



Residential Property And Owners' Association Disclosure Statement

Protecting the Public Interest in Real Estate Brokerage Transactions

Property Address/Description: 1702 Patterson Grove Rd, Apex, NC, 27502
Owner's Name(s): Opendoor Property Trust I

North Carolina law N.C.G.S. 47E requires residential property owners to complete this Disclosure Statement and provide it to the buyer prior to any offer to purchase. There are limited exemptions for completing the form, such as new home construction that has never been occupied. Owners are advised to seek legal advice if they believe they are entitled to one of the limited exemptions contained in N.C.G.S. 47E-2.

An owner is required to provide a response to every question by selecting Yes (Y), No (N), No Representation (NR), or Not Applicable (NA). An owner is not required to disclose any of the material facts that have a NR option, even if they have knowledge of them. However, failure to disclose latent (hidden) defects may result in civil liability. The disclosures made in this Disclosure Statement are those of the owner(s), not the owner's broker.

- If an owner selects Y or N, the owner is only obligated to disclose information about which they have actual knowledge. If an owner selects Y in response to any question about a problem, the owner must provide a written explanation or attach a report from an attorney, engineer, contractor, pest control operator, or other expert or public agency describing it.
- If an owner selects N, the owner has no actual knowledge of the topic of the question, including any problem. If the owner selects N and the owner knows there is a problem or that the owner's answer is not correct, the owner may be liable for making an intentional misstatement.
- If an owner selects NR, it could mean that the owner (1) has knowledge of an issue and chooses not to disclose it; or (2) simply does not know.
- If an owner selects NA, it means the property does not contain a particular item or feature.

For purposes of completing this Disclosure Statement: **"Dwelling"** means any structure intended for human habitation, **"Property"** means any structure intended for human habitation and the tract of land, and **"Not Applicable"** means the item does not apply to the property or exist on the property.

OWNERS: The owner must give a completed and signed Disclosure Statement to the buyer no later than the time the buyer makes an offer to purchase property. If the owner does not, the buyer can, under certain conditions, cancel any resulting contract. An owner is responsible for completing and delivering the Disclosure Statement to the buyer even if the owner is represented in the sale of the property by a licensed real estate broker and the broker must disclose any material facts about the property that the broker knows or reasonably should know, regardless of the owner's response.

The owner should keep a copy signed by the buyer for their records. If something happens to make the Disclosure Statement incorrect or inaccurate (for example, the roof begins to leak), the owner must promptly give the buyer an updated Disclosure Statement or correct the problem. Note that some issues, even if repaired, such as structural issues and fire damage, remain material facts and must be disclosed by a broker even after repairs are made.

BUYERS: The owner's responses contained in this Disclosure Statement are not a warranty and should not be a substitute for conducting a careful and independent evaluation of the property. **Buyers are strongly encouraged to:**

- Carefully review the entire Disclosure Statement.
- Obtain their own inspections from a licensed home inspector and/or other professional.

DO NOT assume that an answer of N or NR is a guarantee of no defect. If an owner selects N, that means the owner has no actual knowledge of any defects. It does not mean that a defect does not exist. If an owner selects NR, it could mean the owner (1) has knowledge of an issue and chooses not to disclose it, or (2) simply does not know.

BROKERS: A licensed real estate broker shall furnish their seller-client with a Disclosure Statement for the seller to complete in connection with the transaction. A broker shall obtain a completed copy of the Disclosure Statement and provide it to their buyer-client to review and sign. All brokers shall (1) review the completed Disclosure Statement to ensure the seller responded to all questions, (2) take reasonable steps to disclose material facts about the property that the broker knows or reasonably should know regardless of the owner's responses or representations, and (3) explain to the buyer that this Disclosure Statement does not replace an inspection and encourage the buyer to protect their interests by having the property fully examined to the buyer's satisfaction.

- **Brokers are NOT permitted to complete this Disclosure Statement on behalf of their seller-clients.**
- Brokers who own the property may select NR in this Disclosure Statement but are obligated to disclose material facts they know or reasonably should know about the property.

Buyer Initials _____ Owner Initials BB
Buyer Initials _____ Owner Initials _____

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SECTION A. STRUCTURE/FLOORS/WALLS/CEILING/WINDOW/ROOF

	Yes	No	NR											
A1. Is the property currently owner-occupied? Date owner acquired the property: <u>06/08/2026</u> If not owner-occupied, how long has it been since the owner occupied the property? <u>never occupied</u>	☐	☒	☐											
A2. In what year was the dwelling constructed? <u>2000</u>			☐											
A3. Have there been any structural additions or other structural or mechanical changes to the dwelling(s)?	☐	☒	☐											
A4. The dwelling's exterior walls are made of what type of material? (Check all that apply) ☐ Brick Veneer ☒ Vinyl ☐ Stone ☐ Fiber Cement ☐ Synthetic Stucco ☐ Composition/Hardboard ☐ Concrete ☐ Aluminum ☐ Wood ☐ Asbestos ☐ Other _____			☐											
A5. In what year was the dwelling's roof covering installed? <u>8 years</u>			☐											
A6. Is there a leakage or other problem with the dwelling's roof or related existing damage?	☐	☐	☒											
A7. Is there water seepage, leakage, dampness, or standing water in the dwelling's basement, crawl space, or slab?	☐	☐	☒											
A8. Is there an infestation present in the dwelling or damage from past infestations of wood destroying insects or organisms that has not been repaired?	☐	☐	☒											
A9. Is there a problem, malfunction, or defect with the dwelling's:														
	NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR
Foundation	☐	☐	☐	☒	Windows	☐	☐	☐	☒	Attached Garage	☐	☐	☐	☒
Slab	☐	☐	☐	☒	Doors	☐	☐	☒	☐	Fireplace/Chimney	☐	☐	☐	☒
Patio	☐	☐	☐	☒	Ceilings	☐	☐	☒	☐	Interior/Exterior Walls	☐	☐	☒	☐
Floors	☐	☐	☒	☐	Deck	☐	☐	☐	☒	Other: _____	☐	☐	☒	☐

Explanations for questions in Section A (identify the specific question for each explanation):

SECTION B. HVAC/ELECTRICAL

B1. Is there a problem, malfunction, or defect with the dwelling's electrical system (outlets, wiring, panels, switches, fixtures, generator, etc.)?	☐	☐	☒
B2. Is there a problem, malfunction, or defect with the dwelling's heating and/or air conditioning?	☐	☐	☒
B3. What is the dwelling's heat source? (Check all that apply; indicate the year of each system manufacture) ☐ Furnace [____ # of units] Year: _____ ☐ Heat Pump [____ # of units] Year: _____ ☐ Baseboard [____ # of bedrooms with units] Year: _____ ☐ Other: _____ Year: _____			☒

Buyer Initials _____ Owner Initials BB
 Buyer Initials _____ Owner Initials _____

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Yes No NR

B4. What is the dwelling's cooling source? (Check all that apply; indicate the year of each system manufacture)

☒ Central Forced Air: Packaged system Year: Unknown ☐ Wall/Windows Unit(s): _____ Year: 2021
☐ Other: _____ Year: _____

☐

B5. What is the dwelling's fuel source? (Check all that apply)

☒ Electricity ☒ Natural Gas ☐ Solar ☐ Propane ☐ Oil ☐ Other: _____

☐

Explanations for questions in Section B (identify the specific question for each explanation):

SECTION C. PLUMBING/WATER SUPPLY/SEWER/SEPTIC

Yes No NR

C1. What is the dwelling's water supply source? (Check all that apply)

☒ City/County ☐ Shared well ☐ Community System ☐ Private well ☐ Other: _____

☐

If the dwelling's water supply source is supplied by a private well, identify whether the private well has been tested for: (Check all that apply).

☐ Quality ☐ Pressure ☐ Quantity

If the dwelling's water source is supplied by a private well, what was the date of the last water quality/quantity test? _____

C2. The dwelling's water pipes are made of what type of material? (Check all that apply)

☒ Copper ☐ Galvanized ☐ Plastic ☐ Polybutylene ☐ Other: _____

☐

C3. What is the dwelling's water heater fuel source? (Check all that apply; indicate the year of each system manufacture) ☐ Gas: _____ ☐ Electric: _____ ☐ Solar: _____ ☒ Other: Unknown

C4. What is the dwelling's sewage disposal system? (Check all that apply)

☐ Septic tank with pump ☐ community system ☐ Septic tank ☐ Drip system
☒ Connected to City/County System ☐ City/County system available ☐ Other: _____

☐

☐ Straight pipe (wastewater does not go into a septic or other sewer system) *Note: Use of this type of system violates State Law.

If the dwelling is serviced by a septic system, how many bedrooms are allowed by the septic system permit? _____ ☐ No Records Available

Date the septic system was last pumped: _____

C5. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR
Septic system	☒	☐	☐	☐
Sewer system	☐	☐	☐	☒

	NA	Yes	No	NR
Plumbing system (pipes, fixtures, water heater, etc.)	☐	☐	☐	☒
Water supply (water quality, quantity, or pressure)	☐	☐	☐	☒

Explanations for questions in Section C (identify the specific question for each explanation):

Buyer Initials _____ Owner Initials BB
Buyer Initials _____ Owner Initials _____

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SECTION D. FIXTURES/APPLIANCES

D1. Is the dwelling equipped with an elevator system?

If yes, when was it last inspected? _____

Date of last maintenance service: _____

Yes ☐ No ☐ NR ☒

D2. Is there a problem, malfunction, or defect with the dwelling's:

	NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR		NA	Yes	No	NR
Attic fan, exhaust fan, ceiling fan	☒	☐	☐	☐	Irrigation system	☐	☐	☐	☒	Sump pump	☒	☐	☐	☐	Garage Door system	☐	☐	☐	☒
Elevator system or component	☒	☐	☐	☐	Pool/hot tub /spa	☒	☐	☐	☐	Gas logs	☒	☐	☐	☐	Security system	☒	☐	☐	☐
Appliances to be conveyed	☐	☐	☐	☒	TV cable wiring or satellite dish	☒	☐	☐	☐	Central vacuum	☒	☐	☐	☐	Other:	☐	☐	☐	☒

Explanations for questions in Section D (identify the specific question for each explanation):

SECTION E. LAND/ZONING

E1. Is there a problem, malfunction, or defect with the drainage, grading, or soil stability of the property?

Yes ☐ No ☐ NR ☒

E2. Is the property in violation of any local zoning ordinances, restrictive covenants, or local land-use restrictions (including setback requirements?)

☐ ☐ ☒

E3. Is the property in violation of any building codes (including the failure to obtain required permits for room additions or other changes/improvements)?

☐ ☐ ☒

E4. Is the property subject to any utility or other easements, shared driveways, party walls, encroachments from or on adjacent property, or other land use restrictions?

☐ ☐ ☒

E5. Does the property abut or adjoin any private road(s) or street(s)?

☐ ☐ ☒

E6. If there is a private road or street adjoining the property, are there any owners' association or maintenance agreements dealing with the maintenance of the road or street? ☒ NA

☐ ☐ ☒

Explanations for questions in Section E (identify the specific question for each explanation):

SECTION F. ENVIRONMENTAL/FLOODING

F1. Is there hazardous or toxic substance, material, or product (such as asbestos, formaldehyde, radon gas, methane gas, lead-based paint) that exceed government safety standards located on or which otherwise affect the property?

