Common Interest and Community Information Disclosure

The purpose of this document is to supplement the covenants with information about the community and to provide the board interpretations and pre-approvals for some sections of the covenants. The covenants contain the complete list of rules and this list is in no way to be construed as a replacement for the covenants. Also, the items within this document are subject to change with notice.

Architectural Review: Any improvements, additions or alterations to the outside of your home must first be submitted to the Architectural Control Committee of the Brandon Ridge Homeowners Association per the Declaration of Covenants, Conditions and Restrictions (hereby referred to as the ACC). The application for architectural approval is available online at www.brandonridge.org, or by contacting a member of the committee or board.

In addition, Cabarrus County has a set of restrictions/ordinances that may affect your proposed change. There may be instances where a change is approved through the Homeowners Association but may not be allowed through Cabarrus County. The homeowner must check with Cabarrus County and obtain any permits or approvals that may be required.

Obtaining Approval from the Architectural Control Committee: Fully complete and submit the required architectural approval form and attach to a copy of your survey to show the exact location and dimensions of any improvements, additions or alterations proposed. A drawing or brochure of the proposed improvement should also be attached to each plot plan. Submit all required information to:

Brandon Ridge HOA Attn: ACC P.O. Box 5842 Concord, NC 28027

Fire & Police Protection: Fire protection and emergency service will be provided by the Concord Fire Department. Police protection will be provided by the Concord Police Department.

Public Schools: Based upon information provided to C.P. Morgan by Cabarrus County Schools, the following schools will serve Brandon Ridge:

Bethel Elementary (K – 5) C. C. Griffin Middle School (6 – 8) Central Cabarrus High School (9-12)

According to Cabarrus County Public Schools, this information is subject to change at any point in time.

Insurance: Insurance coverage is the responsibility of each homeowner.

Utilities: The main water lines and fire hydrants are owned and maintained by The City of Concord. Electric service is provided by The City of Concord and natural gas is provided by PSNC Energy. Telephone is provided by Windstream and Time Warner Cable. Cable service is provided by Time Warner Cable. All streets, except driveways, are planned to be dedicated to the City of Concord. Likewise, the sewer lines and storm sewers, excluding laterals from each house to the main, are planned to be dedicated to the City of Concord.

Ditches or Swales: Each homeowner who has any part of an open storm drainage ditch or swale on his lot has the responsibility to keep such continuously unobstructed and in good condition, including regular mowing.

Maintenance: The owner of any lot shall at all times maintain his/her lot and his/her home so that it is attractive. Lawns and landscaping in the front and back yard are to be kept healthy, watered, free of bare spots and weeds, and cut and edged (including around sidewalks that run through the Lot) on a regular basis. Any mulched areas are to be kept up with fresh mulch/pine straw being added as needed. Trees are to be kept pruned. In no event shall the grass on any lot exceed a length of six (6) inches. All debris shall be removed, as well as anything else which appears unsightly. Also, weeds shall not be allowed to grow through any cracks in driveways or sidewalks. The Homeowners Association will monitor and address any lot or home which does not comply with the community wide standard as set forth in the Declaration of Covenants, Codes and Restrictions. See section 7.7.

Public Access to Common Open Space: It is acknowledged that there may be strips of land that exist between lots and are designated as Common Open Space, which serve as public access to the Common Open Space behind said lots. The Homeowner may not make any improvements to this access area, and shall not in any way obstruct access into the Common Open Space. These strips of land may be improved as a sidewalk or a path, or they may remain in their natural state to be maintained by the Homeowner's Association.

Signs: One For Sale/For Rent sign, less than six (6) square feet in area, is permitted to be placed on the lot that is for sale. Signs should be placed three (3) feet from the road for uniformity. Additional signs, including directional signs, are not permitted. For sale/For rent signs are not to be placed at the entrance or on any common areas, with the exception of Open House signs which may be installed the day of the open house only. Signs placed at the entrance or on common areas will be removed and discarded. See section 7.3.

Parking and Prohibited Vehicles:

- a) **Parking**: Vehicles shall not be parked on any street or public right of way, except on a temporary and non-recurring basis. Vehicles parked in the roadways on consecutive days will be considered to be in violation of this section, unless prior arrangements have been made with the board regarding temporary guests.
- b) **Prohibited Vehicles**: Commercial vehicles primarily used and designated for commercial purposes, tractors, trailers, buses, mobile homes, R.V.'s, campers, boats and other watercraft, boat trailers, and inoperable vehicles shall be parked in enclosed garages. Commercial vehicle is defined to mean any vehicle designed for commercial purposes in excess of 1 1/2 tons and/or carries any type of hazardous material. Standard sized vans and trucks are below this and are therefore allowed. Also, commercial vehicles less than 1 1/2 tons with offensive advertisements (as determined by the board) must be covered or stored in enclosed garages. See Section 7.4.

Satellite Dishes: Satellite dishes must be installed in the least visible location on a lot. In the event that reception can only be acquired if the dish is installed in a highly visible area, documentation from the installer/provider must be submitted to the architectural control committee.

Garbage Cans: Only trash containers distributed by the entity who picks up the trash shall be allowed on any Lot. Trash containers must be removed from the road by 7:30pm Thursday (except on holiday weeks where the pickup is on Thursday, in which case they must be removed by 7:30pm Friday) and stored behind the dwelling unit, a/c unit or a three (3) foot or larger in height shrub/bush along the side of the home, so as to conceal the majority of the can from the view of the street. See section 7.9.

