

Foothills Pointe Owners' Association

Remodel Guidelines (Exterior Only)

Includes All Changes through March 2023

INTRODUCTION and CONTENTS – Part I

Building in Foothills Pointe is governed by numerous Federal, State, and County organizations, in addition to the Foothills Pointe Owners' Association (FPOA). This Guide has been assembled to assist FPOA property owners in the building process. Since the owner is responsible for his/her and the builder/contractor's actions, we have tried to incorporate the information needed for both. The *Guide* consolidates information from the Foothills Pointe Covenants, Conditions, and Restrictions (CC&R) and By-Laws; Tellico Reservoir Development Agency (TRDA); United States, Tennessee, and Loudon County governments; and other local sources. Information is subject to change without notice. Additional information may be obtained from the Architectural Committee or Board of Directors.

Part I of the Guide contains:

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NOTES:

1 - The owner is responsible for furnishing the contractor a copy of Part II of this *CONSTRUCTION GUIDE*. (See pages 10 and 19.)

2 - Any exterior construction changes affecting the architectural aspects that deviate from the original submission must be submitted to the Architectural Committee for approval. This requirement also pertains to any contemplated remodeling or additions to the existing structure.

3 - The contents of this *Guide* notwithstanding, the owner is responsible for reading and complying with all provisions of the Foothills Pointe CC&R and By-Laws. The FPOA is not responsible for changes in other agencies' rules, regulations, or publications.

BUILDING PERMIT PROCEDURES

The following procedures will be used in obtaining a permit for building at Foothills Pointe.

1. The owner will submit the following to:
 - Architectural Review Committee
Foothills Pointe Owners' Association
350 Southshore Drive
Greenback, TN 37742
- a. Foothills Pointe Building Application (two copies) [Blank form is included in this *Guide*]
- b. Signed certification of receipt and understanding. [Form is included in this *Guide*]
- c. One set of building plans (returned by FPOA at completion of construction) to include:
 - Floor plan, each level
 - Elevation drawing, each side
 - Engineers site plan showing building location within setbacks, driveway, utilities waste treatment tank, property lines, and easements
 - Material specifications detailing exterior materials and colors, insulation values, and types of windows and glass
 - Mailbox design, unless constructed using a single wood, metal post, or composite Post.
- d. Copy of Certificate of Insurance for building contractor.
- e. Payment to "*Foothills Pointe Owners' Association*" of:
 - **Impact Fee Deposit \$1,500.00 –**
(HOMEOWNER IS RESPONSIBLE FOR DAMAGE TO COMMON PROPERTY, EXCEEDING \$1,500.)
- f. The following procedures will be used in obtaining a permit for remodeling and/or additions to existing structures:
 - Plan for remodeling of existing exterior structure
 - Elevation drawing of addition
 - Site plan showing entire building location within setbacks
 - Material specifications detailing exterior materials and colors
 - Impact Fee Deposit payable to "*Foothills Pointe Owners' Association*".
 - The amount of Impact Deposit required on addition or remodel construction will be determined by the Architectural Review Committee but will not exceed \$1,500. The amount of Impact Deposit posted will be refundable upon completion of construction.

Note: All Association fees and dues accounts must be paid through the current quarter prior to approval. An As-Built Survey is required upon completion of construction. (See pages 7 and 11)

2. The Owner and Contractor will meet with the Roads Committee Chair and the Waste Treatment Contractor to discuss and reach agreement on work site maintenance, location of the waste treatment tank and alarm, and water flow control. No STEP tank shall be installed without first having received FPOA Board approval of the location of such tank through the approved

wastewater treatment contractor, published on the FPOA Website.
<https://www.foothillspointe.com/>

3. Upon submission of a complete set of the items indicated above, the Architectural Review Committee will review the plans at its next scheduled meeting, which occur on the first and third Friday of each month. Within seven days of this review, the Architectural Review Committee will either approve the plans or make recommendations for change. Upon approval, the two copies of the Foothills Pointe Building Application will be signed and returned to the owner.
4. Upon completion of items 1, 2 and 3 above, if applicable, the owner will submit the following to:

Tellico Reservoir Development Agency (TRDA)-
59 Excellence Way
Vonore, TN 37885-9641
(865) 673-8599 (From Knox, Blount, and Loudon Counties)
(423) 884-6868 (From Monroe County)

 - a. Two signed copies of the Foothills Pointe Building Application
 - b. One complete set of building plans.
5. The Tellico Reservoir Development Agency (TRDA) will, normally in 10 days, do the following:
 - a. Review the plans for final approval.
 - b. Compute the fees for the Building Plans Review and Handling and the Building Permit, which are dependent on the size and cost of the building. (See note on this page.)
 - c. Issue the Building Permit and the TRDA Inspection Letter upon the owner's payment of the fee to TRDA.

