

Minutes of the Board of Directors Meeting
November 11, 2003

Attending: Ron McCausland, Marcia Crawford, Kip Peregoy, Mary Smithey

The minutes of the Board meetings of September 11, October 20 and November 4, 2003 were approved.

Motion made and seconded to approve the appeal of Lester Anderson, lot 345, to retain fence on property. Motion defeated. WREDCO abstained from voting.

Motion made and seconded to approve a contract with TMC Landscaping Company for landscape maintenance of Abbington Woods's properties for the fourth quarter of 2003 and for 2004 based on a recommendation of the Abbington Woods subassociation committee. Motion passed.

Motion made and seconded to approve a contract with Craven Ag Services, Inc. for landscape maintenance of One Taberna Way properties for 2004 based on a recommendation of the One Taberna Way subassociation committee. Motion passed.

Motion made and seconded to approve a two-year contract with William Hardee for landscape maintenance of Boleyn Creek properties for 2004 and 2005 based on a recommendation of the Boleyn Creek subassociation committee. Motion passed.

Motion made and seconded to approve a two-year contract with William Hardee for Taberna Common Area Maintenance for 2004 and 2005 based on a recommendation of the Buildings & Grounds Committee. Motion passed.

Motion made and seconded to approve a contract with Young's Lawn Services for bushhogging and mowing lot fronts of vacant lots for 2004 based on a recommendation of the Buildings & Grounds Committee. Motion passed.

Motion made and seconded to approve two-year contracts with Reed Landscape Irrigation for landscape maintenance of Taberna Landing, Taberna Park and Arbon Green and for Taberna Common Grounds at the entryway for 2004 and 2005 based on a recommendation of the Buildings & Grounds Committee. Motion passed.

Note: Signed copies of the landscape maintenance contracts are kept in the records of the Treasurer.

Motion made and seconded to allow personal watercraft owned by Taberna residents to be stored in the vicinity of the Taberna canoes provided the owner of the watercraft executes a liability release form. Motion passed.

Motion made and seconded to retain Mona Kay Sadler, CPA as the Taberna HOA accountant for 2004 at rates noted in letter from same. Motion passed.

Motion made and seconded that monies remaining at end of year in Taberna Master Homeowners Association account and the accounts of the Taberna Landing, One Taberna Way, Abbington Woods and Boleyn Creek subassociations be used for forward operating expenses and deficits of these accounts and any remaining balance of the monies be allocated to reserve accounts within each account. Motion passed.

Motion made and seconded that the Taberna HOA host the January meeting of HOA presidents of eastern NC. Motion passed.

Motion made and seconded that the HOA rent a third room at 3948 Highway 70 East at a rate of \$25/month beginning December 2003 and running through the end of the current rental agreement for the space at that location. Motion passed.

Motion made and seconded to accept the resignation of Gordon Jameson as chairman of the Finance Committee. Motion passed.

Motion made and seconded to approve the sale of the 2.63-acre parcel of land, in what was Commercial Lot 3, to the New Bern Historical Society. Motion passed.

Motion made and seconded that vacant lots are required to be bushhogged three times and have the lot fronts mowed four times in 2004 in accordance with a schedule established by the Buildings & Grounds Committee. Motion passed.

Motion made and seconded that the lots owned by Bill Clark Homes of Greenville may be covered by one \$1000. compliance deposit that is rolled from one lot to another as the lots are built on. Motion passed.

Note that Kristen Barnette has volunteered to host a cookie swap and visit from Santa on December 13 and that the Board will support and reimburse her for expenses incurred.

Note that Marcia Geis has volunteered to do the Christmas holiday decorations and the Board will support and reimburse her for expenses incurred.

Respectfully submitted,



Ron McCausland

Minutes of Special Meeting of the Taberna Board of Directors
November 4, 2003

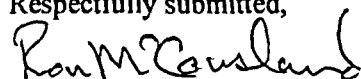
Attending: Board members Ron McCausland, Bruce Gemmill, Marcia Crawford, Kip Peregoy
Resident: Lester Anderson, Builder: Ret Travers

The purpose of the meeting was to hear the appeal of Lester Anderson to the decision of the Architectural Control Committee stated in letter to Lester Anderson dated September 16, 2003, that the wrought iron fencing and gate installed in Mr. Anderson's yard is in violation of the Protective Covenants and associated rules and regulation.

The board heard the appeal of Mr. Anderson and Mr. Travers and accepted a written document presented by Mr. Anderson regarding the time line of the events surrounding the installation of the fence and the related happenings (document attached).