Pools: No pools, spas or hot tubs shall be erected on any lot. See section 7.10.

Tents: Party tents may be installed for no more than 48 hours. Gazebo's, in like new condition may be installed during the spring/summer, but must be taken down during fall/winter. Gazebo's that have torn, ripped or faded cloth or rusty metal shall be considered a violation of this section. See section 7.11

Mailboxes: Holiday/Seasonal Covers can be placed on the top of the mailbox, so long as they do not change the appearance of the mailbox so drastically that the mailbox no longer resembles the rest of the mailboxes in the community. Mailbox covers must be maintained in like new condition and worn/faded covers will be considered a violation of this section. Also, covers are to be kept current with the season and must be removed within two (2) weeks from the end of the holiday/season. See Section 7.16

Landscape Requirement: Within six (6) months of closing, the homeowner is responsible for installing one (1) additional tree in the front yard which may be either a one (1) inch caliper ornamental, a one and a half (1 1/2) inch caliper shade or a four (4) foot high evergreen. Also, the homeowner is responsible for installing at least eight (8) shrubs with a mixture of flowering and evergreen and with an eighteen (18) inch spread or height in the front yard. See section 7.18

Flags and Sculptures: Flags, sculptures, fountains and similar items must be approved by the Committee, with the exception of the following which have been pre-approved by the Board. See Section 7.20

- American and North Carolina State flags.
- Holiday/seasonal and sports flags no larger than 2'x3' may be installed without prior approval. Holiday/Seasonal Flags must be kept current with the season and must be removed within two (2) weeks from the end of the holiday/season. Flags must be maintained in like new condition. Worn/faded flags or flags in otherwise unkempt condition will be considered a violation of this section. Also, flags that are offensive (as determined by the board) are not permitted.
 - Sculptures/Fountains less than 2' x 2' may be installed without prior approval. Sculptures or fountains that are offensive (as determined by the board) are not permitted.

Driveways and Sidewalks: All driveways are to be constructed of concrete, including driveway extensions. Owners shall maintain and replace the driveway of their Lot so as to maintain the same appearance as provided at the time of construction, ordinary wear and tear accepted. Excessive oil spills or other stains are not considered normal wear and tear and must be cleaned and removed. Also, weeds shall not be allowed to grow through any cracks in driveways or sidewalks. See section 7.21.

Fences: No fencing shall be installed without the prior written consent of the ACC. The ACC shall have approval rights for all aspects of fencing, including, but not limited to size, location, height, and composition. In addition, it is the responsibility of the homeowner to ensure that permits, if required by the county/city are obtained and any zoning restrictions are also adhered to. See section 7.23

- 1. Fencing shall be constructed of vinyl, black wrought iron, or wood. Fencing may be picket style or privacy. Chain link and barbed wire fencing is prohibited. Fencing shall be white, off-white, neutral, or earth-toned colors. Wrought iron must be black. Any stain or paint must be uniform for an entire fence and maintained in good condition.
- 2. Fencing shall not exceed five (5) feet in height, unless there is a decorative top, which together with the five (5) feet of solid fence cannot exceed six (6) total feet in height.
- 3. A professional installer must be contracted by the homeowner to install any and all approved fencing. Said fencing cannot be installed on any landscape easements. Also, fencing must be installed a minimum of 3 inches from the ground to prevent the disruptor of surface drainage.
- 4. Fencing must be a minimum of ten (10) feet back from the front corner of the residence. Fencing on any corner lot must also be a minimum of five (5) feet from the sidewalk.
- 5. Dog Runs and similar enclosures which are constructed of chain link fencing material are not permitted on any lot, with the exception of inside fencing that has been approved by the ACC.

Business Uses: No trade or business may be conducted in or from any lot, except that an owner or occupant residing in a Dwelling Unit may conduct business activities within the Dwelling Unit so long as: (a) the existence or operation of the business activity is not apparent or detectible by sight, sound, or smell from outside the Dwelling Unit; (b) the business activity conforms with to all zoning requirements for the Real Estate; (c) the business activity does not involve persons coming onto the Real Estate who do not reside in the Real Estate or door-to-door solicitation of residents in the Real Estate; and (d) the business activity is consistent with the residential character of the Real Estate and does not constitute a nuisance, or a hazardous or offensive use, or threaten the security or safety of other residents of the Real Estate, as may be determined in the sole discretion of the Board. See Section 7.24

Basketball Goals: Temporary goals are permitted to be installed and used during normal daylight hours in driveways or on rear patios only. At no time, are the goals allowed to be used in the street or in a position that will cause participants to be in the street. After hours, goals must be folded and stored in enclosed garages or behind the dwelling unit out of sight of the street. See Section 7.25

Playground Equipment: Store bought playground equipment may be installed without prior approval so long as they are installed in the rear yard and 10 feet from property lines. Hand-crafted units and units to be installed in other locations will require approval by the board. All playground equipment must be maintained to be in like-new condition. See Section 7.26

Failure to comply with the rules set forth will result in violation letters and if necessary, fines. The fines schedule has been attached for your information. Please note that fines are subject to change with a majority vote of the board.