Note on TRDA Building Plans Review/Handling and Building Permit fees:

- a. Fees are required based on the price and scope of the remodel.
6. The County of Loudon also requires a Building Permit be issued for all construction within the county, contact:

Loudon County Building Commission (Courthouse Annex Building basement)
101 Mulberry Street
Loudon, TN 37774
(865) 458-4470

 - a. Provide set of plans for inspection
 - b. Site plan
 - c. Copy of Contractor's license and proof of Workers Compensation Insurance

Note on Loudon County Building Permit Fees:

The County building permit fee schedule is based on the estimated cost of construction. Additionally, a one-time fee for School Facilities Privilege Tax is based on heated/cooled

space at \$1.00 per square foot. This fee is due and payable up to a year from issuance of the building permit and upon final inspection.

7. The owner then needs to:
 - a. Provide the Architectural Review Committee with one copy of the Foothills Pointe Remodel Application, signed by the TRDA representative.
 - b. Begin construction within 90 days of the TRDA approval. - (If applicable)
 - c. Post both building permits at the site once construction commences.
 - d. Provide the Architectural Committee with a Drainage Plan for approval prior to final grading and driveway paving, supported by topographic drawings, showing how the drainage from the lot will be directed toward easements and existing ditch networks, including water from runoff and down spouts. Some lots can be particularly challenging to adequately drain without negatively impacting neighbors so hiring a Civil Engineer may be required to ensure that an effective plan is developed. Ultimately it is the responsibility of the homeowner to successfully establish acceptable water flow from their property.

8. All Remodel documents are based on the technical and legal requirements for both new Builds and Remodels, as applicable,

APPLICATION FOR BUILDING PERMIT

DATE: _____

TO: Tellico Reservoir Development Agency
FROM: Foothills Pointe Owners Association

OWNER: _____ PHONE: _____

ADDRESS: _____

CONTRACTOR: _____ PHONE: _____

Lot#: _____

PURPOSE: Remodel Add-on Extension Other

Project Description: _____

IF APPLICATBLE:

NO. OF BEDROOMS: _____ BATHS: _____ KITCHENS: _____

GARAGE (Size): _____ ATTACHED: _____ DETACHED: _____

EXTERIOR MATERIALS: _____ COLOR: _____

ROOFING MATERIAL: _____ COLOR: _____

NO. OF CHIMNEYS: _____ MATERIALS: _____

DRIVEWAY MATERIAL: _____ DRIVEWAY WIDTH: _____

CONDITIONED SQUARE FOOTAGE: _____ UNFINISHED SQUARE FOOTAGE _____

DECKS (No. & size): _____ OUTBUILDINGS: _____

OTHER: _____

UTILITY CONNECTIONS (check applicable):

WATER _____ SEWER _____ ELECTRIC _____ GAS _____

SETBACKS REQUIRED: FRONT _____ SIDE _____ REAR _____

EST. COMMENCEMENT DATE: _____

I hereby certify that I am the owner, or agent of owner, and that the information given herein is true and correct, and that I am authorized to obtain the Building Permit. I certify that the construction authorized by the Building Permit will be in substantial compliance with the information herein and with the Plans and Specifications submitted herewith (which are a part of the Application), that construction will comply with applicable Council of American Building Code, State and local fire codes, and building requirements and restrictions contained in the Covenants, Conditions and Restrictions of Foothills Pointe dated December 22, 1987 and recorded in Book 232, Pages 508-558, Registers Office of Loudon County, Tennessee. I understand that if the construction and/or installation for which the Permit is issued is contrary to or not in compliance with the above requirements and regulations, violations or deficiencies must be immediately corrected or the Permit issued may be voided and construction stopped.

Signature of Applicant

Date

APPROVALS:

Plans, Specifications and Site Plan reviewed and approved for compliance with the Covenants, Conditions and Restrictions of Foothills Pointe dated December 22, 1987, and any applicable modifications thereto.

FOOTHILLS POINTE OWNERS ASSOCIATION, INC.