After hearing the appeal Mr. Anderson and Mr. Travers were excused from the meeting. The board discussed the appeal and decided to postpone reaching a decision on the appeal until the board could meet with the HOA attorney concerning certain matters of law.

Respectfully submitted,



Ron McCausland

November 4, 2003

Events Record:

1. We were notified just prior to breaking ground that our house plans would have to be reversed in order for our house to fit within the boundaries of our lot.
2. Because of the reversal of our plans, our garage would now be facing the 13th fairway instead of the open area to the right of our lot. We began at this time to discuss an area for our children. We needed a place for them that would keep them away from and off of the golf course, since now the garage side of the house would be so close to the golf course.
3. We made our final decision to go forward with the building of our courtyard after being assured several times by our builder that we had approval. We wanted to design an area that would be both aesthetically appealing to golfers and members of our community and a safe confined place for our children to play, keeping them and their toys off of the golf course and out of the way of golfers. (We are both golfers and respect all aspects of the game)
4. We moved in our new home on June 21, 2003 and had our baby girl on July 2, 2003. We were enjoying our new home, our new baby and our new community until receiving a phone call one evening from Ron McCausland, President, Board of Directors of the Taberna Master Homeowners Association. He informed us that the Architectural Control Committee had met and decided that we must remove the "fence." He asked if he could come by and drop off a copy of the Protective Covenants and related rules and regulations of the Association. We were only aware of the Protective Covenants of Taberna at that time and had not seen a copy of the "Rules and Regulations."
5. Conversation b/w Lester Anderson, Catherine Anderson, Ron McCausland and Cathy Pike (mother of Catherine):
 - a. Lester asked Mr. McCausland what the process was now; Mr. McCausland informed Lester that we would be receiving a letter from the Architectural Control Committee informing us that we must remove the "fence" from our property.
 - b. Mr. McCausland then stated that we would have 30 days from the receipt of the letter to remove the "fence" and after that 30 days if the "fence" had not been removed, we would be fined \$150/day for an additional 30 days. He then informed Lester that if we had still not removed the "fence" after the fining period, they (the Homeowners Association) would be forced to turn the matter over to the Sheriff's Department and Lester could at that time be arrested.
 - c. When Catherine and her mother came out to meet Mr. McCausland, Lester informed them that we would be fined and ultimately could be arrested if we did not remove the "fence." Catherine asked Mr. McCausland if that was in fact true, and he again stated that they would have no other choice.
 - d. We then discussed with Mr. McCausland the following and hoped that he would let the committee know our case; which was #1 THE "COURTYARD" WAS NOT BUILT WITH MALICIOUS INTENT (WE WERE HONESTLY LED TO BELIEVE WE HAD APPROVAL) #2 WE WERE ONLY THINKING OF THE SAFETY OF OUR CHILDREN.
 - e. Mr. McCausland admitted that the Committee had been aware that the "fence" was being constructed. We don't understand why this issue was not brought up during the construction phase (in early June 2003)
 - f. We contacted Ret Travers/Olde South Construction immediately.
6. We received our first letter dated July 11, 2003 from the Architectural Control Committee, stating we must remove the "fence" as soon as possible, but no later than (30) days from the date of the letter. The letter also gave us the option of appealing the decision in which case we would have to respond to the President of HOA within (15) days following receipt of the letter.

7. We spoke to our builder Ret Travers who referred us to his attorney Brian Gatchel. We were advised to respond to HOA and request a hearing to appeal the decision pursuant to HOA guidelines. Our letter dated July 31, 2003 was received by Mary Smithey and the Taberna Sales Center on August 1, 2003, requesting a hearing.
8. A hearing date was never scheduled. After a few weeks passed we contacted Mr. McCausland. We needed a resolution and Mr. McCausland was in agreement. We had our landscape contractor draw a landscape plan for around the courtyard that we wanted to present to the committee for review. We waited for a response to the plan and a proposed hearing date. Instead we received a letter dated September 16, 2003 informing us that the Architectural Control Committee had met on September 3rd without us there and that Mr. McCausland had presented the plan to the committee as our offer as a resolution to the prohibited "fence." This in fact was not our intent. We wanted to show in good faith how landscaping could enhance as well as "hide" the railing. We, as our plan showed, would plant bushes just in front of the railing and between the columns which would in short time cover the existing railing.
*The reason we went ahead with the planting was to show #1 that we would follow the landscaping plan for around that area and #2 it had been 3 months and we were ready to get our yard looking nice, we needed to lay sod and build the beds around the yard.
9. In the letter dated September 16, 2003 we were informed that we must remove the wrought iron fence, including the gate within (30) days of the letter. However, the letter stated that we could keep the shrubbery to "form the area" as long as the plantings are maintained at the approximate height noted in the standards. We could also keep the brick columns in place.
10. This resolution did not "satisfy our needs." Having the bushes between the columns will not be aesthetically appealing to golfers and members of our community nor will it be a safe confined place for our children to play, keeping them and their toys off of the golf course and out of the way of golfers.
11. We again responded to the committee by letter on September 30, 2003 on advice from counsel stating that we wished not to remove the railing and that we would like to request a hearing before the adjudicatory panel as was previously allowed us by HOA guidelines. This letter was received by Mary Smithey at the Taberna Sales Center on September 30, 2003.
12. We received a letter from Mr. McCausland dated October 8, 2003 granting us an appeal to the Board of Directors of the HOA. A meeting was scheduled for November 4, 2003 at 4pm.

