to others is not permitted. Without limiting the generality of the foregoing, no horns, whistles, bells other sound devices or lights other than exterior speakers for music or devices used exclusively for security, fire prevention or fire control purposes shall be permitted.

Antennae and Dishes

Exterior antenna or satellite/microwave dish, aerial or other device on your house or lot are not permitted without approval of HICHHA.

Dishes may be no larger than one (1) meter in diameter.

Approvals

Notwithstanding anything contained herein, anything not specifically allowed or specifically described herein as requiring approval, may require HICHHA and/or VCA approval. For items identified in these Guidelines as needing HICHHA and VCA approval, please obtain forms from the HICHHA Property Manager. Submit completed forms to the HICHHA Architectural Review Committee.

Hammock Isles Custom Homes – Community Standards & Guidelines

Awnings

Exterior awnings are not permitted in Hammock Isles Custom Homes.

Banners, Flags and Flagpoles

Permanent and semi-permanent decorative banners may not be hung on your property without HICHHHA approval. Temporary banners used in conjunction with holidays are not permitted, except as stated in the "Decorations" section found in this Handbook. Florida Law states that homeowners may display one (1) American flag or the State of Florida flag and the simultaneous display of one (1) flag from any branch of the United States Armed Forces or a POW/MIA flag in a reasonable, respectful manner. All requests to display flags must be submitted in writing to the HICHHHA prior to doing so. The HICHHHA will review the request which should include: flagpole design, materials, height and location on your property. When the American flag is displayed, it should be displayed in a dignified manner and honor the tradition of the flag. Because of their permanent nature, in-ground flagpoles from which the American flag will be flown need the approval of HICHHHA Architectural Review Committee before being installed. The location, height and color of the flagpole should be consistent with the size of your property and the scale and design qualities of your home. In addition, the flag should be presented within all County, State and Federal guidelines. Homeowners must obtain Collier County government approval prior to seeking HICHHHA Architectural Review Committee approval. Final design and location of the flag is strictly at the discretion of the HICHHHA.

Cable Television

VGA negotiated a bulk rate cable contract for all communities and homes within the Vineyards, including Hammock Custom Homes. The negotiated rate is substantially less than that which an individual homeowner could negotiate. VCA charges Hammock Custom Homes for its portion of the bulk cable contract and, in turn, the bulk cable contract expense appears in the HICHHHA annual budget. Therefore, every Member is charged as a part of the quarterly maintenance fee for cable service, regardless of his or her desire to have this service.

CC&Rs - Covenants, Conditions and Restrictions

A copy of the *Covenants, Conditions and Restrictions for Hammock Isles Custom Homes* and the *By-Laws of Hammock Isles Custom Homes Homeowners' Association, Inc.* is delivered to all homeowners prior to closing on their lot/house.

Clotheslines

No clotheslines or drying yards shall be located as to be visible from neighboring residences or from the interior roadways within Hammock Isles Custom Homes.

Committees

The Board may appoint committees to address specific concerns in the community. These committees are for information only, to be used at the Board's discretion.

An *Architectural Review Committee (ARC)* is a standing committee, dedicated to ensuring all modifications and alterations to homes, property and landscaping are made within the guidelines established for Hammock Isles Custom Homes.

Compliance

All Members are required to comply with the CC&Rs and Community Standards and Guidelines.

If you have reasonable evidence that a Member is not complying with the CC&Rs or our Community Standards and Guidelines, please submit a written complaint to HICHHHA Board of Directors or HICHHHA's Property Manager.

Hammock Isles Custom Homes – Community Standards & Guidelines

Damage and Destruction

Each Member is responsible for the upkeep of their property.

If any portion of your property becomes damaged or destroyed, for whatever reason, you are responsible to begin repairs within thirty (30 days) of the date of the damaging or destructive event and finish as soon as possible, but within no more than six months of the event. Failure to comply could result in a fine by the HICHA to the Member of one hundred dollars (\$100) per day or the maximum amount permitted by law or this Declaration as amended from time to time unless the Member can satisfactorily prove that such failure is due to circumstances beyond their control.

Decorations - Permanent Ornamentation

Permanent decorations are not permissible within Hammock Isles Custom Homes.

Decorations - Semi-Permanent Ornamentation

Semi-permanent decorations including, but not limited to, sundials, sculptures, statues, planters and urns, are permissible provided they are in limited number and reflect the elegance of the community. However, approval of the size, quantity and style of such ornamentation shall be determined at the sole discretion of the HICHA Architectural Review Committee.