Yes ☐ No ☐ NR ☒

Buyer Initials _____ Owner Initials BB
 Buyer Initials _____ Owner Initials _____

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	Yes	No	NR
F2. Is there an environmental monitoring or mitigation device or system located on the property?	☐	☐	☒
F3. Is there debris (whether buried or covered), an underground storage tank, or an environmentally hazardous condition (such as contaminated soil or water or other environmental contamination) located on or which otherwise affect the property?	☐	☐	☒
F4. Is there any noise, odor, smoke, etc., from commercial, industrial, or military sources that affects the property?	☐	☐	☒
F5. Is the property located in a federal or other designated flood hazard zone?	☒	☐	☐
F6. Has the property experienced damage due to flooding, water seepage, or pooled water attributable to a natural event such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow?	☐	☐	☒
F7. Have you ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program?	☐	☐	☒
F8. Is there a current flood insurance policy covering the property?	☐	☐	☒
F9. Have you received assistance from FEMA, U.S. Small Business Administration, or any other federal disaster flood assistance for flood damage to the property?	☐	☐	☒
F10. Is there a flood or FEMA elevation certificate for the property?	☐	☐	☒

NOTE: An existing flood insurance policy may be assignable to a buyer at a lesser premium than a new policy. For properties that have received disaster assistance, the requirement to obtain flood insurance passes down to all future owners. Failure to obtain flood insurance can result in an owner being ineligible for future assistance.

Explanations for questions in Section F (identify the specific question for each explanation):

Property is in X zone flood zone, Fema report attached

SECTION G. MISCELLANEOUS

	Yes	No	NR
G1. Is the property subject to any lawsuits, foreclosures, bankruptcy, judgments, tax liens, proposed assessments, mechanics' liens, materialmen's liens, or notices from any governmental agency that could affect title to the property?	☐	☐	☒
G2. Is the property subject to a lease or rental agreement?	☐	☐	☒
G3. Is the property subject to covenants, conditions, or restrictions or to governing documents separate from an owners' association that impose various mandatory covenants, conditions, and or restrictions upon the lot or unit?	☐	☐	☒

Explanations for question in Section G (identify the specific question for each explanation):

Buyer Initials _____ Owner Initials BB
 Buyer Initials _____ Owner Initials _____

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SECTION H.
OWNERS' ASSOCIATION DISCLOSURE

If you answer 'Yes' to question H1, you must complete the remaining questions in Section H. If you answered 'No' or 'No Representation' to question H1, you do not need to answer the remaining questions in Section H.

	Yes	No	NR
H1. Is the property subject to regulation by one or more owners' association(s) including, but not limited to, obligations to pay regular assessments or dues and special assessments? If "yes," please provide the information requested below as to each owners' association to which the property is subject [insert N/A into any blank that does not apply]: a. (specify name) <u>Pearson Farms Community Association, Inc.</u> whose regular assessments ("dues") are \$ <u>48.50</u> <u>permonthly</u> . The name, address, telephone number, and website of the president of the owners' association or the association manager are: _____ b. (specify name) _____ whose regular assessments ("dues") are \$ _____ per _____. The name, address, telephone number, and website of the president of the owners' association or the association manager are: _____ c. Are there any changes to dues, fees, or special assessment which have been duly approved and to which the lot is subject? If "yes," state the nature and amount of the dues, fees, or special assessments to which the property is subject: _____	☒	☐	☐

H2. Is there any fee charged by the association or by the association's management company in connection with the conveyance or transfer of the lot or property to a new owner? If "yes," state the amount of the fees: <u>\$50</u>	☒	☐	☐
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H3. Is there any unsatisfied judgment against, pending lawsuit, or existing or alleged violation of the association's governing documents involving the property? If "yes," state the nature of each pending lawsuit, unsatisfied judgment, or existing or alleged violation: _____	☐	☒	☐
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H4. Is there any unsatisfied judgment or pending lawsuits against the association? If "yes," state the nature of each unsatisfied judgment or pending lawsuit: _____	☐	☐	☒
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Explanations for questions in Section H (identify the specific question for each explanation):

Any fireplace conveys in current (as-is) condition. Seller to make no repairs. No known issues. Any windows with possible blown seals to convey in current (as-is) condition

Owner(s) acknowledge(s) having reviewed this Disclosure Statement before signing and that all information is true and correct to the best of their knowledge as of the date signed.

Owner Signature: Brad Bonney Opendoor Property Trust I Date 07/07/2026
Owner Signature: _____ Date _____

Buyers(s) acknowledge(s) receipt of a copy of this Disclosure Statement and that they have reviewed it before signing.

Buyer Signature: _____ Date _____
Buyer Signature: _____ Date _____

Closing Statement
Pearson Farms Community Association Inc.
PPM, Inc.

Property Information:

1702 Patterson Grove Rd

Apex, NC 27502-9519

Seller: M [REDACTED]

Requestor:

Rexera

Hu Ding

415-236-2577

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 06-03-2026

General Information

This information is good through	6/3/2026
Is this account in collections?	No
What is the current regular assessment against the unit?	48.50
What is the frequency of the assessment charge?	Monthly
The regular assessment is paid through:	5/31/2026
The regular assessment is next due:	6/1/2026
What day of the month are regular assessments due?	1st
How many days after the due date is the regular assessment considered delinquent?	31
The penalty for delinquent assessments is:	4%

Specific Fees Due To Pearson Farms Community Association Inc.

Closing agent is required to collect the following number of additional regular assessments at closing:	3
Are there any current special assessments or governing body approved special assessments, against units within the association? If yes, a comment is provided.	No
Owner's current balance due (you may total the owners balance due using the breakdown below):	\$0.00

General Association Information

Are there any violations against this unit?	No
Is the association or the developer (if the project has not been turned over to the homeowners association) involved in any current or pending litigation? If yes, a comment is required. (Do not include neighbor disputes or rights of quiet enjoyment, litigation where the claim amount is known and the insurance carrier will provide defense and coverage, or where the HOA is named as a plaintiff in a foreclosure action or to collect past due assessments).	No



Closing Statement
Pearson Farms Community Association Inc.
PPM, Inc.

Property Information:

1702 Patterson Grove Rd

Apex, NC 27502-9519

Seller: M [REDACTED]

Requestor:

Rexera

Hu Ding

415-236-2577

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 06-03-2026

**Mary Grey Messina*

***Mary Grey Messina, Accounting**

Date: 05-20-2026

PPM, Inc.

Phone: 919-848-4911



Closing Statement
Pearson Farms Community Association Inc.
PPM, Inc.

Property Information:

1702 Patterson Grove Rd

Apex, NC 27502-9519

Seller: M [REDACTED]

Requestor:

Rexera

Hu Ding

415-236-2577

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 06-03-2026

Comments:

Due to privacy concerns we may not have the most updated contact information for you. Please visit www.ppmral.com --> contact forms, to provide your contact information.

If you have any questions and/or concerns about this closing statement order, please email me directly at: closings@ppmral.com. Thank you!



Closing Statement
Pearson Farms Community Association Inc.
PPM, Inc.

Property Information:

1702 Patterson Grove Rd

Apex, NC 27502-9519

Seller: M [REDACTED]

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 06-03-2026

Requestor:

Rexera

Hu Ding

415-236-2577

Fee Summary

Amounts Prepaid

Total	\$0.00
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Fees Due to PPM, Inc.

Closing Statement Only	\$177.00
Rush Fee	\$100.00
New Owner Set Up Fee	\$50.00
Total	\$327.00

Fees Due to Pearson Farms Community Association Inc.

Prepaid Assessments	\$145.50
Total	\$145.50

Fees Due to HomeWiseDocs.com (Service/Delivery Fees)

HWD Service/Delivery Fee for Closing Statement Only	\$23.00
Total	\$23.00



Closing Statement
Pearson Farms Community Association Inc.
PPM, Inc.

Property Information:

1702 Patterson Grove Rd

Apex, NC 27502-9519

Seller: M [REDACTED]

Requestor:

Rexera

Hu Ding

415-236-2577

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 06-03-2026

PLEASE RETURN THIS FORM WITH YOUR CHECK AND CERTIFIED COPIES OF THE CLOSING DISCLOSURE FORM (FORMERLY THE HUD-1 FORM) AND THE GRANT OR WARRANTY DEED. PLEASE INDICATE CONFIRMATION NUMBER B8T8NFSTW ON THE CHECK TO ENSURE PAYMENT IS CREDITED PROPERLY.

Fees Due to PPM, Inc.

Closing Statement Only	\$177.00
Rush Fee	\$100.00
New Owner Set Up Fee	\$50.00
Total	\$327.00

Fees Due to Pearson Farms Community Association Inc.

Prepaid Assessments	\$145.50
Total	\$145.50

Fees Due to HomeWiseDocs.com (Service/Delivery Fees)

HWD Service/Delivery Fee for Closing Statement Only	\$23.00
Total	\$23.00

Include this confirmation number B8T8NFSTW on the check for \$327.00 payable to and send to the address below.

PPM, Inc.

345 Heritage Ave, #478

Portsmouth, NH 03801

Include this confirmation number B8T8NFSTW on the check for \$145.50 payable to and send to the address below.

Pearson Farms Community Association Inc.

345 Heritage Ave, #478

Portsmouth, NH 03801

Include this confirmation number B8T8NFSTW on the check for \$23.00 payable to HomeWiseDocs.com and send to the address below. **Must return the HomeWiseDocs.com Invoice below with payment.******

Bill2Pay



Closing Statement
Pearson Farms Community Association Inc.
PPM, Inc.

Property Information:

1702 Patterson Grove Rd

Apex, NC 27502-9519

Seller: M

Requestor:

Rexera

Hu Ding

415-236-2577

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Estimated Closing Date: 06-03-2026

Attn: HomeWise Payment Processing

P.O. Box 31243

Tampa, FL 33631-3243



HomeWiseDocs.com Invoice

ATTENTION: This page must be returned with check made payable to: HomeWiseDocs.com

Return to:

Bill2Pay
Attn: HomeWise Payment Processing
P.O. Box 31243
Tampa, FL 33631-3243

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Order: **B8T8NFSTW**

Property Information:
1702 Patterson Grove Rd
Apex, NC 27502-9519

Fees due to HomeWiseDocs.com: \$23.00

****NOTE:** Other fees might be due and payable to the Management Company and/or HOA.
Attention: This page must be returned with check made payable to: HomeWiseDocs.com.



Closing Statement
Pearson Farms Community Association Inc.
PPM, Inc.

Property Information:

1702 Patterson Grove Rd

Apex, NC 27502-9519

Seller: M [REDACTED]

Buyer: Opendoor Property Trust I a Delaware Statutory Trust Muncie, IN 47305

Requestor:

Rexera

Hu Ding

515 East Main Street, Suite 16, Muncie, IN 47305

Muncie, IN 47305

415-236-2577

contactus+3@rexera.com

Closing Information

File/Escrow Number: 26-7771

Estimated Close Date: 06-03-2026

HomeWiseDocs Confirmation #: B8T8NFSTW

Sales Price: 615000

Closing Date:

Is buyer occupant? No

Status Information

Date of Order: 05-19-2026

Board Approval Date:

Order Completion Date: 05-20-2026

Order Retrieved Date:

Inspection Date:

Community Manager Information

Company: PPM, Inc.

Completed By: *Mary Grey Messina

Primary Contact: *Mary Grey Messina

Address:

345 Heritage Ave, #478

Portsmouth, NH 03801

Phone: 919-848-4911

Fax: 919-870-7241

Email: closings@ppmral.com



Resolutions/Policies
Stonebridge Master Association Inc.