IN SUMMARY;

We all have one thing in common; we all own property and live in New Bern's finest community - TABERNA. Likewise we all have the same common interests - to preserve our community's charm, beauty and value. We have unfairly been made to feel like we are a "stain" on this community. Our feelings concerning our home and our new community are mixed. If not for the dozens of homeowners offering their support, our home would surely be for sale.

We are appealing to you to please grant us a variance and allow us to keep our courtyard. We will gladly modify our landscaping to better conceal the railing if asked to do so. Please allow us to enjoy our new home and allow our children to enjoy a safe place to play.

Respectfully submitted,

The Andersons
902 Taberna Circle
Lester, Catherine, Josh and Cailee
633-9595

Minutes
Taberna HOA Board of Directors Special Meeting -October 20, 2003

Attendees: Board members, Ron McCausland, Bruce Gemmill, Kip Peregoy, Mary Smithey
Residents: Joan Peacock, Bill Rounds

New Business:

Motion passed to approve the Master Homeowners Association budget as submitted by Treasurer Joan Peacock and setting 2004 Master Homeowners Association dues at \$180. Budget attached.

Motion passed approving budgets for Taberna Landing, One Taberna Way, Boleyn Creek and Abbingtion Woods subassociations and setting dues accordingly. Budgets attached.

Motion passed approving Building Guidelines and Attachments 3, 4, 5 and 6 thereto. Building guidelines and attachments attached.

Motion passed assigning the Architectural Control Committee as the committee to have and hold all standards associated with Building Guidelines and its attachments.

Discussion of fence between Sellhorn Heights and Taberna. Building & Grounds Committee tasked with identifying acceptable fence to be presented to Scheper & Associates.

At the request of three homeowners, discussion of renewing an annual picnic sponsored by the Homeowners Association. Agreement reached not to fund an annual picnic but provide support to ad hoc group of homeowners if they wish to hold a picnic open to all members.

Discussions of placing liens on property owners that have not paid 2003 dues. Liens must be placed within 9 months of due date which was February 28, therefore liens must be placed before the end of November. Agreed to place liens in mid-November on those not paid at that time.

Discussed timing of invoicing for dues for 2004. Covenants say due date for dues is end of first month of fiscal year, which for us is calendar year. Agreed to get invoices out in December with due date of January 31.