Decorations - Temporary Holiday Decorations

Decorations typically associated with the holidays, except for flags and banners which are not permitted, are permissible as long as they do not pose a safety hazard, or emit obnoxious lights, sounds or odors. All decorations should reflect the elegance of the community. In addition, all temporary decorations should be placed no sooner than 30 days prior and removed within 10 days after the holiday.

Temporary holiday decorations are not to be placed on Hammock Isles Custom Homes neighborhood light posts, street signs nor stop signs. When placing temporary holiday decorations on your lot, please make certain they are not in disrepair.

Mailbox decorations celebrating national or state holidays or events should be non-obtrusive and tastefully done. Permanent decorations on mailboxes are not allowed.

All temporary holiday decorations must be reviewed and approved by HICHA and VCA.

Doghouses, Dog Runs and Pet/Animal Cages.

Outdoor doghouses, dog runs and other pet/animal cages are not permitted outside of your screened lanai enclosure.

Easement Area

The front footage of your lot (an area that varies per lot, reflected on your plat) abutting the street contains utility, drainage and access easements. You are required to maintain this easement area. Items within this area may include: street gutter, street signs, mailbox, utility equipment, grass and trees.

If, in the front of your house, the street gutter is dirty, it is your responsibility to clean the area at your expense. If you damage the gutter, it is your responsibility to reimburse the Hammock Isles Master Association for repairs. Otherwise, repair of the gutters is Hammock Isles Master Association's responsibility. Please contact a Board Member or Hammock Isles Master Association's Property Manager to have a repair made.

Hammock Isles Custom Homes – Community Standards & Guidelines

Members that have street, stop, speed limit or caution signs in the easement area are expected to maintain a 30 inch buffer zone around the post for protection from damage by weed whackers and lawnmowers. The buffer zone may be covered with mulch or egg rock or pavers. Grass or weeds are not permitted to grow in the buffer zone.

Your mailbox should be clean and free of any bird droppings, mildew or other discoloration. If landscaping in your lot's easement are declines and/or dies, it is your responsibility to make the replacement, at your expense.

Electric Fencing

Invisible electronic fencing used to keep a domestic pet on your property is not permitted. Pets should not be left unattended outside.

Fences and Walls

Fences and/or walls are not permitted on your lot, unless approved by HICHHA and VCA.

Firewood and Compost Heaps

Firewood needs to be kept neatly stacked in an area that does not adversely affect the visual impact of Hammock Isles Estates. Typically, this means that the firewood stack should not be visible from the street or your neighbors' lots.

Compost heaps are not allowed.

Fireworks

Because fireworks and associated flammable/explosive material can be deemed dangerous, as well as obnoxious or reasonably offensive to others, such devices are not permitted in Hammock Isles Custom Homes except for the Fourth of July and New Year's Eve holidays. Only fireworks that are legally sold in Collier County may be used during those holidays.

Fishing

Please refer to the "Lakes / Fishing" section of this Handbook.

Garage Sales

Garage sales are not permitted in Hammock Isles Custom Homes.

Garages / Parking

Your garage is to be used for parking your vehicles and/or storage.

You cannot modify your garage to become a temporary or permanent living space.

For safety, security and appearance, you are required to keep your garage doors closed at all times unless you are actively using your garage. Owners are required to garage all owned vehicles; provided however, that if the Owner has been approved for more than two (2) vehicles, Owner shall be required to garage two (2) vehicles before utilizing the driveway for additional parking. Your guest(s) should park in your driveway. Your service resources should park in your driveway not on the street. No vehicles may be parked overnight on the street. Guest vehicles parked overnight in your driveway for a period of more than one week require the approval of HICHHA and VCA.

Hammock Isles Custom Homes – Community Standards & Guidelines

Golf Course – General

Vineyards Country Club and its members own the golf course. Residents should appreciate the beauty and value the golf course brings to Hammock Isles Custom Homes, and, therefore, should respect the golfer's use of the course. *The golf course is meant to be enjoyed by members of Vineyards Country Club and their guests, solely for the purpose of golf.* Homeowners that are not golfing members of Vineyards Country Club are not permitted to play or walk on the course.

Grills

Permanent grills are allowed within a screened or fenced area, as long as they do not pose a safety hazard. Permanent grills may not be installed on your property in any other outdoor location.

Hazardous Waste

Please do not dump any hazardous materials including, but not limited to: oil, grease, paint or other chemicals on your property, in the streets, lakes or rain sewers. Please abide by Collier County's recycling and environmental regulations. For more information, phone (239)732-2502 or visit their website at www.co.collier.fl.us/solidwaste. Each Member shall, in addition, comply with any federal and state laws, ordinances and regulations as related to the environmental laws.

Inappropriate Activity

Any activity that can be deemed an unreasonable annoyance, offensive, noxious, illegal, unhealthful, injurious, unwholesome, harmful or dangerous by the general community will not be tolerated within Hammock Isles Custom Homes.