Order: 6VWBRB46Z
Address: 1520 Cedarbrooke Ln
Order Date: 05-18-2026
Document not for resale
HomeWiseDocs



Architectural Review Committee Guidelines

Heritage Trace Townhomes

Heritage Trace Villas

Cottages and Single Family Dwellings

Revised September 2024

Architectural Review Committee

This document has been prepared by the Architectural Review Committee (ARC) as authorized by the Stonebridge Covenants, Conditions and Restrictions (CC&Rs). The guidelines are provided to help the homeowners of the StoneBridge Communities understand the rules of the Homeowner Associations. These guidelines apply to any modification made on any property. Additional information can be found in the Covenants, Conditions and Restrictions.

Change History

ARC Request form revised	Order: 6VWBPR463 Address: 1520 Cedarbrooke Ln Order Date: 05-18-2026 Document not for resale HomeWiseDocs	May 15, 2019
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Section 3.4 review process revised	May 15, 2019	
Contact information May 15, 2019	May 15, 2019	
Owner definition added in Sec 1 May 15, 2019	May 15, 2019	
Contractor endorsement disclaimer in Sec 3.4	May 15, 2019	
Change of Property Manager Sec 3.5 May 17, 2021	May 17, 2021	
Add Appendix A Suggested Trees Replacements	June 22, 2021	
Add Fence to Section 3 ARC Guidelines - Definitions	June 22, 2020	
Added to definition of a Privacy Screen 3.3.6	June 22, 2021	
Extended Basketball Hoop Criteria 3.3.7.1	June 22, 2021	
Added Fence ground grade installation criteria 3.4.1	June 22, 2021	
Added Retaining Wall Requirements 3.4.8	June 22, 2021	
Add Retaining Wall Definition	June 22, 2021	
Add Retaining Wall Safety	June 22, 2021	
Add Submission Requirements and Check List	April 19, 2022	
Changed order of presentation – removed Article X	Nov 20, 2022	
Added Invisible Fence	Nov 20, 2022	
Changed Decorative House Numbers	Nov 20, 2022	
Changed Landscape allowed for Villas Townhome	Nov 20, 2022	
Corrected conflict in Flower Pot sizes	Nov 20, 2022	
Updated ARC Request Form	January 10, 2023	
Added Article X all Sections	February 15, 2023	
Added Emergency Backup Generator	February 21, 2023	
Updated Request Form	February 21, 2023	
Updated Contact Information	January 30, 2024	
Fine Schedule Change, Reflect Property Mgr. Req	January 30, 2024	
Generator Requirements added 3.2.11	January 30, 2024	
Removed duplicated Diagram 2	January 30, 2024	
Added Handrail Requirements 3.4.7	January 30, 2024	
Perennial Plantings Preapproved 3.3.3	January 30, 2024	
Approved and Discouraged Plantings Appendix D	January 30, 2024	
Antenna / Satellite Dish Requirements 3.2.5	January 30, 2024	
Updated Contact Information and Initial Submission	September 1, 2024	

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Purpose

The purpose of this document is to identify and develop standards, guidelines and rules governing any and all modifications and improvements to all residences in the StoneBridge communities. These guidelines and standards address improvements for which homeowners will most often submit applications to the Architectural Review Committee (ARC). They are not intended to be all-inclusive or exclusive, but rather serve as a guide to identifying improvements permissible in the community. These guidelines are also intended to assist homeowners in preparing and completing the ARC submission process.

All homeowners benefit from the planning and design that have been an important part of the development of our community. The goal of these ARC Guidelines is to provide a point of reference for the neighborhood and the Architectural Review Committee to use when deciding on property modifications that will enhance the property and the community.

This document is designed to address exterior alterations or structural changes made by homeowners to their property (land and structures) as set forth in the CC&Rs Article X.

The authority for maintaining the quality of design in the community is found in the Declaration of Covenants, Conditions and Restrictions and Association By-laws, which are a part of the deed to every property. The covenants establish the Architectural Review Committee. Homeowners received copies of the Declaration of Covenants, Conditions, Restrictions and Reservations of Easements, the Articles of Incorporation and The Homeowners Association By-Laws, which establish the StoneBridge Homeowners Association. Sellers are required to provide a copy of all “home ownership” documents to the buyer.

ARC Application Process

The homeowner can obtain these instructions as well as other governing documents from the Stonebridge websites, or through a request submitted to the Property Manager. Submission of a project / request can be submitted online at <http://www.stonebridgetn.com> with all required attachments. Homeowners are free to use a representative to assist with the application process, however, the homeowner’s login credentials must be used to process and complete the ARC request.

Each request must be submitted with the appropriate paperwork, there are no exceptions. Submissions must include a fully completed ARC Request Form and supporting documentation as indicated on the Form.

The ARC does not endorse, recommend, refer, or certify in any way, any contractors for work in StoneBridge.

ARC Request Form Instructions

Homeowners are urged to read and understand the ARC Guidelines to ensure that the review process goes as smoothly as possible. To expedite the ARC request, it is very important that **all the required information regarding the project is included**. Incomplete applications may result in an unapproved request and the homeowner will have to re-submit the application. Please contact the StoneBridge Community Property Manager with questions or assistance at RowCal.com.

The Architectural Request Form can be found in Appendix B of this document and on line at www.RowCal.com and <http://www.stonebridgetn.com>, under Governing Documents. Be as detailed as possible when describing the improvement. If the homeowner is doing the work, that should be reflected on the application in the space provided for Contractor Name. Otherwise, the contractor's name in space provided. Include contractor quotations with the application. Construction materials must be consistent with the property's existing materials. Provide type, color, size, etc. when describing the materials. Detailed drawings are a requirement for all projects.

A drawing must be provided on a Goodall Plot Plan showing where the improvements are to be made, this would include, if applicable, any shrubs and planting locations that are being planted or replaced with the type indicated. Additional sketches can and should be provided as needed to provide a clear description of the project. Photos to further identify the locations and Home Elevation for the project may be required, especially when windows and doors are part of the project, which should also be included with a Goodall Elevation Plan.

Submissions are to be initiated and documentation uploaded on www.stonebridgetn.com. Access to www.stonebridgetn.com can be obtained by requesting a long-in and password on the sites Main Page.

It is the homeowner's responsibility to ensure that the project is in compliance with all applicable city and state codes and permit requirements. ARC approval does not relieve the homeowner of this responsibility.

A Check List is provided in Appendix C of this document to assist you in submitting all the required information.

1.0 Architectural Review Committee

Architectural Review Committee (ARC) is responsible for establishing and preserving a harmonious design for the community and protecting property values. Property owners are required to make application to the ARC for any improvement to the property before the improvement is made to ensure that the request is within compliance with the Declaration of Covenants, Conditions and Restrictions, Master HOA CC&Rs Article X. and expand the definitions and rules described in Article XI.

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Architectural Standards (CC&Rs - Article X)

The Board shall have the authority and standing on behalf of the Association, to enforce in courts of competent jurisdiction decisions of the committee established in Section 1 of this Article X. This Article may not be amended without Declarant's written consent so long as Declarant owns any property subject to this Declaration.

No construction, which term shall include within its definition staking, clearing, excavation, grading, and other site work, and no planting or removal of plants, trees, or shrubs shall take place except in strict compliance with this Article, until the requirements thereof have been fully met, and until the approval of the appropriate committee has been obtained.

Section 1. *Architectural Review Committee.* The Architectural Review Committee (the "ARC") shall have exclusive jurisdiction over all original construction, modifications, additions, and alterations on any portion of the Properties. The ARC shall prepare and, on behalf of the Board, shall promulgate design and construction guidelines and application and review procedures, which design, and construction guideline and application and review shall be incorporated herein by reference as if copied verbatim herein, and shall be deemed to be covenants and restrictions herein subject to the enforcement provisions for covenants and restrictions contained herein. Such design and construction guidelines and application and review procedures may set for the various items, including by way of illustration and not by way of limitation, landscaping and fencing requirements for Lots constructed in a Community. Copies of the guidelines and procedures shall be available from the ARC for review. The guidelines and procedures shall be those of the Association, and the ARC shall have sole and full authority to prepare and to amend the guidelines and procedures. The ARC shall have no obligation to record any amendments or revisions to the guidelines and procedures. The ARC shall make the guidelines and procedures as latest revised and amended. Until one hundred (100%) percent of the Properties, computed on an area basis, have been developed and conveyed to purchasers in the normal course of development and sale, Declarant retains the right to appoint all members of the ARC, which shall consist of at least three (3), but no more than nine (9), persons. There shall be no surrender of this right prior to that time, except in a written instrument in recordable form executed by Declarant. Upon the expiration of such right, the Board shall appoint the members of the ARC.

Section 2. *No Waiver of Future Approvals.* The approval of the ARC of any proposals or plans and specifications or drawings for any work done or proposed, or in connection with any other matter requiring the approval and consent of the ARC, shall not be deemed to constitute a waiver of any right to withhold approval or consent as to any similar proposals, plans and specifications, drawings, or matters whatsoever subsequently or additionally submitted for approval or consent.

Section 3. *Variance.* The ARC may authorize variances from compliance with any of the provisions of this Article (but not from applicable laws and ordinances) when circumstances such as topography, natural obstructions, hardship, aesthetic, or environmental considerations require, but only in accordance with duly adopted rules and regulations. Such variances may only be granted, however, when unique circumstances dictate, and no variance shall (a) be effective unless in writing, (b) be contrary to the restrictions set forth in the body of this

Declaration, or (c) estop the ARC from denying a variance in other circumstances. For the purposes of this Section, the inability to obtain approval of any government agency, the issuance of any permit, or the terms of any financing shall not necessarily be considered a hardship warranting a variance.

To maintain conformity, the ARC reviews all proposed property improvements or changes and approves, rejects, or suggests changes to the plans, in accordance with the community's governing documents. ***The committee reserves the right to inspect the property to monitor progress.*** Throughout this document, the terms "Property Owner", "Homeowner", and "Owner" shall mean the rightful owner of property.

Initial submission

The homeowner submits all the required paperwork and supporting documentation.

- If complete, the ARC reviews the request through the online system.
- If incomplete, the ARC notifies the homeowner that additional information is required through the online system. However, the time is reset for the 30-day review goal.
- ARC reviews the request and renders decision to the homeowner through the online system.
- If accepted, homeowner plan is given Provisional Approval and owner may proceed with the planned installation / modification.
- If denied, the homeowner is notified and may re-submit a new ARC Request Form incorporating the ARC requirements. However, the time is reset for the 30-day review goal.
- When installation is complete, the homeowner must demonstrate compliance with the approved plan by providing detailed photos of the improvement or requesting an ARC Inspection.

Provisional Approval

The Architectural Review Committee will review the proposed plan described in the ARC Request. If the plan presented in the Request is accepted by the Architectural Review Committee, the proposal will be given Provisional Approval which may be subject to additional conditions. Once the Homeowner receives notice from the ARC that the plan has been Provisionally Approved, the owner may begin implementation of the plan as it was submitted or with conditions specified by the ARC. Any construction activities prior to receipt of this letter will result in fines assessed according to the fine policy in amounts not to exceed \$100/day.

Final Approval

Final Approval of the completed improvement will be given upon demonstration that it has been installed in compliance with this plan given Provisional Approval. The homeowner must demonstrate compliance by providing detailed photos of the improvement or requesting an ARC Inspection within 45 days of the notice of Provisional Approval, or within the timeframe approved at request of the homeowner.