Respectfully submitted,



Ron McCausland

TABERNA MASTER HOMEOWNERS ASSOCIATION, INC.
Expenses and Income Statement

<u>EXPENSES</u>	<u>2003 BUDGET</u>	<u>ACTUAL AS OF SEPT. 30, 03</u>	<u>2003 TOTAL PROJECTED</u>	<u>2004 BUDGET</u>
<u>Landscape Maintenance</u>				
Entry Way Scheduled	\$ 44,860	\$ 36,495	\$ 48,660	\$ 47,500
Entry Way Extras	18,000	15,022	18,512	19,200
Interior Common Areas	2,500	1,226	1,848	3,800
Landscape Miscellaneous (Being reimbursed \$4,000 for Landscape Misc.)	10,000	11,506	7,506	8,600
<u>Lake Aquatic Management</u>	850	-		400
<u>Maintenance Park & Arbon Green</u> (Arbon Green added 2004)	6,000	4,799	6,179	9,000
<u>Insurance</u>		-		
Liability and Officers E & O	3,000	3,509	3,509	3,500
<u>Legal</u> (Increase needed if covenant ammendment does not pass)	2,000	1,472	2,500	5,000
<u>Utilities</u>		-		
Utilities - Water	3,000	1,481	2,400	3,000
Utilities - Electricity	1,500	1,205	1,800	1,600
<u>Accounting</u>				
Mona Kay Sadler, CPA	3,000	2,189	2,800	3,000
Bank Charges	-	-		
<u>Taxes</u>	800	-		
<u>Annual Meeting</u>	500	-	700	1,000
<u>Miscellaneous</u>	1,000	243	316	500
<u>Administrative Expenses</u>	2,000	2,607	2,800	3,000
<u>Social Programs</u>	2,000	-		500
<u>Dues & Mowing Delinquencies (net)</u>	-	298	475	500
<u>Rent</u>		1,400	2,000	2,650
<u>Due From Abbington Woods (Lawn Maint.)</u>		792	-	
<u>Mailboxes (net)</u>		6,019	3,600	
<u>Entryway Maintenance & Improvements</u> (New Sign, Banners, Paint Iron Fence)				7,650
Sub Total	\$ 101,010	\$ 90,263	\$ 105,605	\$ 120,400
<u>Cash On Hand</u>		33,894	1,229	
<u>Reserves</u>	10,012	-	14,012	
<u>Major Maintenance and Replacement Reserves</u>			3,400	6,646
Total	\$ 111,022	\$ 124,157	\$ 124,246	\$ 127,046
<u>INCOME</u>				
<u>Projected 2003 Income</u>				
611 Platted Lots @ \$180.00	\$ 109,980	\$ 115,710	\$ 116,078	
Commercial Lots 3 @ \$200	600	424	424	
Lake Lemman Supplemental Fee	442	390	390	
<u>Projected 2004 Income</u>				
701 Platted Lots @ \$180				126,180
Lake Lehman Supplemental Fee (17 Lots @ \$28)				442
2 Commercial Lots @ \$212				424
2002 Funds available for 2003 Expenses		7,531	7,241	
Interest Income		102	113	
Total	\$ 111,022	\$ 124,157	\$ 124,246	\$ 127,046

In addition to the \$33,894 cash on hand there is \$11,034 in a reserve account. Total funds as of 9/30/03 = \$44,928
Total funds end of year 2002 = \$18,249 (\$7,241 cash, \$11,008 reserves)
Projected funds for year end are cash \$1,229 and reserves \$28,446. Total projected funds as of 12/30/03 = \$29,675
Respectfully Submitted, Joan Peacock, Treasurer 10/20/03

ABBINGTON WOODS

Expenses and Income Statement

		ACTUAL AS OF SEPT. 30, 03	2003 TOTAL PROJECTED	2004 BUD
EXPENSES				
Accounting				
Mona Kay Sadler, CPA		\$ 201	\$ 400	\$ 450
Bank Charges		72	105	250
Landscape Maintenance		3,600	6,701	14,000
Sub Total		3,873	7,206	14,700
Cash On Hand		852	293	
Due to Taberna Master HOA		(792)		
Sub Total		60	293	-
Total		\$ 3,933	\$ 7,499	\$ 14,700
INCOME				
2003 income		\$ 3,933	\$ 7,499	
Projected 2004 Income				
35 Homesites @ \$420		-		14,700
Total		\$ 3,933	\$ 7,499	\$ 14,700
Respectfully submitted, Joan Peacock, Treasurer				

TABERNA LANDING

Expenses and Income Statement

		ACTUAL AS OF SEPT. 30, 03	2003 TOTAL PROJECTED	2004 BUD
	2003 BUDGET			
EXPENSES				
Accounting				
Mona Kay Sadler, CPA	\$ 220	\$ 80	\$ 180	\$ 300
Bank Charges	-	22	22	
Landscape Maintenance	3,450	2,340	3,450	3,450
Sub Total	3,670	2,442	3,652	3,750
Capital Reserves				
Road Replacement	80	-	80	-
Cash On Hand		1,761		
Sub Total	80	1,761	80	-
Total	\$ 3,750	\$ 4,203	\$ 3,732	\$ 3,750
INCOME				
Projected 2003 Income				
Six Homesites @ \$625	\$ 3,750	3,750	3,750	
Projected 2004 Income				
Six Homesites @ \$625				3,750
Bank Balance as of 1-1-03		453	453	
Total	\$ 3,750	\$ 4,203	\$ 4,203	\$ 3,750

In addition to the cash on hand of \$1,761, there is \$4,091 in a reserve account. Total funds as of 9/30/03 = \$5,852
 Projected cash on hand for end of year is \$471, reserves \$4,171. Total projected funds as of 12/30/03 = \$4,642