Insurance

All Members in Hammock Isles Custom Homes are responsible for carrying, at their own expense, any of the following types of insurance as HICCHA does not insure individual lots or home.

- Personal property and furnishings on their lot,
- Hazard on their lot, and
- Public liability on their lot.

Additionally, you may want to obtain other types of insurance that you personally deem desirable.

Lakes / Fishing

You may not build a dock, use a motorboat, canoe, kayak or sail in the lakes.

For safety, please note all lakes contain run-off pesticide and fertilizer. The water is non-potable. Therefore, you should not fish for consumption in the lakes. Swimming is prohibited. Fishing in the lakes by Members and their guests is allowed in the Common Areas and is only permitted behind individual private homes subject to the respective Homeowner's consent. At no time is vehicle parking allowed in the street in order to fish in any of the lakes.

Landscaping

All landscaping must be maintained in a neat and attractive manner. This would include, but is not limited to, watering, fertilizing and applying pesticides regularly to grass, shrubs and trees, mowing and edging your grass, removing weeds and noxious grasses, trimming and pruning shrubs, trees and grass areas.

You should maintain all trees in your yard. If a tree dies on your property, it should be replaced with a tree of comparable size and height unless otherwise approved by the Hammock Isles Custom Homes Board. See the "Recommended Plant Material" listing for types of acceptable trees.

Hammock Isles Custom Homes – Community Standards & Guidelines

Overall, palms should be pruned of all seedpods and dead fronds at the earliest possible opportunity. Fronds or other vegetation that impede pedestrian or vehicular traffic should be pruned immediately. Oaks should be pruned of their dead, weakened, interfering, diseased or insect infected branches. In addition, consistent and correct pruning decreases wind resistance and helps prevent storm damage by removing branches that may be snapped off during heavy hurricane winds. Local professionals recommend thinning mature oaks on a regular basis.

Please note: Collier County strictly enforces pruning practices and standards on palms and canopy trees to ensure the vitality and appearance of these trees. If improper pruning is noticed by Collier County Code Enforcement, the Member will be liable for the infraction and may have to remove a healthy mature tree and replace it with one or more specimen(s), unless otherwise approved by the Hammock Isles Custom Homes Board.

Lawn Watering

All homes in Hammock Isles Custom Homes are constructed with in-ground irrigation systems. It is your responsibility to maintain these systems.

Hammock Isles Custom Homes uses well water and reclaimed water provided by Vinsyards Utilities. Vinsyards Utilities may dictate watering restrictions at certain times during the year. In addition, you must follow Collier County regulations and restrictions.

Above ground sprinklers are not permitted to be used as your primary irrigation system.

Leasing

All leases must be in writing between you and your lessee and approved by the HICHHHA. A copy of these Guidelines must be included in and attached to all leases. A signed copy of the lease must be provided to the HICHHHA Property Manager.

You may only lease your house once a year except in the event of a hardship, documentation of which must be provided to HICHHHA.

Your tenant and their guests must comply with our governing Documents and Community Standards and Guidelines. You are liable for any violations by your tenant and/or their guests. If your tenant and/or their guests do not comply, this action may be considered a default on the lease.

Lights

External lights to illuminate structures or landscaping for home security may only be used as part of your approved landscape design.

Fixtures used to up-light trees should be concealed by landscaping or installed in-ground.

Permanent fixtures should emit a white light. Colored bulbs are not permitted. Lights used in temporary holiday decorations may emit colors.

External lighting should not be annoying or a nuisance to others. All exterior light installation and/or modifications must be reviewed and approved by HICHHHA.

Mailboxes

You are responsible for the maintenance of the mailbox and post on your lot. It should be kept in good working order and must be the original mailbox or an identical replacement. Your mailbox should be clean and free of any bird droppings, mildew or other discoloration.

Hammock Isles Custom Homes – Community Standards & Guidelines

The United States Postal Service requires that overhanging vegetation be kept trimmed even with the front edge of the mailbox and any overhanging branches be kept trimmed with a clearance of 8 feet above the pavement surface. Your house number on the mailbox must be clearly visible for emergency vehicles.

Permanent decorations on mailboxes are not allowed. See "Decorations" section of this Handbook.

Maintenance Fees

Each Member pays a quarterly maintenance fee. It is payable the first day of the quarter (January 1, April 1, July 1, and October 1). The quarterly maintenance fee invoiced to you covers the total Annual Budget, divided by four quarters, then by the number of platted lots (45) in Hammock Isles Custom Homes.