If the improvement is not installed in accordance with the plan granted Provisional Approval, the homeowner will be assessed fines in amounts not to exceed \$100/day until the installation is either removed or re-installed in accordance with the Provisional Approval plan.

Timing

Homeowners should allow for a minimum of 30 days after submitting a **complete** ARC Request form. Some applications may require additional time for review depending on complexity. Start and end dates must be specified on the ARC Request form. All work should be completed within 45 days of the start date unless a longer period is requested and approved by the committee.

Conforming to Laws, Rules and Regulations

Approval of a planned project within Stonebridge by the ARC is the sole determination if the project can take place. All projects when approved, must follow and conform to State of Tennessee, City of Lebanon, Wilson County and Stonebridge codes, laws, rules and regulations.

2.0 Enforcement and Fine Policy

The StoneBridge Board of Directors enforces the ARC Guidelines generated by the ARC. The fine policy is reprinted here. **The ARC reserves the right to have any unapproved or incomplete improvements removed at the homeowner's expense.**

Type I Fines:

All non-architectural related violations, i.e. nuisance, storage, trash receptacles, parking, unsightly or unkept conditions, improper landscaping or lawn maintenance, etc.

- 1st Offense: A courtesy notice is mailed requesting the violation be remedied before the next inspection which will occur 14 days from the date of the letter.
- 2nd Offense: 1st fine assessed at \$50.00 requesting the violation be remedied before the next inspection which will occur 14 days of the date of the letter.
- Subsequent Violations: Fines will increase \$50 each inspection until the condition is remedied or:
- If the condition is not remedied within 28 days from the date of the first letter (courtesy notice) the Association's Right of Entry may hire a vendor and correct the violation and assess the owner of the lot and the cost of repairs.
- Courtesy Notice shall remain active for subsequent violations for 12 months from the date of the 1st letter.
- Failure to pay fine and costs within 30 days may result in a lien and legal charges including a 1.5% monthly interest charge until paid in full

Type II Fines:

Architectural related violations, (i.e. failure to do home repairs and maintenance, failure to receive ARC approval), for any improvements that require ARC approval.

- 1st Offense: Courtesy Notice is mailed requesting the violation be remedied within 30 days of the date of the letter. For unapproved exterior modifications a "Stop Work" letter will be mailed with a \$100.00 fine, and the homeowner will be informed about the ARC application procedures and requested to apply for ARC approval. If the application is not received within 30 days a \$500.00 fine shall be assessed.
- 2nd Offense: 1st fine assessed at \$100.00 with 5 days to comply from the date of the letter. • Violations shall remain active for subsequent violations for 12 months from the date of the most recent letter. • If the condition is not remedied within (35) days of the first notice, the Association's Right of Entry <> may hire a vendor and correct the violation and assess the owner of the lot the cost plus 50%.
- Failure to pay fine and costs within thirty days may result in lien and legal charges including a 1.5% monthly interest charge until paid in full.

Right of Protest or Grievance Process

The Board has established a process to protest a fine.

- Write or e-mail the Management Company and explain the reason you would like to protest the fine you have received.
- Your protest must be received in 10 days.
- If not protested, you must correct the issue or the next fine will be issued.
- The Board will review your issue further and deliver a final ruling.

Definitions

Fences: Fences are structures that will be placed at ground grade level as prepared by the developer. The fence will be placed on the property lines on 3 of the 4 sides, 2 side and 1 rear except where a buffer / easement is required. The final side will connect the sides from the property line to the sides to the home.

Invisible Fences: An invisible fence is considered for pets and must reside in the rear of the home on 3 sides of the property line. The fence will be situated within the homeowner property lines with consideration that the installation be done 1 foot inside the property lines in case a neighbor would place a visible fence on the shared property line. A physical fence placed on the shared property line takes priority over an invisible fence, any damage to an invisible fence when placing a physical fence on the property line is the liability of the invisible fence owner.

Retaining Wall: Retaining walls are structures that will hold back earth to provide level ground. Retaining walls are not fences and require setbacks on the sides and back property lines. Retaining walls do not attach to a home. Any retaining wall over 30" in height is required to have a black metal safety fence installed with a minimum of 36 inches in height.

Landscaping: Includes mulched areas, flowers (perennials), trees, shrubs, rocks, borders and tree rings, and steppingstones; basically, anything that is on the ground that does meet one of the other definitions.

Yard Art: Includes statues, outdoor furniture used as decoration, lawn ornaments, flags, etc.

Building Modification: Any addition that attaches to the house (e.g., sunroom) or becomes part of the house where permanent exterior walls are added or removed or otherwise modified (sun tunnels, new window/door, etc.)

Free standing Structure: Includes arbors, trellises and play equipment. An approved fence may be required.

Other: This box is used to identify projects / modifications not included in other definitions. Detailed descriptions are required.

Bill of Material: A list of materials and components used to complete an improvement. This could include such things as type of roofing, type and size of lumber, etc. The information should readily be available from a contractor if one is used.

Garbage Enclosures - as a screen that conceals the garbage / trash container(s) and/or recycle bin(s) from the street, sidewalk, adjacent homes or rear neighbors.

Additions: - A permanent expansion of living space involving new exterior walls, roof and floor. An area using the same HVAC source as the rest of the home. A four-season room.

Screen porch/sunrooms - Permanently attached enclosure that may involve an expansion of the roof of the home; A three season room that does not use the same HVAC source as the home.

Outbuilding –enclosures that are not attached to the home, such as sheds or enclosed storage units.

Emergency Electric

– A combustion device that is connected to the natural gas line of the home to produce electrical power to the home when the primary source of electricity has been disrupted during a power outage.

3.0 Architectural Review Criteria

The ARC evaluates all submissions on the individual merits of each application. The characteristics of the house type and the individual site are taken into account when evaluating the particular design proposal. What may be an acceptable structural change or design of an exterior in one instance may not be for another.

The following criteria represents the general standards that will be used in reviewing and evaluating an application for structural or design change.

3.1 Validity of Concept

The basic idea must be sound and appropriate to its surroundings.

3.1.1 Design Compatibility

The proposed improvement must be compatible with the architectural characteristics of the applicant's house, adjoining houses, and the neighborhood setting. Compatibility is defined as similarity in architectural style, quality of workmanship, similar use of materials, color and construction details.

3.1.2 Location and Impact on Neighbors

The proposed alteration should relate favorably to the landscape, the existing structure and the neighborhood. The primary concerns include, but are not limited to access, view, sunlight, ventilation and drainage.

3.1.3 Good Neighbor Policy

When proposed alteration has possible impact on adjacent property, the ARC may solicit comments from adjoining property owners regarding certain applications. Responses would not determine consent or denial but allow the ARC to consider comments along with the proposed alteration.

3.1.4 Color

Exterior colors must conform to the original scheme designed by the builder. Before changing the color of any exterior portion of their home, including fences, doors, windows, shutters, and roof, new color samples and a photograph of the home must be included with ARC Request form.

Shutters and doors will complement the exterior color scheme, and maintain the original colors intended by the builder. Brick may not be painted by the Homeowner after purchase but can be painted by the builder during construction.

3.1.5 Materials

Continuity is established by use of the same or compatible materials as were used in the original house. The options may be limited somewhat by the design and materials of the original house. For instance, horizontal siding on the original house should be reflected in an addition. On the other hand, an addition with siding may not be compatible with a brick house.

3.1.6 Workmanship

Workmanship is another standard which is applied to all exterior alterations. The quality of work should be equal to or better than that of the community. Poor practices, besides causing the owner problems, can be visually objectionable to others. Poor workmanship can also create safety hazards.

3.2 Standards – General Expectations

3.2.1 Mailboxes

Only the original black mailbox, with black ornamental base is permitted. If replacement or repair is required, the mailbox must be restored to the original design specification.

3.2.2 Decorative house numbers

Numbers contained within a field no larger than 4" x 8", positioned on either side of the front door and made of dark metal, ceramic or glass are preapproved by the ARC. Numbers larger than specified or placed in a different location require ARC approval before installation. Numbers may also be allowed to be placed on a decorative garden post in the front of the home, which also may contain a seasonal or team garden flag of a nonpolitical nature.

3.2.3 Pools, ponds, hot tubs or spas

Pools, ponds, hot tubs or spas must be approved by the ARC in the single-family units. For Heritage Trace communities there will be no swimming, wading, bathing or other pools erected. Hot tubs or spas will only be allowed if approved by the ARC.

3.2.4 Miscellaneous / Storage

POD or other on-site storage containers are only permissible with approval from the ARC.

3.2.5 Antennas, Satellite Dishes

Only a single Satellite Dish is permitted with ARC Approval per household unit, antennas are NOT permitted to be installed on any home. Installation of any satellite dish at a Villa, Townhome or Cottage that uses the roof or external wall requires prior ARC approval before any work is to begin. Satellite Dishes on a Villa, Townhome or Cottage must reside over the unit owners' section of the home.

Homeowner accepts all responsibility for any repairs required due to damage incurred during or after the installation regardless of the cause. The homeowner is responsible for removal of the satellite dish when it is no longer in use.

The satellite dish must reside at the rear of the homeowner's unit under the following conditions:

- The size of the dish is restricted to less than 1 meter in diameter.
- Not Viewable from the road.
- May be installed at the rear of the homeowner's unit mounted either on the exterior wall or lower portion of the roof or within the homeowner's property mounted on a pole no higher than 6 feet and unseen from a road.
- All wires / cabling must be fastened securely to the building with long runs made possible using eaves or buried under the ground.

Antennas of any type are not permitted on the exterior of any home in Stonebridge. Antennas and Satellite Dishes may be installed without ARC approval within the interior of the home. Homeowners within a Villa, Townhome or Cottage may not cause any damage to any wires or internal walls that are common to other units within the housing structure.

3.2.6 Additions

Additions must be of materials, colors, and styles that match the existing home. Detailed plan and elevation drawings are required for all additions. Paint samples, photos, or brochures of all new building materials must be submitted with the ARC Request Form.

Brick or siding must match the home's materials and be sufficiently reworked to tie into the home in order to blend the new addition with the existing structure.

Roofing must be of a consistent color and type and slope which complement the existing roof line. Flat roofs are not allowed. If replacement or repair is required, the roof must be restored to the original design specification.

Replacement / maintenance of home exterior is pre-approved provided it is restored to the original design specification and color scheme.

No garage may be permanently altered in any way that would reduce the number of automobiles for which the garage was originally constructed.

No additions are permitted for Villas, Townhomes or Cottages.

3.2.7 Patios and Decks

Each lot has unique topography, safety considerations, and orientation to other homes so walkways, decks, landings, stairways, or deck covers will be evaluated on a case-by-case basis. • All patios and decks, screened porches, require ARC approval before construction / modification begins.

- Approval may be denied based on materials, location, and size of the patio or deck in relationship to the lot and house.

- Paint or stain color samples must be included with the application. Frames for screened patios must match home trim.
- No flat roof lines will be approved.

3.2.8 Patio Covers

Metal roofs over existing or new patios can be installed against shingled roofs if approved by the ARC, and when:

- the front of a home has some metal roof accent.
- the structure involves the shingled roof using hip and / or gable construction.
- the underside of the new porch structure must be finished. Be it an open cathedral or flat ceiling, the roof rafters or ceiling rafters to be finished.
- the new metal roof in the rear must match the metal roof accent in the front of the home when it comes to color and style (standing seam).
- Are not permitted for a Villa, Townhome or Cottage.

All such applications must be architecturally pleasing. Detailed design / construction drawings must accompany all ARC requests. Metal roofing cannot be used in a shed roof application when abutting a shingle roof.