Respectfully Submitted, Joan Peacock, Treasurer

ONE TABERNA WAY
Expenses and Income Statement

	2003 BUDGET	ACTUAL AS OF SEPT. 30, 03	2003 TOTAL PROJECTED	2004 BUDGET
EXPENSES				
Accounting				
Mona Kay Sadler, CPA	\$ 360	\$ 295	\$ 390	\$ 380
Bank Charges				
BB&T Activity Charge	148	118	158	160
General Office Expense				
(Postage, copies, supplies, etc.)	68			
Landscape Maintenance				
Lawn & Shrub Maintenance	12,780	9,855	13,404	12,650
Extras				1,650
Sub Total	\$ 13,356	\$ 10,268	\$ 13,952	14,840
Capital Reserves				
Exterior Painting	1,941	956	1,941	2,484
Roof (20 yrs.)	1,299	664	1,299	1,116
Cash on Hand				
Sub Total	3,240	5,402	6,788	3,600
Total	\$ 16,596	\$ 15,670	\$ 20,740	\$ 18,440
INCOME				
ANNUAL UNIT FEE 2003				
9 Units Divided into 2003 Annual Budget =	\$ 16,596	13,031	\$ 18,101	
Annual Unit Fee (\$1,844 per unit)				
Monthly Fee (\$1,844/12 = 153.67)				
ANNUAL UNIT FEE 2004				
10 Units Divided into 2004 Annual Budget =				\$ 18,440
Annual Unit Fee (\$1,844 per unit)				
Monthly Fee (\$1,844/12 = 153.67)				
2002 Funds Available for 2003 Expenses		2,639	2,639	
TOTAL	\$ 16,596	\$ 15,670	\$ 20,740	\$ 18,440
In addition to the cash on hand of \$3,782 there is \$6,246 in a reserve account and \$7,000 in a CD.				
Total funds as of 9/30/03 = \$17,028				
Projected cash on hand for end of year is \$3,548, reserve account \$7,866 and CD \$7,000.				
Total projected funds as of 12/30/03 = \$18,414				
Respectfully Submitted				
Joan Peacock, Treasurer				
				10/20/03

BOLEYN CREEK VILLAS				
Expenses and Income Statement				
		ACTUAL	2003	
		AS OF	TOTAL	
	2003 BUDGET	SEPT. 30, 03	PROJECTED	2004 BUDGET
EXPENSES				
Landscaping - Lawn Maintenance (22 homesites @ 955.17 per month - front, side and rear - plus alley maintenance)	\$ 11,462	8,595	11,462	11,200
Miscellaneous Expenses (Pinestraw, fertilizer, weed control, etc.)	837	-	-	-
Accounting				
Mona Kay Sadler, CPA	320	180	360	380
BB&T Activity Charge/Interest	10	9		25
Miscellaneous Administration	71	5	-	
Sub Total	12,700	8,789	11,822	11,605
Alley Reserves	280	-	280	280
Cash On Hand		5,824	2,514	1,095
Total	\$ 12,980	\$ 14,613	\$ 14,616	\$ 12,980
INCOME				
Projected 2003 Income				
22 Homesites @ \$590	\$ 12,980	\$ 12,980	\$ 12,980	
Bank Balance as of 1/1/03		1,617	1,617	
Interest Income		16	19	
Projected 2004 Income				
22 Homesites @ \$590				12,980
Total	\$ 12,980	\$ 14,613	\$ 14,616	\$ 12,980
In addition to the \$5,824 cash on hand, there is \$1,335 in Alley Reserves. Total funds as of 9/30/03 = \$7,159.				
Projected cash on hand for end of year is \$2,514, Alley Reserves \$1,615.				
Total projected funds as of 12/30/03 = \$4,129				
Respectfully Submitted,				
Joan Peacock				

TABERNA BUILDING, ARCHITECTURAL AND APPEARANCE GUIDELINES RULES CLARIFICATION DOCUMENT

*All rules are subject to Architectural Control Committee Review Process & Approval

INTRODUCTION

Covenants are protective legal instruments that are binding on the owners of property in Taberna. Covenants establish and apply reasonable restrictions for land use, architectural design and property maintenance. They provide a review process for approval of exterior plans and improvements or changes to the property. They allow the Home Owners Association to develop rules and regulations to monitor and ensure compliance. Their purpose is to keep Taberna an attractive and desirable place to live. Consistent application of the Covenants and Guidelines is designed to assure compatibility with the planned character of the community and protection of real estate values. Owners must have prior approval from the Architectural Control Committee for home construction plans, exterior home improvements or a new structure on any property.