Maintenance - House - Disrepair

As a homeowner, you are required to maintain the physical aspects of your property. You are not permitted to allow your house or any other structures on your lot to fall into disrepair. This includes, but is not limited to, repairing any damage, including wear and tear, discolored, faded or chipped paint, driveways, walkways, exterior walls, roof, gutters, fascia, windows, screens, doors, pool cage and screens, and exterior lights.

Please refer to the "Guidelines - House Exterior Alterations" section of this Handbook for additional information.

Maintenance - House - Painting

You are required to maintain the color of your house by painting/repainting on a regular basis. Typically, in our climate and dependent on paint type, professionals recommend a fresh coat of paint every four to five years.

Please refer to "Guidelines - House Exterior Alterations" section found later in this Handbook for additional information.

Maintenance - House - Pressure Cleaning

Due to our humid climate, mildew and mold are concerns in the overall exterior appearances of our houses. Professionals recommend that the exterior of your house, roof, screened enclosure, driveways and walkways be pressure cleaned at least once a year.

Depending on the color of your house, as well as the materials used in its construction, the frequency needed to maintain the cleanliness of your home's exterior may vary. Homes with a light color exterior often need to be pressure cleaned twice a year, while darker home exteriors may sometimes be pressure cleaned only once a year.

Noise

Your music or television audio should be heard only by you, not your neighbors or people on the street. Bells, whistles, horns or other sound devices, other than those for security purposes, are not permitted on your lot.

Exterior speakers on your lanai are permissible.

When driving your car in Hammock Isles Custom Homes, please be sure to keep your car's audio to a reasonable level.

Neighbors should not be disturbed by noise created by household pets.

Hammock Isles Custom Homes – Community Standards & Guidelines

Parking

Please refer to the "Garages / Parking" section of this Handbook.

Parking – Vehicles

Abandoned or inoperable vehicles, oversized vehicles, commercial vehicles, recreational vehicles, campers, mobile homes, motor homes, house trailers, other types of trailers, vans, motorcycles, pickup trucks, boat, boat trailers or jet skis are not permitted to parked or stored on any lot within Hammock Isles Custom Homes, unless maintained in your garage.

Any pickup or similar style truck used for personal/family purposes must be stored in the garage at all times. At no time are they permitted to be parked in the driveway or on the street.

No commercial vehicle may be parked at your property for more than four hours per day, unless that vehicle is necessary in the construction and repair of a structure, landscaping maintenance or on site for medical purposes.

Abandoned or inoperable vehicles are defined as any vehicle that has not been driven by its own propulsion for a period of three weeks or more. Oversized vehicles are those too high or wide to clear the entrance of the garage. Commercial vehicles are defined as any vehicle that is not designed and used for solely customary, personal/family purposes. The lack of commercial-type lettering or graphics is not necessarily a factor regarding the definition of a commercial vehicle.

Any vehicle in violation of this rule will be towed at the Member's expense.

Playground, Basketball and Recreational Equipment

Permanent or semi-permanent playground equipment, jungle gyms, swing sets, play houses, trampolines, basketball hoops and backboards shall not be permitted on any unit or property.

You may use a driveway for the temporary set-up of any recreational equipment, such as a basketball backboard, hockey goal or volleyball net, provided that it is stored out-of-sight inside your house or garage when not in active use. At no time should this equipment be used in the street or allowed to remain in the driveway overnight.

Pools and Related Equipment

All pools and spas must be contained within a screened or fenced area. Pool must be in-ground type.

Permanent and semi-permanent above ground spas are permitted as long as they are contained within a screened enclosure or fenced area and are reasonably hidden from neighbors and passersby.

To maintain the visual appearance of our community, heaters, filters, chemical feeders and other above ground apparatus located outside of your screened area necessary for the use and maintenance of your pool and/or spa, need to be surrounded by HICHHHA and VCA approved landscaping.

Property Manager

A property management company helps the Board manage day-to-day affairs of the HICHHHA. Corresponding with Members, collecting assessments from Members, paying vendor invoices and general accounting functions are part of the Property Manager's responsibilities. The Property Manager is bound by a contract with the HICHHHA and answers only to the Board not to individual Members.

Hammock Isles Custom Homes – Community Standards & Guidelines

Property Use

All homes within Hammock Isles Custom Homes are for single-family use only and are not permitted to be greater than two stories.

Your home is for personal use. Home-based businesses with any associated outside vehicular traffic are not permitted.

For the benefit of you and your community, please abide by existing laws. Illegal activities within Hammock Isles Custom Homes will not be tolerated.

Screened Enclosures and Materials

Window, porch and screened enclosures/cage screens should be maintained and free of holes and tears. Screening material can be brown, black or bronze. Replacement of cages or screens with colors that are different from the original material requires the approval of HICHHHA and VCA.