_____ Date: _____

TELLICO RESERVOIR DEVELOPMENT AGENCY, APPROVAL OF PERMIT ISSUE

_____ Date: _____

ELECTRICAL PERMIT & INSPECTION INFORMATION

Any subcontractor performing electrical work must obtain electrical permits through the Fort Loudoun Electric Cooperative. All electrical work must be done under a permit --- including the installation of the wastewater treatment pump and control box at each house. Call 856-2311 or (423) 442-2487 for permit information.

Electrical Inspections will be accomplished by a State Inspector attached to the Fort Loudoun Electric Cooperative in Madisonville, Tennessee. Contact the inspector at 856-2311 or (423) 442-2487.

BUILDING REQUIREMENTS

Plans for new construction, remodeling or additions to an owner-occupied single-family residence must be submitted to and approved by the Architectural Review Committee prior to the issuance of a Building Permit. (See Building Permit Procedures section above.) All building must conform with the Foothills Pointe CC&R, which includes, but is not limited to, the following:

- A minimum of 1400 conditioned square feet is required. The main floor must have at least 1000 square feet.
- Maximum building elevation is two (2) stories and no more than thirty (30) feet above the finished first floor, measured from the doorstep on the main entry level. All lots in Phase VI (Lots 162-190) have a deed restriction specifying the elevation point from which the height of the house will be measured, as follows: "The elevation of the highest ridge of the roof on any lot in the Property may be, but shall not exceed, thirty (30) feet above the benchmark elevation. The benchmark elevation shall be the higher of the following two points: (1) the highest point along the line that is parallel to, and twenty feet into the lot from, the front lot line, and (2) the highest point along the line that is parallel to, and twenty feet into the lot from, the rear lot line." (Agreement Vacating Plat in Part and Restricting Land)
- An enclosed garage is required for each home.
- Roof and house colors must blend with the natural environment and be approved by the Architectural Review Committee.
- All exposed block or concrete material on foundations, retaining walls, outbuildings, and any other concrete or block structure must be covered or colored to complement the rest of the exterior of the house, using vinyl or aluminum siding, stone, brick, stucco, or factory- or locally applied paint or stain. All architectural block, including the factory color, is subject to approval by the Architectural Review Committee. Painting after construction may or may not be required.
- No structure (i.e. storage shed, deck, gazebo, fence, garage, boathouse, etc.) shall be constructed on an unimproved lot, until such time as the main structure plans have been approved; building permits issued; and construction has commenced.
- An out-building may be constructed as long as it conforms in construction to the house, is limited to a single story, and does not exceed 1200 square feet of roofed area.
- Fencing may be constructed, provided that the design, color, and construction materials are approved by the Architectural Review Committee. No fence, gates or supporting structures shall exceed six feet in height or permanently obstruct any easement of record. All fencing will, in material, style and color, be compatible with the general appearance of the community. Fences will be limited to the backyard. Chain link fences are not permitted on private property. (CC&Rs, Article X, Section A, Paragraph 14)
- Driveways must be at least twelve (12) feet wide, paved with asphalt or concrete and designed and installed in accordance with the Drainage Plan, as submitted to the ARC, showing how water runoff will effectively be diverted into easements and/or existing ditches.
- All utility lines must be placed in separate 4" sleeves whenever they pass under concrete.
- Allow for the fact that boats, campers, recreational vehicles, and recreational equipment may not be stored in a manner to be visible from any street.
- Exteriors shall be completed within six months of the start of construction (defined as "changing the contour of the lot for the foundation or "seat") and interiors shall be completely finished within one year of the start of construction.
- No exterior addition, change, or alteration shall be made to any structure, until and unless the plans and specifications show in the nature, kind, shape, height, materials, and location of the same shall have been submitted to and accepted by the Architectural Review Committee.

- Setback Requirements:

FRONT	20 feet (from lot line, not street)
REAR	20 feet
SIDE	7 1/2 feet
LAKEFRONT	35 feet from the 820' elevation
F.P. BOUNDARY	35 feet
- Above-ground swimming pools are prohibited. All in-ground pools must be placed within the setback requirements (see above). Concrete patios surrounding pools may extend to the lot line. The owner is responsible for any plumbing, drainage, filter lines, etc. placed within or under the concrete.
- All boat docks require approval by the Architectural Review Committee prior to construction. (CC&Rs, Article X, Section A, Paragraph 4)
- String must be placed along side and rear lot lines prior to and during construction.
- Prior to occupancy, an As-Built Survey, including a Drainage Plan, will be provided to the Architectural Review Committee. All Association rights-of-way, roads and/or common property must be returned to an acceptable condition. All survey pegs and the waste treatment (sewer) shut off valves must be visible and accessible without digging. (Sewer shut off valves must be visible during the entire construction process.).
- Mailboxes are to be installed at a height of 41-44" from the road surface to the bottom of the mailbox or point of mail entry and set back 6-8" from the front face of the curb or road edge to the mailbox door.
- Lots 115 through 137 and lots 191 through 193 have a deed restriction that "No trees larger than 6" in diameter may be cut without written approval of the FPOA" (Plat map of Phase III, including the Villa Replat, Note 8). Trees below the "820 Line" may not be cut without permission of TVA. Heavy fines can result. Call TVA at (865) 988-2438.
- Construction must comply with applicable Council of American Building Codes and local and State Fire Codes.

All construction shall be to the specifications and restrictions of the community and in aesthetic harmony with the standards of the community.

OWNER/CONTRACTOR RESPONSIBILITIES

The property owner and the contractor are responsible for continually preventing damage to roads, keeping roads clean, picking up and removing debris from the roadway and neighboring lots, controlling erosion, and maintaining water drainage flow.

ROADS AND RIGHT-OF-WAY

The owner and contractor must take appropriate precautions to ensure that construction trucks and/or equipment do not damage the roads. This is particularly critical where heavy trucks leave the pavement onto soft soil, often breaking the asphalt.

The owner and contractor must keep the roads and grounds neat and clean. Realistically, in all construction there may be a certain amount of dirt on the road, especially during rainy periods. However, to prevent soil and debris from being washed, the contractor must set up silt retainers using straw bales, permanent and moveable (for driveways) plastic fencing, or other effective methods of keeping soil off the roads. If these actions fail to keep the dirt off the roads, it is the owner's and contractor's responsibility to remove dirt clumps and other debris from the roads at the end of each workday.

Cement truck drivers must be informed by the owner and contractor to dump excess cement and clean the truck only on the building site (lot) or back at their plant, and not on other lots, roadways, or common ground.

Any oil, hydraulic fluids, diesel fuel, or gasoline spilled onto the asphalt road surface must be cleaned or neutralized immediately.

You may provide parking for your workers by placing gravel on the road easement in front of your property. The gravel must be removed, and the easement reseeded at the completion of construction.

Remember, all roads in Foothills Pointe are owned by the Association members. They are private roads, not owned or maintained by the County; therefore, treat them like your own driveway.

WORKSITE (LOT) AND ROADWAY

A clean, neat worksite must be maintained and all debris, excess building materials and trash (soda cans and bottles, fast-food containers, cement bags, etc.) must be picked up from the area and properly disposed of in a commercial dumpster on a daily basis.

If you are going to use a neighbor's vacant lot for storing materials and equipment, contact that neighbor for permission first, and start your relationship off on a good note.

ASSOCIATION ACTION

Damage and debris not repaired or cleaned up by the owner or contractor will be repaired or cleaned by the FPOA, and the cost will be deducted from the impact deposit. Any costs in excess of the deposit will be billed to the owner.

EROSION CONTROL

Erosion control is a Federal Government requirement administered by the Tennessee Valley Authority (TVA). Appropriate erosion control methods must be employed to prevent runoff from the property into Tellico Lake or onto adjoining lots, community property, or roads. Existing drainage flow must be maintained.

SANITATION

In consideration of your neighbors and the people working on your house, a commercial portable toilet must be provided.

COMMON AREA PROTECTION

Although the Common Areas belong to all members, individual owners or their agents/contractors must not make any changes to those areas without the express written permission of the Board of Directors. This includes accessing lots with vehicles by crossing common areas, cutting trees or brush on the community property, or storing items or putting trash on the common land.

BURNING

See burning guidelines and requirements on page 12. Please be considerate of your neighbors when burning; no one likes to have a house full of smoke or fires smoldering for days at a time.

DIGGING AND UTILITIES

For your safety, and in consideration of your neighbors, you should have the underground utilities on your lot marked before any digging or excavation. Call 1 800 351-1111 to arrange for the marking of underground gas and water pipes. Call Fort Loudoun Electric Co-op at 856-2311 and ask for engineering to arrange for marking of underground electric lines. Call 856-4870 or 856-7477 to inquire about the location of underground sewer lines. The utility companies require three working days prior notification.