3.2.9 Awnings

- Awnings are not permitted on the front or side portions of the house.
- Awnings may be allowed on the rear portion of a home with ARC approval.
- The ARC reserves the right to restrict awnings based on color, location, materials and upkeep.
- A picture/design of the awning and sample of the material must be submitted with the ARC Request Form for approval.
- No plastic, vinyl, or metal awnings will be allowed.

3.2.10 Air Conditioners

- Air Conditioners or heat pumps can be screened with perennials or low structures. Colors and materials must be included with the application. Care should be taken to ensure structures or plantings do not interfere with air flow or maintenance access.
- Window air conditioner units and solar panels are not allowed. However, solar roof tiles that can be incorporated into the roof shingles and not stand out will be considered.

3.2.11 Emergency Backup Power Generator

A device that is stationary and is an internal combustion engine or turbine that serves solely as a secondary source of electrical power whenever the primary electrical source has been disrupted due to a temporary outage.

- Must be connected to the main natural gas line to the home. No other external sources may be used.
- Must be placed on a concrete slab.
- Output must be connected to the home's fuse box. A permit is required.

- ARC approval is required. The submission must contain a picture of the location where the Generator will be located, location outlined on a Developer Plot Plan, brochure of the device selected and copies of the contractor's contract.
- Exposed piping for gas and electrical must have limited sight exposure.

3.3 Site Improvements

Any permanent changes to the lot grading / elevation require ARC approval. Original and previously approved plantings are preapproved for replacement in kind.

3.3.1 Front Yard Tree Rings or Landscape Edging – Single Family Development (SFD)

Front yard tree rings or landscape edging around mulched beds, or rear yards, are pre-approved provided:

- They are earth tone colors (grey, muted red or brown.)
- They are constructed of commercially available landscaping blocks, stacked stone, field stone or scalloped concrete edging materials that are curved to form a radius.
- The top surface of the ring/edging is no more than eight inches higher than the adjoining, undisturbed ground.
- They are installed so that the top surface of all installation materials is flush (same height.) with the adjacent "element" (block, edging material, etc.)
- The top surface of the ring or edging as a whole shall be as close to level as is practical considering the natural slope of the adjacent ground.
- Foundation plantings, or plantings within five feet (5') of the inside of a rear yard fence, if the trees or shrubs planted will grow to a mature height not exceeding six feet (6')
- Expansion of the foundation mulch bed provided by the builder, provided that the resulting combined area (original plus new) does not exceed twice the original area.
- Landscaping areas around mailboxes limited to not more than four feet (4') in diameter with plantings that do not exceed 18" in height at maturity.
- Other materials and dimensions require ARC approval.

3.3.2 Landscaping (Townhomes and Villas and Cottages)

The Association shall have the right and the obligation at any time to plant, replace, maintain, and cultivate shrubs, trees, grass, plantings and other landscaping in the common area. Homeowners shall not remove, replace or otherwise alter any landscaping in common areas. If any Villa or Townhome or Cottage homeowner wishes to change or alter the landscaping in the front of their unit, they become responsible for any maintenance from the time of the change. Any changes must have prior approval of the ARC. Any changes will not result in a change in the monthly maintenance assessment.

3.3.3 Landscape Plantings

ARC Request forms must describe types and sizes (height, width, thickness or diameter) of mature trees and shrubs. Trees and shrubs must not be placed in areas that block sidewalks, restrict drainage, or impede line of sight for vehicular traffic. Trees and shrubs that grow to a

height that poses a threat to neighboring properties or have a root structure that interferes with utilities or could prove to be invasive to neighboring properties should be avoided. **If the placement of trees or shrubs results in complaints from neighbors, the HOA may require the homeowner to remedy the problems.**

Planting of annuals or perennials does NOT require ARC Approval.

A list of suggested and approved trees may be found in Appendix A. An ARC Request form IS required for:

- Trees and shrubs adjacent to the dwelling foundation or within five feet of a rear yard fence if the trees or shrubs will exceed six feet when mature.
- Hedges more than three feet in height or eight feet in length, or other features which in effect become structures, fences or screens.
- Railroad ties, garden timbers or retaining walls. Include a site plan with the location of ties or timber drawn in, and information on landscaping plans and any grading changes.
- Rock gardens - in the event rocks or collections of rocks exceed 36 inches in any direction. All rocks shall be left their natural color.
- Landscaping around mailbox posts, if landscaped areas around mailboxes exceeds more than 48 inches in diameter or the plantings that exceed 18 inches high at maturity.

3.3.4 Landscaping Rocks

- Landscaping rocks with a vertical dimension of 10 inches or more require ARC approval.
- Landscaping rocks must be displayed in conjunction with landscape theme and must not be the focal point of the front yard.
- Extruded concrete landscape edging is pre-approved if it complies with all color and size requirements noted above. Any proposed installation that exceeds the exempted dimensions or bed sizes noted above requires ARC approval. Homeowners in the Villas, Townhomes and Cottages are responsible for ensuring that the installation does not interfere with the irrigation system. Townhome and Cottage homeowners must submit an ARC Request.
- Size, type of stone, positioning and appropriateness will be criteria for approval of landscaping rocks.

3.3.5 Irrigation Systems

All in-ground irrigation systems (underground pipes or tubing) require ARC approval.

- The City of Lebanon requires installation of a backflow preventer on all such systems. A City of Lebanon permit will be required before work is ARC approved.
- The West Wilson Utility District does not require a permit but requires notice that a backflow preventer has been installed.

Homeowners are advised that backflow preventers are to be inspected annually by a plumbing company and Homeowners must check with their respective utility for authorized inspectors.

3.3.6 Trellises, Arbors and Privacy Screens

The use of trellises and/or arbors as part of a fence, deck or patio will be reviewed on a case-by-case basis and should be incorporated into the overall design of the project. Arbors and trellises are not permitted in front of the house. ARC approval is required for permanent installations.

Privacy Screens are specifically installed to provide privacy are to be used only in the back yard and must not be visible from the street unless approved in conjunction with, and as an integral part of, another improvement. A stand-alone privacy screen should not exceed 72 inches above the patio or 16 feet in length. **No plastic or vinyl will be allowed.** Material, color and design must be specified in the ARC Request.

Privacy screens formed by plantings are limited to the back yard. Such screens should be installed to provide privacy to the active areas of the back yard (i.e., patios, deck.) This type of screening can be used on three sides of the active area. All privacy screens require ARC approval. ***Privacy Screens are not connected to the structure of the home.***

3.3.7 Permanent or Semi-Permanent Play Equipment

- All permanent or semi-permanent equipment requires ARC approval.
- Must not exceed more than 25% of back yard.
- Must be durable.
- An approved fence is required.
- Color, material, location must be specified on ARC Request form.
- Additional equipment must match or complement existing equipment.
- Equipment will be permitted only in rear yard locations not visible from the front of the house.
- Consideration must be given to lot size, equipment design and size, and amount of visual screening.
- The equipment must be placed so as to avoid being a nuisance to the neighbors.

3.3.7.1 Portable / Free Standing Basketball Hoop / Goal

- Free standing (portable) basketball hoops shall not be placed or used on a public street or cul-de-sacs, or on any common area of the HOA.
- Portable hoops on homeowner property must be located at least 12 feet from the neighboring property line.
- Portable hoops must be stored or folded up securely when not in use over an extended period of time, such as a weekend or longer vacations.
- Hoops cannot be used between 9 pm and 8 am.
- No basketball hoop/rim/backboard may be attached to the front or side of any dwelling.

- The Portable hoop must be in working condition with no rust, broken or cracked backboard, bent or misaligned rim or frayed, torn or missing net.

3.3.8 Statues

A statue is a solid cast or chiseled representation of a living thing or a caricature of a living thing.

3.3.8.1 Statue Requirements

- All statues visible from the street(s) must be integrated with approved landscape themes.
- No statues can be positioned as a focal point.
- All statues should be neutral or earth tone in color.
- All statues must be made of ceramic, concrete, metal or wood.

Statues are pre-approved if they meet the following criteria:

- Comply with requirements of Section 3.3.8.1.
- Are 12 inches or less in height.
- Are 8 inches or less in any horizontal dimension.
- Where the total number of statues is three or less. The ARC can review and disallow statues if warranted.

ARC approval IS REQUIRED for all other configurations of statues. The following guidelines can be used by the ARC in making a determination; however, the ARC may take other aspects of the property and previously approved requests into consideration.

- Maximum recommended number of statues = four (this includes any statues approved under Section 3.3.8.1 and Statue pre-approved criteria. • Tallest statue = 30 inches

Statues in the back yard that meet all of the above criteria are preapproved. However, the ARC can review these installations as warranted.

3.3.9 Yard ornaments

A yard ornament is a structure that does not meet the definition of statue and is made of wire, metal, wood, ceramic, glass or combinations of the same.

3.3.9.1 Yard Ornament Requirements

- All ornaments visible from the street(s) must be integrated with approved landscape themes. No ornaments can be positioned as a focal point.
- All ornaments should be neutral or earth tone in color.
- Ornaments made of plastic are not permitted.

Ornaments that meet the following criteria are pre-approved:

- Comply with requirements of Section 3.3.9.1 • Are 12 inches or less in height.
- Are 8 inches or less in any horizontal dimension.

- Where the total number of statues is three or less. However, the ARC can review and disallow these installations if warranted.

All other configurations of ornaments require ARC approval. The following guidelines can be used by the ARC in making a determination; however, the ARC may take other aspects of the property and previously approved requests into consideration.

- Maximum recommended number of ornaments = four (this includes any ornaments approved under Section 3.3.9.1 and Ornament per-approved criteria.)
- Tallest ornament = 30 inches

Applications for ornaments in the back yard that meet all of the above criteria are preapproved. The ARC can review these installations as warranted.

3.3.10 Combinations of Statues and Yard Ornaments

Max recommended combination of Statues and Yard Ornaments in public view is 4 (e.g. 3 Statues and 1 ornament, 2 statues and 2 ornaments, etc.)

3.3.11 Flowerpots and Planters:

In areas visible from the street:

- ARC approval is not required for three or less pots under 30 inch in diameter and 24 inch in height.
- ARC approval is required for more than three pots or pots larger than 30 inch in diameter or 24 inch in height.
- Should be of a neutral color or the same colors included in the home's color scheme.
- Must be made of metal, concrete, wood, composite or clay.
- Should be within the landscaped area.

Up to three flower pots /planters can be placed outside of the landscaped area provided they are close to the house.

3.3.12 Exterior Lighting

Any supplemental lighting beyond that provided by the builder must be submitted for ARC Approval. Applications for exterior lighting changes (whether individual or part of a deck, patio, or other landscaping application) must include wattage, height of fixture above ground, and a complete description of the light fixture (materials, design and number of bulbs on a single fixture) and the proposed location.

Low voltage, ground landscaping lights are pre-approved provided they are conservative in design and are directed towards the house, tree or ground. The ARC can revoke approval if such installation results in complaints from neighbors.

3.3.13 Flags

One Garden Flag and/or one Pole-mounted Flag are pre-approved on each lot.

Flagpole - One temporary flagpole that does not exceed six feet (6') in length and that is attached at an incline to the front wall or pillar of the home are pre-approved. All other types of flagpoles are prohibited.

Flags - Community-friendly flags (American flags, state flags, temporarily displayed flags supporting sport teams, etc.) no larger than 4' x 6' are pre-approved. American flags should be displayed in accordance with Title 4 US Code - paragraph 6. Flags must be in good condition. Damaged or controversial flags are prohibited.