Shutters - Hurricanes

Hurricane shutters are mandated and must be in accordance with the HICHHHA and VCA guidelines.

All requests for shutters must be submitted in writing and require the approval of the HICHHHA.

Signs

No sign or advertisement of any kind, including, without limitation, those of realtors, contractors and subcontractors, shall be erected on any home or lot unless the placement, character, form, size, lighting and time of placement of such sign is first approved in writing by the HICHHHA and VCA.

All signs must also conform with governmental codes and regulations and with design standards and guidelines for signs established by the HICHHHA and VCA.

A single approved "Open House" sign may be placed on your lot, from 9 AM to 5 PM on Saturdays and Sundays only.

"Open House" signs must be 12" x 18", white, PVC, 2-sided with hunter green lettering and a white stake. Signs are available for purchase from Naples Board of Realtors or Cecil's Copy Express.

Except as otherwise provided by Florida law, as amended from time to time, a sign from your alarm/security company may not be placed on your lot. No signs of any size or type may be placed in or on any windows of any Unit or upon an vehicle.

Solar Equipment

Except as otherwise provided by Florida law, as amended from time to time, solar equipment, including solar panels, is not permitted in Hammock Isles Custom Homes.

Speeding

The speed limit within Hammock Isles Custom Homes is 20 MPH.

There are many children who play in their front yards and driveways, as well as numerous adults and children who walk or bicycle on our streets. For the benefit and safety of all in our community, please do not speed. Ask your visitors and service people to abide by the speed limit as well.

If you see someone speeding, try to obtain their license number and/or description of the vehicle and call the Property Manager. For your own safety, please do not take matters into your own hands.

Hammock Isles Custom Homes – Community Standards & Guidelines

Structures - Prohibited

Semi-permanent or permanent structures other than your own house and specifically pre-approved HICCHA and VCA buildings, are not allowed on your lot. This includes, but is not limited to, plastic or metal storage sheds, barns, shacks, tree houses, playhouses, trailers and garages.

Structures - Temporary

Temporary structures, such as a tent for an event, require HICCHA approval. Such structures must be removed immediately following the event. Other types of temporary structures are not permitted.

Trash and Recycling

Trash and recyclables are to be placed in appropriate containers and kept inside an enclosed structure and out of the view of neighbors. Typically, this means inside your garage.

Keep non-trash items out-of-sight from the street and neighbors until Wednesday, the full pick up day.

You are able to put your trash out at 6 PM, the night before the scheduled pick up. Once the trash/recycling has been picked up, you need to place the container(s) and bins out-of-sight by 6 PM on the same day.

We strongly recommend you follow Collier County's recycling guidelines. More information on recycling can be obtained by calling Collier County Recycling Hotline at (239)775-3900 or visiting their website at www.colliercountyutilities.com.

You can order replacement/extra trash containers and re-cycling bins by phoning collier county Solid Waste Customer Service at (239)403-2367.

Vehicles - Gate Control

Vineyards Access Control provides bar code decals which affix to your vehicle window for access at the North and South Gates. The "Gatekeeper" system also allows residents to pre-clear any expected guest. For more information contact the Gatehouse at (239)353-1700.

It is the responsibility of each Member to properly dispose of bar codes upon sale or transfer of vehicle.

Violations

Any violation of these Community Standards and Guidelines will subject the violating party to all penalties allowed by the Hammock Isles Custom Homeowners Association's Declaration and/or Florida Law.

Wells

Private Wells are strictly prohibited and lake water may not be withdrawn for irrigation or any other purpose.

Windows - General

Original or replacement windows must be clear, tinted bronze, gray or smoke. Please make sure the same window style and window tint color is consistently applied throughout your entire house and other structures.

Your interior window coverings, when seen from the exterior of your house, must be white, off white or blend with the exterior of the house as determined at the sole discretion of the HICCHA. No reflective window coverings are permitted.

Hammock Isles Custom Homes – Community Standards & Guidelines

HOUSE EXTERIOR ALTERATIONS

All original home exteriors were approved by HICHHA and VCA. We realize, however, that owners of homes change, and/or styles previously approved may not meet with the current Members' tastes. To that end, any alteration to the exterior of your house will require approval from the HICHHA and/or VCA. This includes, but is not limited to, building an addition or extra permanent structure, changing the color of your house, changing the type and color of your roof, changing entrance doors, changing the exterior lighting of your house and altering your driveway or walkways.

Forms supplied by HICHHA are used to obtain HICHHA and VCA approval. This form can be obtained from the HICHHA Property Manager. It is entitled "Architectural Request Form". Completed forms should be submitted to the HICHHA Architectural Review Committee.