This document contains:

Part A - New Construction Guidelines

Part B - Architectural and Appearance Guidelines

Attachment I - Abbington Woods New Construction and Architectural and Appearance Guidelines

Attachment II - Standards for Home Additions, Conversions and Out Buildings

Attachment III - Standards for ground level patios and patio enclosures

Attachment IV - Standards for Signs

Attachment V - Water access building guidelines

Attachment VI - Taberna mailbox policy

PART A: NEW CONSTRUCTION GUIDELINES

1. BUILDING GUIDELINES

Building Site:

- Each construction site must have access to a dumpster and a portable toilet during the entire period of construction.
- A compliance deposit of \$1,000.00 shall be submitted with application and plans.

Drainage:

- It is the responsibility of the builder/owner to provide positive drainage from the building pad to streets or other designated drainage easements.
- Water source heat pumps - No discharges will be allowed into roadside ditches or drainage swales along property lines.

Tree Removal:

- The Architectural Control Committee must give prior approval to the removal of any tree the size of six inches or more in diameter, measured 1 ft. above normal ground elevation at the trees location

Foundations:

- Homes must be built on a crawl space. The foundation will have a brick face or stucco exposed on the exterior. (Crawl space may not be applicable to Taberna Village, Bradford Place and Abbington Woods).

Exterior:

- Home exteriors should be designed to utilize brick, vinyl, stucco and/or wood. Panel products such as TI-11 siding are not approved wood siding components.

Roofing:

- All roofs on residential construction at Taberna will have a minimum 6/12 pitch. Roofing materials allowed at Taberna are standing seam metal roofs, fiberglass shingles and cedar shingles.

Colors:

- Whites and earth tone choices are preferred; all choices are subject to architectural review.

Garages:

- A minimum two-car garage with appropriate apron in front of garage doors to accommodate the parking of two additional vehicles. Architectural design that orients the door opening in a direction other than the street is required, although variances for special areas or sites will be considered. (90° door orientation may not be applicable to Taberna Village, Bradford Place, Boleyn Creek Villas, One Taberna Way, Abbington Woods and Section 27).

2. VACANT LOT MAINTENANCE

Frequency:

- As specified in the Home Owners Association (HOA) schedule

Standard:

- Determined by the HOA

Payment:

- Contractor will bill directly – HOA negotiated rate

3. MAIL BOXES

Design & Color

- Two styles and one (1) color per Taberna spec sheet. Double box on single post only applicable to Abbington Woods.

PART B: ARCHITECTURAL AND APPEARANCE GUIDELINES

1. FENCES AND DOG RUNS

Location:

- Backyard within extended home sidelines. Not to exceed 50% of mean distance from envelope of home to rear property line. Envelope of home is any roofed over (i.e., living areas, garage or covered porch) portion of the house.
- Fences in no case may encroach upon drainage or utility easements, designated vegetative buffers or minimum building setback lines as shown on the plat.
- Fences/dog runs are not permitted on golf course lots.

Height Maximum:

- Four (4) feet for yard fencing and five (5) feet for dog runs.

Size Maximum for dog runs:

- 20 feet x 20 feet

Materials & Color:

- Wood or materials having appearance of wood. Vinyl fences are permissible. Natural wood painted or stained to blend with the dwelling.

Adjoiner View:

- Shall not block desirable views or negatively impact adjacent lots.

2. OUTBUILDINGS: DETACHED GARAGES, STORAGE SHEDS AND GAZEBOS

- Outbuildings must be approved by the Architectural Control Committee and must be architecturally compatible with the primary dwelling. Outbuildings restricted to one (1) per lot except for unusual circumstances. Not permitted on golf course or lakefront lots.

3. PATIOS, TERRACES AND DECKS

- Patios: ground level, solid surface, at rear of home. Concrete, brick, flag stones or other similar materials. Sizes may vary at homeowner's discretion. Must be within extended sidelines of home. Patios may not be fenced; however, low enclosures are permitted. So as to differentiate patio enclosures from fences, enclosures should have an open portion providing unobstructed entry and egress to the patio. Enclosures should be no more than "seating wall" in height, approximately 18" - 24" and limited to dimensions of patio. Enclosures should be either brick (matching the brick of the home) or wood (natural in color or painted to match the trim of the home). Plant materials may be used in lieu of brick or wood.
- Terraces and Decks: Solid or wood surfaces usually 30" above ground level or equal to the first floor of home having a crawl space. City of New Bern Ordinances require enclosures or railings be placed on surfaces 30" or more above ground. Terrace and deck sizes may vary at homeowner's discretion but must be at rear of home within extended sidelines of home. Area from ground level to terrace or deck level shall be screened.