3.3.14 Seasonal / Holiday Decorations

All seasonal and holiday decorations must be installed so as not to pose electrical, windblown, or other safety hazards.

Seasonal decorations (Winter, Spring, Summer, Fall) such as wreaths, garden flags, etc., are pre-approved on the front of homes and must be removed at the end of the season.

Year-end holiday decorations and lights must be removed before January 7. All other holiday decorations (Easter, Halloween, Thanksgiving, etc.) must be removed within 7 days of the end of the holiday.

3.4 Fence, Garbage Enclosure and Retaining Wall

3.4.1 Requirements Single Family Homes

Listed below are the ARC Guidelines for fences in StoneBridge for single family homes. An ARC Request form must be submitted for all fences. The Homeowner assumes the responsibility for all maintenance inside the fenced area, including landscaping, feeding, mowing, trimming and pressure washing, and staining.

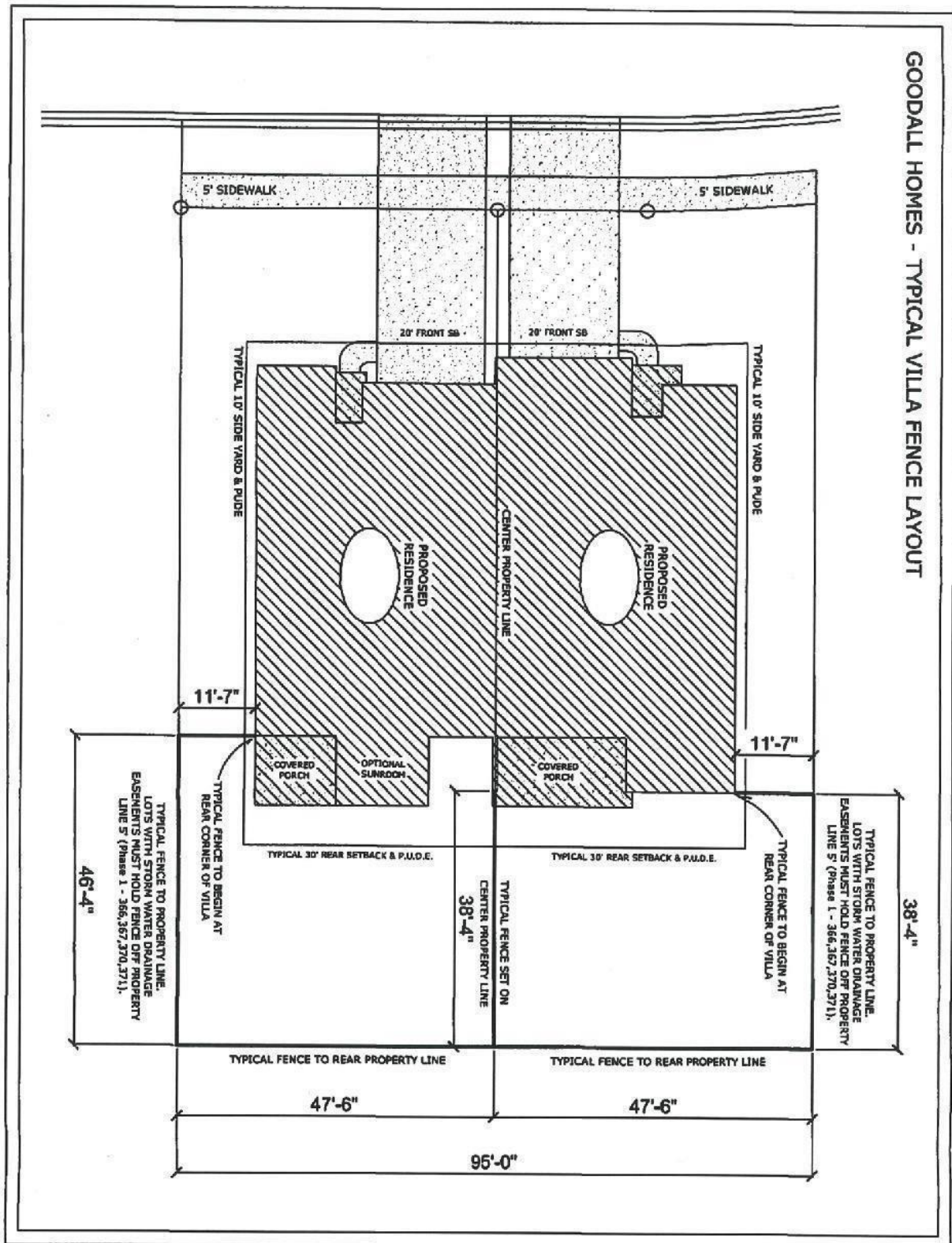
- Fences must be concave (reversed arch.)
- Fences must be attached to neighboring fences so as to not allow any area between fences. • All fences should have a gate on the back section (to allow access for maintenance.) • Fences must be a six-foot wooden privacy fence.
- All fences must terminate at the back/rear corners of the unit.
- All fences must be installed at ground grade level as per developer grading at time of closing.
- All fence posts must have a gothic style or copper top.
- Fences must be pressure treated pine or western cedar .
- Fences must be stained and sealed within 2 - 3 months of installation with **Behr Premium Cedar Naturaltone ST-533** (Semi-Transparent)
- Fences must be cleaned and resealed every 5 years, or as needed for well-kept appearance. Must not show graying or fading.
- No fence shall be installed in any way to disturb or impeded drainage on the lot or subdivision. The bottom of the fence should be 2 inches above the ground grade.

- Fence must go on the lot line. The only exception is in situations where a property backs up to a drainage area. In those situations, the rear fence wall needs to be installed at least 6 feet from the property line to allow adequate drainage. Determination of lot lines and placement of the fence is the sole responsibility of owner.
- **The Homeowner must have the property lines surveyed and staked before the fence is built unless the Homeowner is joining with existing fences on both sides of the Homeowner's property.**
- All fences must meet all codes requirements for the City of Lebanon and the County of Wilson.
- Fences and gates must be maintained in good condition.
- Homeowner is required to obtain a building permit and provide copy to ARC before commencing work.

3.4.2 Heritage Trace Villas

Listed below are the ARC Guidelines for fences in StoneBridge Heritage Trace Villas. An ARC Request form must be submitted for all fences. The Homeowner assumes the responsibility for all maintenance inside the fenced area, including landscaping, feeding, mowing, trimming and pressure washing. Pressure washing to be performed within 30 days of when the unfenced, nearby properties are pressure washed by the association.

- Fences must be black aluminum or wrought iron, similar to the following picture.
- All fences must terminate at the back/rear corners of the unit.
- Fence panels should be 4 feet in height.
- No fence shall be installed in any way to disturb or impede drainage on the lot or subdivision. The bottom of the fence should be 2 inches above the ground surface.
- Fence must be attached to neighboring fences, as applicable, so as to not allow any area between fences. The only exception is a fence that backs up to a common area, in which case the fence must have a gate entry from this area.
- **Fence must go on the lot line. The Homeowner must have the property lines surveyed and staked before the fence is built.**
- All fences must meet all code requirements for the City of Lebanon and the County of Wilson.
- Homeowner is required to obtain a building permit and provide copy to ARC before commencing work.



Heritage Trace Villas Fence Example

Order: 6VWBRB46Z
 Address: 1520 Cedarbrooke Ln
 Order Date: 05-18-2026
 Document not for resale
 HomeWiseDocs



3.4.3 Heritage Trace Townhomes

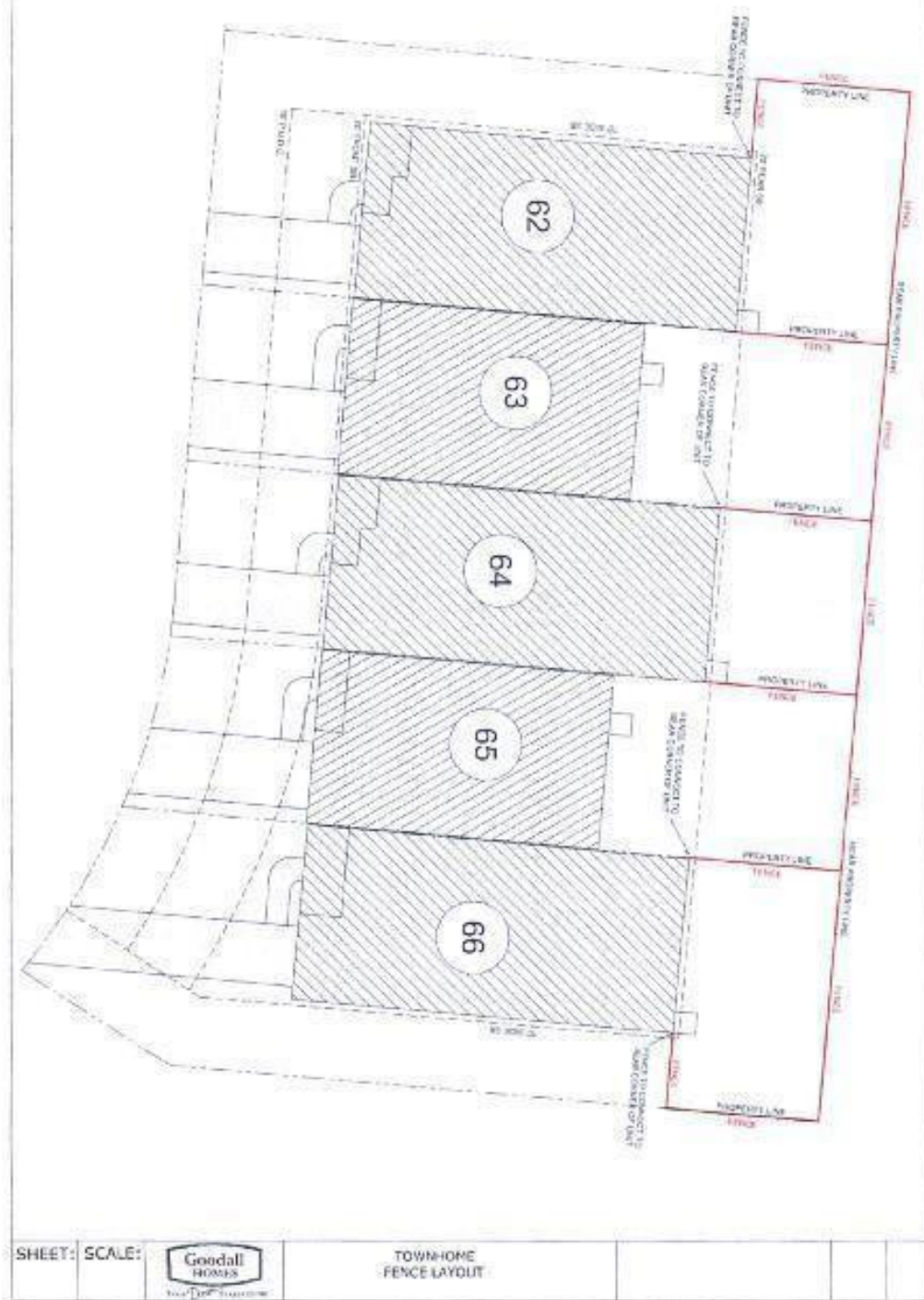
Listed below are the ARC Guidelines for fences in StoneBridge Heritage Trace Townhomes. An ARC Request form must be submitted for all fences. The Homeowner assumes the responsibility for all maintenance inside the fenced area, including landscaping, feeding, mowing, trimming and pressure washing. Pressure washing to be performed within 30 days of when the unfenced or nearby properties are pressure washed by the association.