Additions and New Structures

You may add to your existing home if there is adequate space available on your lot, as defined by the current county/state building codes.

Once determined, you will need HICHHA and VCA approval to place an addition onto your current house or add a new structure and said approval may require a deposit to be used to complete the work should you fail to do so.

Designs for additions and new structures should be consistent with the overall architecture of your existing home. The color, style and construction materials should match your existing architecture.

As the Member, you are responsible for hiring licensed architects and contractors, acquiring the appropriate types and amounts of insurance and ensuring that all building permits are obtained.

Further, you are responsible for any damage to your neighbor's or HICHHA's property that may occur. Again, any such alteration requires the approval of the HICHHA and VCA.

Additions and alterations are at the sole discretion of HICHHA and VCA.

Doors

Replacement doors should be harmonious with the overall architecture of your home

Driveways and Walkways

Permission from HICHHA and VCA is required to change or alter the shape, color, design or layout of your driveway and/or walkway.

Paver bricks are the preferred materials for driveways and walkways.

Grading

For optimum water drainage purposes, all lots in Hammock Isles Custom Homes were well planned prior to any construction. Typically, interior lots drain from the back towards the street, while lots adjacent to a lake drain half to the street and half to the lake.

Changes in grading may cause water to pond in less than desirable areas. Therefore, permission from HICHHA and VCA is needed before any change to your lot's grading is made.

Hammock Isles Custom Homes – Community Standards & Guidelines

Lighting

Design changes to external lighting and/or the addition of external fixtures require approval from HICHHA.

New or additional light fixtures should be consistent with the character of your house and visually blend with the Hammock Isles Custom Homes community.

Materials

To maintain a harmonious neighborhood, recommended external materials include stucco, wood, brick, natural stone, keystone and other natural materials. Imitation materials, such as vinyl siding, not matter if they are of the highest quality, will not be permitted.

Minimum Square Footage

The minimum home size permitted at Hammock Isles Custom Homes is 2500 square feet of air conditioned space with a two car garage minimum. No structure may exceed thirty-five (35) feet in height above the finished floor of the structure.

Paint Colors

You may repaint your house, or any portion of it, in the same color without prior permission from HICHHA.

However, if you wish to repaint your entire house or any portion of your house in a different color from which it is currently, approval from HICHHA is required.

When selecting colors, please keep in mind that a primary goal of Hammock Isles Custom Homes is to achieve and maintain a harmonious visual sense throughout the community. For visual diversity in our community, it is required that the primary color of your house be different from that of your immediate neighbors.

Roof

All new roofs must be constructed of tile. All replacement roofs are to be replaced with material similar to the original. You may replace your roof tile without prior approval if it is the same material and color as the original roof. If you choose to change the material, the material color or paint your roof, approval from HICHHA is necessary. Replacing a tiled roof with asphalt shingles is not permissible.

Setbacks

The following are the guidelines for setbacks in Hammock Isles Custom Homes:

- 15' front setback
- 15' back setback (rear principal)
- 5' side setback for one-story homes
- 5' back accessory structure

The HICHHA and/or VCA reserve the right to adjust setbacks if they deem appropriate and necessary.

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LANDSCAPE ALTERATIONS

Significant Changes to Your Landscape

Significantly changing the landscape on your property can be defined as adding, moving or removing a canopy or sub-canopy tree and/or palm or adding any planting material over three feet tall. If you choose to remedy a landscape problem or significantly change your existing landscaping, you will need permission from HICHHA.

Also, a significant change to your landscaping includes replanting or changing 50% of your existing plantings (shrubs, ground covering, vining plants and sodded areas). Therefore, to err on the safe side, please acquire permission from HICHHA before altering your landscape.

Recommended Replacement Plant Material

All replacement plant material must be Florida Fancy or Florida Grade #1 as defined in "Grade and Standards for Nursery Plants, State Plant Board of Florida".

We do get a rare freeze in Hammock Isles Custom Homes. Therefore, plants susceptible to freeze damage are generally unacceptable in an overall landscaping theme.

Please refer to the "Recommended Plant Material" listing found at the end of this Handbook for plants that thrive in our community.

Unacceptable Plant Material

Some plants are not recommended for landscaping within Hammock Isles Custom Homes because their root system can choke and interfere with underground lines or because they do not hold up to soil or drought conditions.

Plants, shrubs and trees deemed invasive by the Florida Exotic Pest Plant Council and/or the Florida Fish and Wildlife Conservation Commission are not permitted.

Please refer to the "Unacceptable Plant Material" listing found at the end of this Handbook.

Unacceptable Planting

No planting will be allowed that blocks a neighbor's view of the water as determined at the sole discretion of the HICHHA.