INFORMATION TO CONTRACTOR

The owner is responsible for providing the builder/contractor with Part II of the FPOA *Construction Guide* and insuring that the builder/contractor understands and meets those requirements applying to construction and site management. Part II contains the following pages from this document.

BUILDING PERMIT PROCEDURES
TRDA CONSTRUCTION INSPECTION INFORMATION
BUILDING REQUIREMENTS
OWNER AND CONTRACTOR RESPONSIBILITIES
RULES FOR OUTSIDE BURNING IN FOOTHILLS POINTE
ANTENNAS AND SATELLITE DISHES
WASTEWATER TREATMENT SYSTEM NOTIFICATION
INSTALLATION OF WASTEWATER TREATMENT SYSTEM
CHECKLIST - PRECONSTRUCTION DISCUSSIONS

EXPLANATION OF CONSTRUCTION IMPACT DEPOSIT

When you apply for a permit to build at Foothills Pointe, you provide the Association with an Impact Deposit to ensure that:

- any damage which occurs to the road, the easement area between the road and your property, neighboring lots, etc., will be repaired;
- all utility access boxes, i.e., sewer and water, are uncovered or accessible without digging at all times during construction and thereafter; and
- an As-Built Survey has been provided, and the property boundary markers (survey pins) on all four corners of the lot are uncovered and visible.
- any exterior modifications, including exterior additions, changes or alterations to the original plans are submitted to and reviewed by the Architectural Review Committee prior to commencing work. Failure to do so may result in forfeiture of the deposit.

After you have completed construction and repaired any damage done by you and/or your contractor, please send a letter to the Association at 350 Southshore Drive, Greenback, Tennessee 37742, requesting refund of your deposit.

Upon receipt of your request, the Architectural, Roads, and Grounds Committees will inspect the area to determine that you have met the requirements. The Committees will provide their recommendation to the Board, which will take the action necessary to:

- refund your deposit, or
- notify you of additional corrective action/repairs that need to be accomplished prior to return of the deposit.

WASTEWATER TREATMENT SYSTEM INSTALLATION AND MAINTENANCE & REPAIR

1. The Foothills Pointe Owners' Association owns the Wastewater Treatment System in Foothills Pointe. The collection portion of the system consists of a Septic Tank Effluent Pump (STEP) tank equipped with an effluent pump that transfers liquid effluent from the STEP tank through the Foothills Pointe Owners' Association (FPOA) sewer lines to the FPOA constructed wetland cells where it is treated by aerobic and anaerobic action. Individual STEP tanks are pumped on a regular basis to remove solid wastes that remain in the tank. AFTER expiration of one (1) year from the date the lot owner takes initial occupancy of the dwelling (Initial Occupancy). The FPOA will assume responsibility for maintaining the tank, effluent pump, control box, sewer lines (except for the building sewer line from the dwelling to the tank), and constructed wetland cells, PROVIDED the STEP TANK IS USED IN COMPLIANCE WITH Association rules regulating its use. Initial Occupancy shall be established by written notice from the lot owner to the Association. Failure to provide such notice shall relieve the Association from any obligation to repair or maintain the equipment until such notice is provided. By reason of its assumption of maintenance, the FPOA reserves the right to specify the equipment, the manner of its installation, the installer, and the location of the STEP Tank. Therefore, only FPOA-approved STEP tanks can be used, and installation must be done by a contractor approved by the Association.
2. The STEP tank effluent pump and control panel shall be installed at owner's expense by the FPOA approved wastewater treatment contractor and located no more than 100 feet from a paved subdivision street or an owner's paved drive connected to a subdivision street to allow access by septic pumping vacuum trucks. In order for the vacuum truck to be able to remove the STEP tank contents, the tank must be located no more than 30 vertical feet lower than the logical pumper tank parking location. If access to a STEP tank requires use of a private drive, the property owner assumes any risk of damage to the paving. The Association will not provide pumping services for a tank that requires entry on a lot that is not the lot on which the serviced tank is situated, unless he/she owns that lot or has written permission from the owner of that adjoining lot for such entry. The building sewer slope from the building to the STEP tank inlet shall be 1/4 inch per foot where possible and no less than 1/8 inch per foot. The inlet of the installed STEP tank must be located below the finished floor elevation of any surface. Regardless of the location chosen, the entire tank must be situated on the lot on which the house is located. No STEP tank shall be installed without first having received FPOA Board approval of the location of such tank (through the approved wastewater treatment contractor).
3. A dedicated 220 V power circuit must be brought to a point on the dwelling immediately adjacent to the tank location. This circuit must be connected to 30-amp, double pole breaker in the main breaker box with 10/3 wire plus a ground. A separate electrical disconnect must be installed at the site of the control panel. A pump and alarm control panel will be installed immediately adjacent to the electrical disconnect at owner's expense by the FPOA-approved wastewater treatment contractor. The electrical disconnect and control panel must be viewable by anyone working on the pump.
4. A four-inch building drain shall be extended at least 24" outside of the dwelling wall by the owner/building contractor for tank hookup. A four-inch cleanout with a removable plug shall be installed in the building sewer as close to the dwelling as possible and at any change of direction in the sewer line between the dwelling and the tank. The building sewer stub out shall be located immediately adjacent to the STEP tank location. The Contractor shall contact the FPOA-approved wastewater treatment contractor for specific requirements for plumbing stubs.
5. Immediately upon installation, the STEP tank shall be half-filled with water. The Association has no responsibility for a Tank that "floats" due to failure of the owner to fill the tank to at least half full immediately upon installation of the Tank.