- Fence must be attached to neighboring fences so as to not allow any area between. The only exception is a fence that backs up to a common area in which case the fence must have a gate for entry from this area.
- **The Homeowner must have the property lines surveyed and staked before the fence is built.**
- The only fence allowed is shown on the following photo. Specs as follows: Cap & trim wood privacy fence with 6 x 6 posts, 3 individual 2 x 4 x 8's top middle and bottom for support. 2x6 cap across the top of boards in between posts with a 1x4 trim board underneath the 2x6 to hide the dog-ear on the board and trim it out. 6x6 post has a pressure treated pine post cap on top. All posts are 2 feet in the ground with concrete on all posts. All material is pressure treated pine. Gates have a cedar 2x4 frame with powder coated hinges and latches.
- All fences must be stained and sealed within 2 to 3 months of installation.
- All fences must terminate at the back/rear corners of the unit.
- All fences must be stained with **Behr Premium Cedar Naturaltone ST-533** (Semi-Transparent)
- All fences must be cleaned and resealed every 5 years or as needed to maintain a wellkept appearance. Must not show graying or fading.
- No fence shall be installed in any way to disturb or impede drainage on the lot or subdivision.
- If the fence impedes irrigation, it is the Homeowners' responsibility to consult with & contract with the current HOA landscape company to move any irrigation lines and/or heads.
- If fence is approved, it is responsibility of Homeowner to have lot surveyed to ensure fence is on lot lines.
- Homeowner is required to obtain a building permit and provide copy to ARC before commencing work.

Heritage Trace Townhomes – fence example



Heritage Trace Townhomes – fence placement example



3.4.5 Garbage Enclosures

This enclosure guideline offers options for storage of up to two containers outside of the garage while still maintaining the intent of the CC&Rs. All enclosures require ARC approval. Options for outside storage are:

Order: 6VWBRB46Z
 Address: 1520 Cedarbrooke Ln
 Order Date: 05-18-2026
 Document not for resale
 HomeWiseDocs

- Behind an approved privacy fence provided it is not visible from any lot or street.
- Within a commercially available enclosure not visible from the street. (See examples and size restrictions below.)
- On the side of the house (or in back of the house) completely behind and within one of the approved enclosures shown below.

Garbage enclosures are not approved for Townhomes.

3.4.5.1 *Single Family Homes*

The designs of the enclosures for one or two containers are similar to the design of the privacy fence approved for single family homes and are shown on figures 1 and 2.

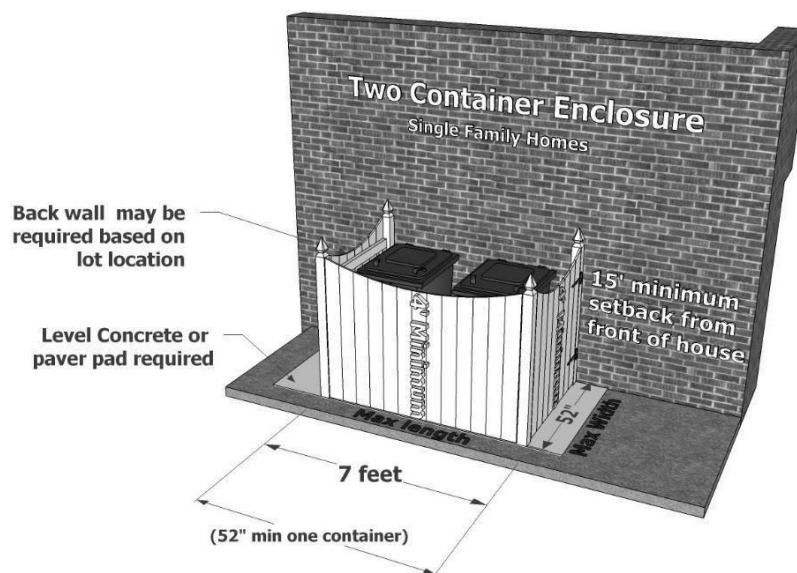


Figure 1 – Container Enclosure – lowest part of scallop not less than 4' from the storage pad

3.4.5.2 *Heritage Trace Villas*

The designs of the enclosures for one or two containers are similar to the design of the privacy fence approved for the Townhomes (cap and trim fence) and are shown on figure 3.



Figure 3 – One to Two container enclosure – 4 feet in height

3.4.6 Storm Doors

Storm doors may be installed on the front or back door and shall be full-length all glass doors or split glass doors. Frame color must match the door or trim. Wooden screen doors and barred security storm doors are not permitted. Storm doors meeting these specifications are preapproved by the ARC. Any other door type or color must be approved by the ARC before installation.

3.4.7 Stair Railings and Porch Railings

- Stair and Porch Railings are preapproved and must be black aluminum or wrought iron with no ornamentation.

3.4.8 Out Buildings (CC&Rs)

Outbuildings are only permitted on lots having approved fences and an ARC must be approved prior to commencement of construction. Out buildings are enclosures that are not attached to the home, such as sheds or enclosed storage units. All outbuildings must match the residence on the lot with respect to color of siding and roof and may not be made of metal. Flat roofs are not allowed. Out buildings must be placed on a level base of pavers or concrete. Any outbuilding set on blocks must be bricked to grade using brick matching the residence.

3.4.9 Retaining Wall

Retaining walls are permitted and require ARC Approval. Retaining walls are used for leveling the property within the homeowner's lot. Setbacks / buffer areas may be required depending on usage; however, no retaining wall shall be built from property line to property line and cannot be attached to a home. No privacy fence shall be installed on or directly to a Retaining Wall.

All Retaining Walls will be made of either concrete or stone or a decorative retaining wall block. Any Retaining Wall over 4 feet shall require a permit and an engineering plan. Any Retaining Wall of 30 inches or more in height shall have Guard / Safety rails of black aluminum or wrought iron with a height of a minimum of 3 feet to prevent accidental falling off the Retaining Wall. The Guard / Safety rail cannot exceed the boundaries of the retaining wall and cannot be attached to the home or a privacy fence.

A Garden Wall which is similar to a Retaining wall is used to contain trees and vegetation and not open space. Garden Walls will be under 4 feet in height and may require a Safety / Guard rail



depending on design and use.

Appendix A

Suggested approved Tree Replacement

The following Trees are approved to replace trees in your yard. This is not an inclusive list. All other trees should be reviewed for height and canopy as well as invasiveness and acceptableness to disease.

- American Hophornbeam (*Ostrya Virginiana*) • American Hornbeam (*Caprinus Caroliniana*) • Carolina Buckthorn (*Rhamnus Caroliniana*)
- Dogwood (*Cornus Florida*) 'Appalachian Joy' cultivar
- Hop Tree, Wafer Ash (*Ptelea Trifoliata*) • Redbud (*Cercis Canadensis*) • Sassafras (*Sassafras albidum*) • Sourwood (*Oxydendrum Arboretum*) • Japanese Maple (*Acer Palmatum*) - sun tolerant varieties

Appendix B

Submission Form

Appendix C

ARC Project Requirement Checklist

- Completed and Signed ARC Request Form (Appendix B or on Line)
- What is the topic of the requested project
- Select the Type of Request by checking the appropriate Box.
- Based on the Type of your Requested Project as checked, make sure you have supplied y the following information:
 1. Goodall Plot Plan
 2. Elevation Views facing the improvement (may be photos)
 3. Color Description
 4. Bill of Materials
 5. Identifying plantings, (name, height and width when fully grown) 6. Product Brochures
 7. Photos where improvement located
 8. Fence may be Required (playground structures)
 9. Copy of Permits including any Variances
 10. Copy of the Contract
- Description of the Project Request.
- Check boxes stating you understand the requirements
- Sign the Application.

Without the necessary information the request may be delayed or rejected.

The ARC's decisions are based on the information presented and its conformity to other projects within the community. The ARC is responsible for maintaining a consistent design and to maintain property values while allowing you to get your approved project completed as quickly as possible.

Appendix D

StoneBridge Landscape Committee Recommended Plants and Shrub And Do Not Plant List

The StoneBridge ARC working with the StoneBridge Landscape Committee recommends the plant and shrub replacement list, which is guidance for the Community in general, Single Family Homes, the Villas and Townhomes. It is also recommended that the same shrubs not be planted repetitively throughout the community, reasoning for this is that if one plant or shrub gets a disease, then all the

shrubs will eventually succumb to the same disease. An example of this are issues encountered with knockout roses and laurels.

It is recommended that all plants should be planted recognizing the light needs required to have the plant thrive. Plants and Shrubs Which Require (Morning Sun) Part Shade or All Shade:

1. *Fothergilla 'Mount Airy'*. Fothergilla 'Mount Airy' (Dwarf Fothergilla, Mt. Airy Fothergilla) North Carolina Extension Gardener Plant Toolbox (ncsu.edu) Part shade to sun, plant at end of front bed for room to grow.
2. *Dwarf Yaupon Holly Ilex vomitoria 'Nana'*. Ilex vomitoria 'Nana' (Dwarf Yaupon, Dwarf Yaupon Holly) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu). Slow grower and can be planted in sun to part shade - planted in front bed below windows.
3. *Abelia ('Little Richard')* compact up to 3 feet, small white flowers, foliage bright red, turns glossy green, and then tangerine pink. Linnaea x grandiflora (Glossy Abelia) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu). Part shade to sun
4. *Carex 'Snow Line'*. Carex conica 'Snow Line' (Birdfoot Sedge, Hime-Kan-suge, Sedges) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu)
5. *Hakone Grass*. Hakonechloa macra 'Aureola' (Golden Hakonechloa) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu).

Plants and Shrubs Which Require (Afternoon Sun) All-Day Sun:

1. *Blue Star Juniper* Juniperus squamata 'Blue Star'. Juniperus squamata 'Blue Star' ('Blue Star' Juniper, 'Blue Star' Singleseed Juniper, Flaky Juniper 'Blue Star', Singleseed Juniper 'Blue Star') | North Carolina Extension Gardener Plant Toolbox (ncsu.edu). Plant below the windows. (area measures 17' wide by 6" deep and height to windowsill is 21").
2. *Little Bluestem*. Schizachyrium scoparium (Little Bluestem, Prairie Beardgrass, Prairie Beard Grass) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu). Plant in between driveways of villas (area measures 44" wide by 59" deep).
3. **Liriope muscari 'Pee Dee Ingot'**. Liriope muscari 'Pee Dee Ingot' (Golden lilyturf, Golden lily turf, Golden monkey grass, Pee Dee Ingot Lilyturf, Pee Dee Ingot Lily Turf) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu) 3 liriope planted in space between front sidewalk and driveway (area measure 30" at largest point by 44" deep). Also, it will stay contained in this spot.
4. *Carex Albula*. Carex albula (Curly Sedge, Lime-green Sedge, New Zealand Hair Sedge, New Zealand Sedge) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu). Sun to part shade
5. *Lemon Candy Ninebark*: Physocarpus opulifolius 'Podaras 3' Lemon Candy (Lemon Candy) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu). Plant at the end of bed for room to grow.
6. *Dwarf Yaupon Holly Ilex vomitoria 'Nana'*. Ilex vomitoria 'Nana' (Dwarf Yaupon, Dwarf Yaupon Holly) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu). Slow grower and can be planted in sun to part shade - plant under windows.
7. *Bunny Tail Grass*. Lagurus ovatus (Bunny Tail Grass, Hare's Tail Grass) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu)

8. *Shrubby St. John's Wort*. *Hypericum prolificum* (Common St. John's Wort, Shrubby St. John's Wort, St. John's Wort) | North Carolina Extension Gardener Plant Toolbox (ncsu.edu). Plant at the end of bed for room to grow.