Sod and Grassed Areas

With the exception of trees, shrubs, ground covering and vining plants, your lot must be maintained with sand-grown "Floratam" sod.

Covering a large area of your front, side or back yard with decorative stone or monolithic paving (such as concrete, pavers or stone) is not permitted. Conversely, an unreasonable abundance and variety of shrubs, ground covering, vining plants and/or annuals in your grassed areas is not permitted.

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RECOMMENDED PLANT MATERIAL

Canopy Trees

Golden Rain Tree
Hong Kong Orchid
Jacaranda
Laurel Oak*
Live Oak*
Red maple*
Southern Magnolia*
Sweet Gum

*Required trees for front yard canopy

Palms

Cabbage Palm
Canary Island Date Palm
Chinese Fan Palm
Coconut Palm
European Fan Palm
King Sago
Purotis Palm
Pygmy Date Palm
Queen Palm
Royal Palm
Senegal Date Palm
Washingtonia Palm
Zahedi Date Palm

Sub-Canopy Trees

Bald Cypress
Bottlebrush
Cattley Guava
Citrus Trees (Upon Approval)
Crepe Myrtle
Dahoon Holly
East Palatka Holly
Jamaican Caper
Jerusalem Thorn
Ligustrum Recurv
Ligustrum Wax Privet
Loquat
Tree Ligustrum
Upright Podocarpus
Wax Myrtle
Weeping Podocarpus
Yaupon Holly

Shrubs

Bird of Paradise
Bougainvillea
Cast Iron Plant
Cattley Guava
Crimin Lily
Dwarf Burfordii
Dwarf Vomitoria
Eugenia
Fakahatchee Grass
Gardenia
Indian Hawthorn
Ixora
Jasminum
Ligustrum
Myrsine
Oleander
Orange Jasmine
Photinia "Red Top"
Pittosporum
Podocarpus
Pyraecantha
Silverthorn
Spicewood
Texas Sage
Thryallis
Twisted Juniper
Viturnum
Wax Myrtle
Zamia

Ground Covers and Vines

African Iris
Asparagus Ferns
Blue Daze
Carolina Jasmine
Day Lilies
Dwarf Shore Juniper
Ficus Vine
Lantana
Liriope (Evergreen Giant)
Mexican Flame vine
Oyster Plant
Parsoni Juniper
Procumbens Juniper
White Fountain Grass

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UNACCEPTABLE PLANT MATERIAL

Acacia

Areca Palm

Australian Palm

Black Olive

Brazilian Pepper

Buttonwood

Camphor Tree

Carissa

Carrotwood

Century Plant

Chinese Tallow

Cocoplum

Downy Myrtle

Ficus

Fruit Trees (Except Approved Citrus)

Gumbo Limbo

Indian Rosewood

Italian Cypress

Mahogany

Manila Palm

Melaleuca

Norfolk Pine

Pampas Grass

Parlor Pine

Pindo Palm

Scaevola

Schefflera

Screw Pine

Sea Grape

Silk Oak

Spineless Yucca

Travelers Tree

Weeping Yaupon

Hammock Isles Custom Homes Community Standards & Guidelines

Exhibit C

The Hammock Isles Custom Homes HOA Board of Directors has determined that the following categories of trees, shrubs and plants are not to be planted under any circumstances, in most cases because they are invasive and/or grow far too large for our homesites, or otherwise are inappropriate for residential planting. Any tree, shrub or plant not listed here, but included in the state list of invasive plants, in either Category 1 or Category 2 (found at <http://bugwoodcloud.org/CDN/fleppc/plantlists/2017/2017FLEPPCLIST-TRIFOLD-FINALAPPROVEDBYKEN-SUBMITTEDTOALTA.pdf>) is also considered a prohibited planting for Hammock Isles Custom Homes:

PROHIBITED PLANTINGS

Trees

Acacia
Australian Pine
Brazilian Pepper
Camphor
Carrotwood
Chinese Tallow
Downy Myrtle
Fruit Trees (Except Pre-Approve Citrus Trees)
Gumbo Limbo
Indian Rosewood
Mahogany
Melaleuca
Norfolk Pine
Pindo Palm
Schefflera (Umbrella Tree)
Silk Oak
Weeping Yaupon

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Shrubs and Plants

Asparagus Fern
Ruellia Simplex (Mexican Petunia)

In addition to the above listing, the following trees, shrubs and plants have been determined to be inadvisable for planting in our area. While not entirely prohibited, the Hammock Isles Custom Homes HOA Board of Directors recommends against use of these plantings, as they may experience cold-related die off, require too frequent maintenance, grow too large for many of the homesites, are prone to storm damage, or require excessive fertilization and/or pest control to thrive, which can damage the lakes or other surrounding plantings.