4. TREES

Tree removal policy:

- Tree removal restrictions as stated in the Covenants remain in effect after completion of home construction.
- The Architectural Control Committee must give prior approval for the removal of any tree the size of 6 inches or more in diameter, measured one foot above normal ground elevation at the location of the tree.

PROPERTY MAINTENANCE

Each homeowner shall be responsible for:

- Maintaining the outward appearance of the home and property in accordance with existing community standards.
- Edging sidewalks and curbs of each home site
- Removing grass and weeds growing between the cement and roadway in front of each home site.

6. OUTDOOR RECREATIONAL EQUIPMENT

Location:

- Trampoline, swing set, playhouse or similar equipment permitted within fence envelope per guidelines.
- Recreational equipment as noted above not allowed on any golf course lot.
- Basketball backboard is permitted if located on driveway pad, minimizing exposure to adjoining home.
- Skateboard halfpipes are not allowed.

7. PARKING OF RECREATIONAL VEHICLES, BOATS AND TRUCKS

- Boats, boat trailers, other trailers, campers, recreational vehicles, utility vehicles or trucks (rated one ton or higher) may not be parked on any street right-of-way or on any lot overnight unless enclosed within a garage.

8. POOLS

Location:

- In-ground pools are not permitted on lots with golf course frontage.
- Aboveground pools are not permitted in Taberna.

9. PROPANE TANKS & TRASH RECEPTACLES

Propane Tanks:

- Propane tanks should not be visible from the street or golf course (except for tanks commonly used with outdoor gas grills). All other tanks will be either buried or screened from view.
- Screening with plant materials must be at least two-thirds (2/3) the height of the tank being screened at planting with sufficient density to provide immediate screening.
- Screening with building materials such as brick, wood or vinyl may be used with height and width of the screening no wider or taller than necessary to conceal the tank. Material or color used should be in keeping with the materials or color scheme of the dwelling.

Trash Receptacles:

- Trash receptacles should not be visible from the street or golf course.
- Outside storage of trash receptacles must be within a screened or enclosed area.
- Screening must comply with rules noted for propane tanks

10. HEAT PUMPS AND WINDOW MOUNTED AIR CONDITIONERS

Heat Pumps

- Owners are encouraged to screen heat pumps using screening standards noted for propane tanks.

Window Mounted Air Conditioners

- Window mounted air conditioners and/or heat pumps are not permitted.

11. CLOTHESLINES - Clotheslines are not permitted.

12. TV RECEPTION EQUIPMENT

Satellite Dish:

- Satellite dishes up to 24 inches in diameter are permitted.

Location & Screening:

- The Architectural Control Committee must approve placement on each lot.
- Dish is to be located in a way to minimize the visibility of the dish from the street, golf course or adjoining property. Ground level placement is preferred.
- The Committee may impose screening requirements by vegetation or otherwise as it deems appropriate.

Attachment III

TABERNA MASTER HOMEOWNERS ASSOCIATION

Standards for Ground Level Patios and Patio Enclosures

- The purpose of this document is to provide clarification of guidelines for patios, terraces and decks. These guidelines apply to patios, terraces and decks on both golf course and non-golf course lots.
- Ground level patios are solid surface areas at the rear of the home made of concrete, brick, flagstones or other similar materials. Patio sizes may vary at the homeowner's discretion but must be within the extended sidelines of the home and not exceed the impervious surface limitations of the lot.
- A patio enclosure generally offers a means to enhance the appearance of the patio and serves as a landscaping feature to the back yard. A patio may not be enclosed with a fence. So as to differentiate patio enclosures from fences, enclosures should have an open portion providing unobstructed entry and egress to the patio. Enclosures should be no more than "seating wall" in height—approximately 24 to 30 inches and limited to the dimensions of the patio. Enclosures should be either brick, matching the brick of the home; or wood, natural in color or painted to match the trim of the home. Plant materials may be used in lieu of brick and wood to form an enclosure.
- Terraces and decks, for the purpose of these guidelines are raised solid or wood surfaces usually 30 inches above ground or equal to the level of the first floor of homes having crawl spaces. City of New Bern ordinances require an enclosure or railing be placed on surfaces 30 inches or more above ground level. Terrace and deck sizes may vary at the homeowner's discretion but must be at the rear of the home within the extended sidelines of the home and, if solid, not exceed the impervious surface limitations of the lot. The area from ground level to terrace or deck level shall be screened.
- A patio, terrace or deck will only be approved if it is aesthetically pleasing, does not detract from the reasonable value of any lot or property and does not impede the view of a water course or other attractive feature from any other property.