Exotic plants introduced into the landscape threaten existing native ecosystems by outcompeting native plants that have co-evolved with insects and animals throughout the food chain. They create disruptions in natural areas, in parks, in waterways, and on residential and commercial property. Removing out of control invasive plants is labor intensive and costly. Carefully selecting plants that will thrive in Middle Tennessee and function as a part of a healthy ecosystem avoids costly mistakes and improves property values.

The StoneBridge Landscape Committee encourages homeowners to use research-based, authoritative sources before choosing landscaping plant material. The Tennessee Exotic Pest Plant Council has developed a list of plants invasive in Tennessee. The list is updated regularly following a rigorous evaluation protocol using input from numerous botanists, ecologists, and resource managers across the state. In addition to trees, the list includes shrubs, grasses, forbs, and aquatic plants.

Tennessee Exotic Pest Plant Council www.tnipc.org/

For general information about planning a healthy landscape, Tennessee Smart Yards is an excellent place to begin <https://tnyards.utk.edu/>.

University of Tennessee Extension provides a wealth of information as well as an extensive, searchable list of publications: <https://utextension.tennessee.edu/>

Still have questions? Call the Wilson County Master Gardeners Helpline:

- 615-444-9584 • Email: wcmghelpline@gmail.com
- Visit at 925 East Baddour Parkway, Suite 100, Lebanon, TN.

Contact Lucas Holman, University of Tennessee's Wilson County Horticultural Extension Agent:

- 615-444-9584 • Email: lhoman1@tennessee.edu

Dear StoneBridge Homeowners,

The Master BOD is happy to announce that our new Clubhouse Attendant, Cathy Hardy, has completed training and is now able to assist with clubhouse reservations and key fob issues. Please contact Cathy for clubhouse reservations moving forward at cathy.hardy@rowcal.com. Please see her work schedule below. Thank you all again for your feedback and support.

Clubhouse Attendant Hours

Mondays: 9am - 1pm

Wednesdays: 3pm - 7pm

Fridays: 9am - 1pm

These hours will also be posted on the bulletin board in the clubhouse.

Thank you,

StoneBridge Master Association Board of Directors

PROPERTY FLOOD RISK REPORT

FEMA National Flood Hazard Layer (NFHL) — Official Data Source

Report No.
FZD-01318A20

Created
July 07, 2026

Purpose
Seller Disclosure

PROPERTY IS PARTIALLY IN FLOOD ZONES — HIGH + MODERATE RISK (100-YR + 500-YR)

This property is PARTIALLY in the 100-year flood zone (high risk) AND PARTIALLY in the 500-year flood zone (moderate risk) — boundary case where both the SFHA and the shaded-X (0.2% annual chance) areas touch the parcel.

SECTION 1 — PROPERTY INFORMATION

Submitted Address:	1702 Patterson Grove Rd, Apex, NC 27502
Geocoded Match:	1702 PATTERSON GROVE RD, APEX, NC, 27502
Latitude:	35.732279
Longitude:	-78.887036

SECTION 2 — FLOOD ZONE DETERMINATION

Determination:	This property is PARTIALLY in the 100-year flood zone (high risk) AND PARTIALLY in the 500-year flood zone (moderate risk) — boundary case where both the SFHA and the shaded-X (0.2% annual chance) areas touch the parcel.
FEMA Flood Zone:	X (Outside SFHA)
Zone Sub-Type:	AREA OF MINIMAL FLOOD HAZARD
SFHA (Special Flood Hazard Area):	No
FIRM Panel:	3720073200K (eff. Jul 19, 2022)
Flood Insurance Requirement:	Likely required — parcel intersects both 100-year SFHA and 500-year shaded-X; verify parcel extent against SFHA boundary
Multi-Point Coverage Analysis:	5-point coverage sample (center + 4 offsets at ~50m N/S/E/W) classified as: 1 BLUE (100-yr) · 1 ORANGE (500-yr) · 3 MINIMAL

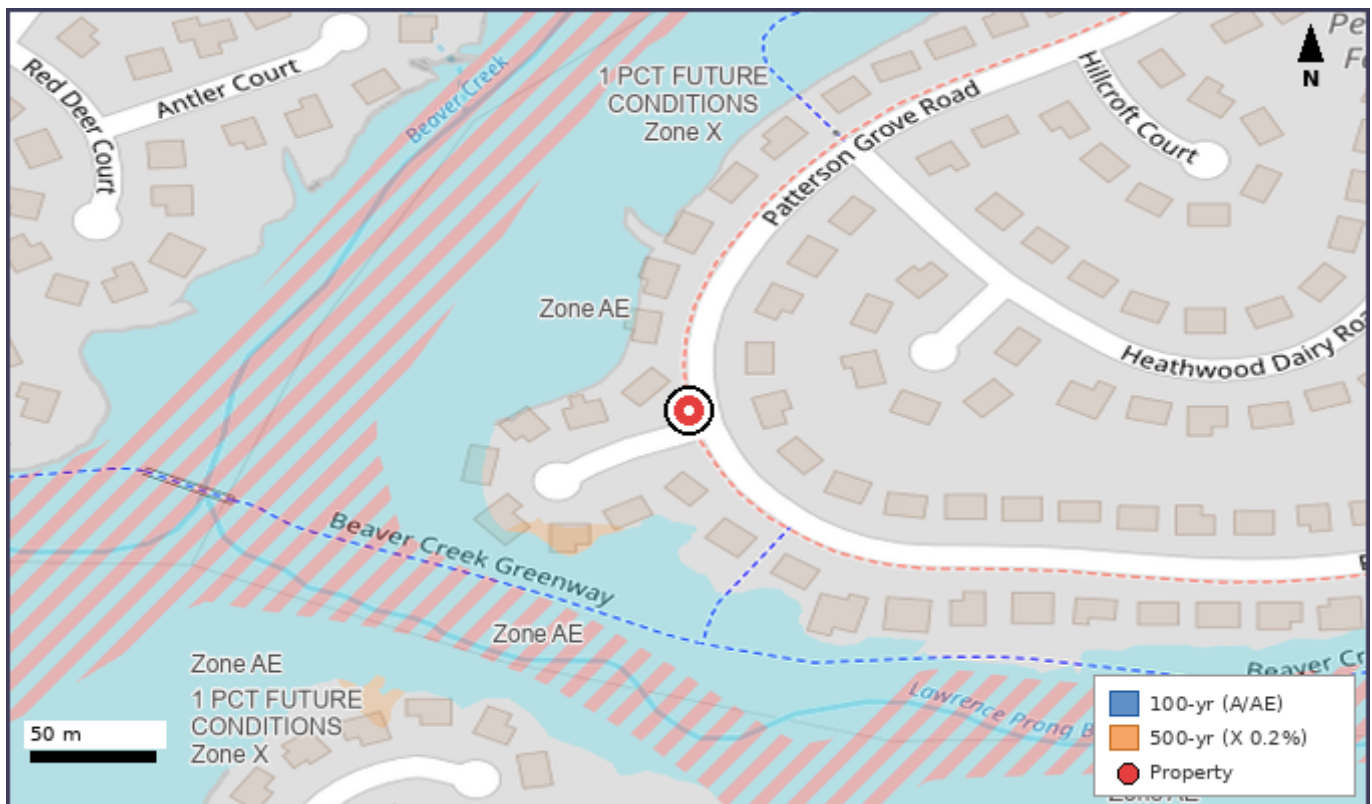
SECTION 2B — FEMA LETTER OF MAP AMENDMENT (CONTROLLING)

Case Number:	06-04-0735A
Type:	DetermLetter
Issued:	2006-01-05
Outcome:	Structure removed-Property partially inundated
Community:	APEX, TOWN OF (CID 370467)
Project / Address:	PEARSON FARMS SUBDIV, PHASE 3B, LOT 84 -- 1706 PATTERSON GROVE ROAD
Reevaluation:	Not incorporated
Match Method:	LOMA project center within 13.6 m of property

This FEMA-issued LOMA removed the **structure** from the SFHA but the lot remains partially inundated per the FIRM. Lender insurance requirements depend on the structure location relative to the BFE; refer to the original LOMA document for specifics.

SECTION 2A — PROPERTY MAP WITH FEMA FLOOD OVERLAY

FEMA flood zones rendered as semi-transparent overlay on OpenStreetMap base layer. The red pin marks the property at 35.732279, -78.887036. Blue shading indicates 100-year (high-risk) zones; orange shading indicates 500-year (0.2% annual chance) zones.



SECTION 3 — DATA SOURCES

Primary Source:	FEMA NFHL Layer 28 (Flood Hazard Zones), Layer 3 (FIRM Panels), Layer 34 (LOMAs), Layer 1 (LOMRs)
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Service Endpoint:	hazards.fema.gov/arcgis/rest/services/public/NFHL/MapServer
Geocoding:	U.S. Census Bureau Geocoder + OSM Nominatim cross-check
Map Base Layer:	OpenStreetMap (© OpenStreetMap contributors)
Verification Method:	5-Point Coverage Analysis (center + 4 cardinal offsets at ~50m, point-in-polygon query against FEMA NFHL, WGS 84 / EPSG:4326) + 50m envelope cross-check + LOMA/LOMR registry lookup
Verified On:	2026-07-07 16:48 UTC

SECTION 4 — FLOOD INSURANCE GUIDANCE

Part of this property falls within multiple FEMA flood zones — a portion is inside a **Special Flood Hazard Area (SFHA — 100-year, high-risk)** and another portion is inside **Zone X (shaded — 500-year, moderate-risk, 0.2% annual chance)**. Multi-point sampling at the parcel corners returned a mix of blue, orange, and minimal-risk points — typical of properties on the edge of a creek or drainage corridor.

Federal mandate: Flood insurance is **REQUIRED** by federal law if any insurable structure on the property lies inside the 100-year SFHA boundary.

Owner action: Order a FEMA Standard Flood Hazard Determination (Form FF-206-FY-22-152) and obtain an Elevation Certificate to confirm whether the principal structure is inside the SFHA. Even if the structure sits outside the 100-year line, partial 500-year coverage of the lot still warrants flood insurance consideration.

Disclosure: Sellers must disclose BOTH the 100-year and 500-year coverage on the relevant state seller-disclosure form. In Texas, Property Code § 5.008 requires disclosing any portion of the property in either floodplain.

SECTION 5 — LEGAL DISCLAIMER

This Property Flood Risk Report is generated from publicly available FEMA National Flood Hazard Layer (NFHL) data and is provided for informational purposes (e.g., real-estate seller disclosure, preliminary due diligence). **This document is NOT the Standard Flood Hazard Determination Form (SFHDF) required for federally-backed mortgage loan determinations pursuant to 42 U.S.C. § 4012a (Flood Disaster Protection Act).** Lenders and federal agencies must use the official **FEMA Form FF-206-FY-22-152** (Standard Flood Hazard Determination Form), completed by a qualified flood-zone determination provider. FEMA flood maps are subject to revision; effective panels and Letters of Map Change (LOMC/LOMA/LOMR) should be verified at msc.fema.gov. The issuer assumes no liability for decisions made in reliance on this informational summary.

Data Source: FEMA National Flood Hazard Layer (hazards.fema.gov) · **Report No.:** FZD-01318A20