Trees

Bismarck Palm
Ficus
Magnolia
Paurotis Palm
Sago Palm

Shrubs & Plants

Eugenia
Viburnum (Awabuki)

AMENDMENTS TO THE GENERAL GUIDELINES
OF
HAMMOCK ISLES CUSTOM HOMES HOMEOWNERS' ASSOCIATION, INC.

The General Guidelines of Hammock Isles Custom Homes Homeowners' Association, Inc. ("Guidelines") shall be amended as shown below:

Note: New language is underlined; language being deleted is shown in struck-through type.

6. The Maintenance Landscaping Section of the Guidelines shall be amended as shown below:

All landscaping must be maintained in a neat and attractive manner. This would include, but is not limited to, watering, fertilizing and applying pesticides regularly to grass, shrubs and trees, mowing and edging your grass, removing weeds and noxious grasses, trimming and pruning shrubs, trees and grass areas.

You should maintain all trees in your yard. If a tree dies on your property, it should be replaced with a tree of comparable size and height unless otherwise approved by the Hammock Isles Custom Homes Board. See the "Recommended Plant Material" listing for types of acceptable trees.

Overall, palms should be pruned of all seedpods and dead fronds at the earliest possible opportunity. Fronds or other vegetation that impede pedestrian or vehicular traffic should be pruned immediately.

Oaks should be pruned of their dead, weakened, interfering, diseased or insect infected branches. In addition, consistent and correct pruning decreases wind resistance and helps prevent storm damage by removing branches that may be snapped off during heavy hurricane winds. Local professionals recommend thinning mature oaks on a regular basis.

THE MURRELL LAW FIRM, P.A. ■ 1044 Castello Drive, Suite 106 ■ Naples, FL 34103
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Please note: Collier County strictly enforces pruning practices and standards on palms and canopy trees to ensure the vitality and appearance of these trees. If improper pruning is noticed by Code Enforcement, the Member will be liable for the infraction and may have to remove a healthy mature tree and replace it with one or more specimen(s), unless otherwise approved by the Hammock Isles Custom Homes Board.

Maintenance of Areas of Common Responsibility abutting certain Lots:

Owners of certain Lots have been required by the Declaration to maintain (mowing and pruning of landscaping) and keep in good repair certain Areas of Common Responsibility abutting the Owner's Lot. The cost of this maintenance and repair shall be the expense of the Owner. The Hammock Isles Custom Homes Homeowners' Association may have its contracted landscaper review these Areas of Common Responsibility to determine if the Owner is properly maintaining those areas. The Hammock Isles Custom Homes Homeowners' Association's landscaper may inform the Board of any necessary maintenance or repairs which are needed in those Areas of Common Responsibility. If any maintenance or repairs are needed in any of those Areas of Common Responsibility, the Owner will be notified by the Hammock Isles Custom Homes Homeowners' Association by mail or electronic mail of the necessary work to be completed. The notice shall provide: 1) a description of the alleged violation; 2) the Hammock Isles Custom Homes Homeowners' Association's proposed remedy of corrective maintenance; and 3) that the Owner may request a hearing within ten (10) days of date of the notice, before the Board of Directors, to state why the corrective maintenance should not be performed or is not necessary. If an Owner fails to timely request a hearing, or should the Owner fail to perform the corrective maintenance or repairs to the Areas of Common Responsibility provided in the notice within thirty (30) days from the date of the notice, the Hammock Isles Custom Homes Homeowners' Association shall have the right of entry provided in Section 6.03 of the Declaration or the right to seek injunctive relief to enforce the provisions of the Declaration. The Board of Directors may, by resolution, establish reasonable rules and procedures for the hearing to be held before the Board of Directors. Such hearing must be held within sixty (60) days of the date of the request for such a hearing from the Owner.

The Owner shall be responsible for the day to day maintenance of the abutting Areas of Common Responsibility. This maintenance shall include the mowing and pruning of landscaping of the abutting Areas of Common Responsibility. In addition, the Owner shall be responsible for the periodic mulching and the pruning of landscape, trees or other plant materials growing on or over any fence line from outside of the Vineyards Community, adjacent to the abutting Areas of Common Responsibility.

Should the Owner install any trees or landscaping on the abutting Areas of Common Responsibility, the Owner shall be responsible for the maintenance, repair, pruning, removal and replacement of such trees and landscaping, including the removal of broken or fallen limbs. The Owner may not materially alter or substantially add any landscaping, trees or any structures to the abutting Areas of Common Responsibility, without first having obtained the written approval of the Architectural Review Committee pursuant to Article XI of this Declaration.