10/20/03

Attachment IV

TABERNA MASTER HOMEOWNERS ASSOCIATION

Standards for Signs

Taberna residents, builders, contractors and realtors are required to abide by the following standards.

- All permitted signs shall be constructed of materials, styles, colors and sizes as approved by the HOA. The Covenants allow for exceptions for the Taberna Golf Club, street or directional signs erected by Weyerhaeuser Real Estate Development Company (WREDCO) and governmental entities. Specifications are available for permitted signs.
- Only one (1) of the following signs shall be displayed, per lot, at any given time:
 - a) One (1) sign provided by WREDCO identifying the name of the owner of the lot.
 - b) One (1) sign specifying the general contractor actually constructing a home on the lot. Such sign must be removed upon issuance of a Certificate of Occupancy for the home.
 - c) One (1) sign identifying the lot as "For Sale" either by a selling agent or by the owner. Any hanger boxes with sales information must be attached to the post. Such sign must be removed within two (2) business days following completion of the real estate purchase of the lot or home.
 - d) Acceptable option: One (1) sign consisting of two conforming signs placed back-to-back on the same signpost.
- The above signs must be placed a minimum of 10 feet from the curb and centered to the front of the lot.
- Temporary signs announcing or giving directions to an open house, garage sale, reunion, party, etc., must be tastefully constructed and are not to exceed four square feet. Temporary signs may be erected on the evening prior to the event and must be removed no later than twenty-four (24) hours after the close of the event.
- Signs of a cautionary nature such as "Wet Concrete" may be displayed on a temporary basis and must be removed as soon as practicable. An owner may place one (1) home security sign adjacent to the front of the home on a temporary or permanent basis.

10/20/03

Attachment V

TABERNA MASTER HOMEOWNERS ASSOCIATION

Water Access Building Guidelines

Walkways, bulkheads and docks may be constructed to provide Taberna Homeowners access to and viewing of the waters of Brice's Creek and its tributaries. Construction will be allowed only following issuance of all required regulatory permits. Permitted plans shall be submitted to the committee for approval as to materials, size and location so as to minimize visual impact to adjacent Living Units. Per the setback guidelines no elevated structure shall be constructed beyond the rear minimum building envelope setback line, that being 20% of the mean lot depth.

Regulatory Restrictions:

- Walkway structures constructed over 404 Jurisdictional Wetlands may not exceed six feet in width.
- Maximum dock surface area may not exceed 192 square feet.
- Structure may not extend over the water greater than 25% of the stream width.

These guidelines are consistent with the goals of CAMA and the USFS Scenic Waters Program.
10/20/03

Attachment VI

TABERNA MASTER HOMEOWNERS ASSOCIATION

Taberna Mailbox Policy

- Taberna has custom designed, and built, mail/paper boxes and post that are to be used exclusively in our community. This will be the only approved mail/paper receptacle in Taberna and must be purchased through the Taberna Homeowners Association. The assembly consists of a cast iron post with pineapple top cap, mailbox, paper box, and two sets of numbers.
- Builder's can either make payment when the assembly is picked up for installation, or the cost can simply be deducted from the \$1,000 Compliance Deposit.
- Installation: The post should be embedded 12"-14" below grade, approximately 30" behind the curb near the driveway or other approved location. The cavity around the post should be filled with approximately 20 pounds of dry Sacrete mix and tamped firm. Numbers should be affixed to the paper box 6½" from the left and 1½" from the base of the box.

ALL UTILITY SERVICES IN TABERNA ARE UNDERGROUND AND BEHIND THE CURB. TO AVOID DISRUPTION OF ELECTRICAL, TELEPHONE, OR CABLE TV SERVICE, STATE LAW REQUIRES THAT YOU CALL ULOCO (TOLL FREE) 1-800-632-4949 (Hours: 7 a.m. to 5 p.m., Monday through Friday) FORTY-EIGHT HOURS BEFORE DIGGING IN THE AREA.

REPRESENTATIVES OF THE UTILITY COMPANIES WILL RESPOND TO THE ULOCO INQUIRY AND LOCATE THE UNDERGROUND CABLES ON THE PROPERTY.

WE URGE YOU TO COMPLY WITH THIS LAW TO PREVENT ANY DISRUPTION OF SERVICE OR PERSONAL INJURY.

10/20/03