6. Requests for inspections or questions concerning the wastewater treatment system should be directed to the approved Wastewater Treatment contractor.

7. THE FPOA RESERVES THE RIGHT TO DENY ACCESS TO THE FPOA WASTEWATER TREATMENT SYSTEM AND NOT PROVIDE EQUIPMENT MAINTENANCE. THE EQUIPMENT SHALL NOT BE COVERED UNTIL AFTER THE FINAL INSPECTION. THE FPOA REQUIRES TWO (2) DAYS PRIOR NOTICE FOR INSPECTIONS.

The current FPOA approved wastewater treatment contractor is published on the FPOA website at <https://www.foothillspointe.com>.

CHECKLIST FOR PRE-CONSTRUCTION DISCUSSIONS

ROAD AND OTHER ASSOCIATION PROPERTY PROTECTION

- Protect the road edge as vehicles are driven off the road, using gravel, etc.
- Protect the road from scarring by tracked vehicles, vehicle braces, etc.
- Spot all utility lines and protect them.
- Immediately clean up or neutralize spillage of fuel and fluids on the road.
- Ensure cement trucks clean out on your lot, not on the roadway or other lots.
- Ensure that worker's parking does not damage shoulder or neighboring lots.
- Restore all shoulders, easements, and neighboring lots to original conditions.
- Clean dirt/mud/gravel off roads at end of each workday.
- Keep trash picked up along roadway and on the lot.

EASEMENTS

- Respect the easement lines and place all utility lines in separate 4" sleeves whenever they pass under concrete. Do not cover sewer pipes with concrete drives.
- Restore to original grade and composition.

WATER FLOW AND EROSION

- Do not change existing water flow patterns by dumping water on neighboring lots or roads.
- Drainage problems with community water flow will be addressed by the Committee.
- Silt fences must be used to protect the lake, roads, and neighboring property from soil movement.

OTHER PROPERTY

- For lakefront lots, TVA owns and exclusively controls the land below the 820-foot line.
- Cut no trees below the 820-foot line without TVA permission.
- Make no alterations to any other lot or Association property, including drainage ditches, without permission from the FPOA Board.
- Remove no trees greater than 6 inches in diameter from lots 115-137 and 191-193, without permission from the FPOA Board.
- Contact owner of neighboring property before using it for storage, parking, etc.
- Place in-ground pools within the setbacks.

RESPONSIBILITY

- Ultimate responsibility rests on the owner.
- Who do you want the Association to talk to first? Owner or contractor? **(Circle one)**

Discussed on: _____ By: _____

RECEIPT AND UNDERSTANDING

I have received the following documents:

- Parts I and II of the Foothills Pointe Owners' Association *Construction Guide*
- Declaration of Covenants Conditions and Restrictions for Foothills Pointe on Tellico Lake, including Exhibit B, By-Laws
- Rules enacted by the Board of Directors of Foothills Pointe Owners' Association covering Facilities, Clubhouse, Guestrooms, Pavilion, Docks, Pool, Other, and outside burning

I understand that I am responsible for all actions taken by me and my contractor in the building process on my Foothills Pointe property, and will furnish my contractor Part II of this *Construction Guide*.

I AGREE TO COMPLY WITH ALL THE REQUIREMENTS SET FORTH IN THE ABOVE CITED DOCUMENTS.

Property Owner Signature

Date

Property Owner Printed Name

Lot Number