

## SECTION V

### Insurance

5.1 Owner's Insurance Coverage. Any Owner may, if such Owner so desires and at the Owner's sole expense, carry any and all insurance coverage the Owner deems advisable.

## SECTION VI

### Architectural Aesthetics

6.1 Architectural Controls. In order to maintain the architectural aesthetics of the Property, no improvements, buildings or other structures, and no fences (including Side Yard Fences and Common Fences), walls, patios, planters or other similar items which will be visible from the exterior shall be commenced, constructed, erected, altered (specifically including the altering of the exterior of any Residence), remodeled or maintained upon a Lot, nor shall any exterior addition, change or alteration thereon be made until the plans and specifications accurately showing the nature, kind, shape, dimensions, materials, color and location of the same shall have been submitted to, and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by, the board or by an Architectural Review Committee composed of three or more representatives appointed by the Board. In the event this Board, or Architectural Review Committee if one exists, fails to approve or disapprove such plans and specifications within thirty (30) days after the same have been submitted, then such plans and specifications shall be deemed to have been approved as submitted.

6.2 Standards for Approval. Approval shall be based, among other things, on conformity and harmony of exterior design, colors and materials with neighboring structures; relation of the proposed improvements to the natural topography, grade and finished ground elevation; relation of the structure to that of the neighboring structures and natural features of the Property; and conformity of the plans and specifications to the purpose and general plan and intent of these restrictions. The Board or the Architectural Review Committee shall have the right to require and approve landscaping plans. The Board or the Architectural Review Committee shall not arbitrarily or unreasonably withhold its approval of such plans and specifications. Approval by the Board or the Architectural Review Committee shall not be deemed to constitute compliance with the requirements of any local building codes, and it shall be the responsibility of the Owner or other person submitting plans to the Board or to the Architectural Review Committee to comply therewith. If the work contemplated by any such plans and specifications shall require a building permit or other permit under local building codes, then a copy of any and all such permits shall be submitted to the Board or Architectural Review Committee within ten days after the same is issued.

6.4 Owner's Duty to Maintain Lots. It shall be the duty of the Owners of each Lot to maintain, repair and restore in a proper manner the Residence and all other improvements on his Lot (excluding the painting or staining of the exterior of the Residence, and excluding the repair, maintenance and replacement of roofs, gutters and downspouts), including the repair of the exterior of such Owner's Residence, the maintenance, repair and replacement of window, glass and screened surfaces of such Owner's Residence, and the repair and replacement of all sidewalks within such Owner's Lot. In the event that the Owner of any Lot shall fail to maintain such Owner's Lot, Residence or any other improvements situated thereon in accordance with such Owner's duties and responsibilities as set forth in this Declaration, the Board, after approval by two-thirds (2/3) vote of the Board, shall have the right, through its agents and employees, to enter upon such Lot and to perform the same, and the cost thereof shall be added to and become part of the assessment to which such Lot is subject.

6.5 Association's Duty for Landscaping and Snow Removal. Notwithstanding the provisions of Paragraph 6.4, in order to assure an attractive development the Association shall be responsible for maintaining in a property manner all grass, trees, shrubbery, flowers and similar landscaping on the portion of each Lot as is outside the fences (as such fences are initially erected by Declarant as a part of the original construction of the Projects, or as subsequent replacements thereof) and outside the front building surfaces of the Residence on such Lot and for all snow removal, as reasonably needed, from the front sidewalks and front stoops of each Residence. The portion of each Lot upon which the Association is to perform such landscaping maintenance and snow removal is identified as the "Common Area Easement;" on Exhibit B attached hereto.