

Explanation of Changes to the Architectural Guidelines of the Reflection Pointe Homeowners Association

June 17, 2026

Pursuant to article 2.5 of the Reflection Pointe Architectural Guidelines (hereinafter also called the Guidelines), the following are the changes reflected in the June 17, 2026, Edition of the Guidelines. These are changes to articles 3.7, 3.11, 3.15, 3.16, 4.17, 8.1, 9.1, and 9.2, and add new Articles 4.37, 6.13, and 7.11. Changes to Fillable Forms “Application, Review, and Construction Fees” and “Request for On-site Inspections” forms and an addition to the Minor Project forms are also included.

Italicized, highlighted text reflects the changes to be incorporated into or deleted from respective articles in the next revision of the Guidelines.

3.7 Compliance Security Deposit, Road Impact Fee, Sewer Tap Fee, and Sewer Grinder Pump Installation Costs: Compliance Security Deposits, Road Impact Fees, Sewer Tap Fees, costs must be paid to the ACC at the time that the Final Building Plans Application is submitted.

Add this note just below the introductory section of Article 3.7

Note: Sewer Grinder Pump installation costs may be paid at any time, but history has shown these costs can increase during the construction period. See item 16 of the APPLICATION, REVIEW, AND CONSTRUCTION FEES Fillable Form for current sewer grinder installation costs.

Reason for change: To correct the current incorrect wording in 3.16 that the cost of materials and labor for the installation of the sewer grinder pump was to be paid upon submission of the Schematic Review Application and to direct the Owners to the appropriate Fillable Form.

3.11 On-site Inspections: The Featured Builder must request four (4) separate on-site inspections via the Review Portal from the ACC during the construction of the Home: Staking Inspection, Lot Clearing Inspection, Dry-In Inspection, and Final Inspection at Construction Completion. *If the Featured Builder has called for a site inspection and the results require an additional inspection, a fine of \$250 may be assessed.*

Reason for Addition: The Featured Builder is responsible for requesting a site inspection. This addition ensures the Featured Builders are aware that a fine could be assessed for a site inspection assessed as Not Approved, Non-Compliant, or Incomplete.

3.15 Review of Modifications to Existing Homes (initial construction is complete and the footprint of the Home is being altered and/or there is a significant renovation)

B. Minor Projects which the ACC Determines Need Full Construction Documents: The ACC reserves the right, in its sole discretion, to determine that any project submitted as a Minor Project under Section 3.14, is actually a major project that will require Construction Documents (**“Major Project”**) *and a Compliance Security Deposit (CSD) that should be paid by the licensed general contractor but may be paid by the Owner. Article 3.7 refers.* An example of a Major Project is the addition of a heated or unheated addition to an existing Home. The Processing Fee for the review of a Major Project, including three (3) on-site inspections, is One Thousand Seven Hundred Fifty Dollars (\$1,750.00). If the ACC has made this determination, then the Major Project will require the same fee review standards as the ACC requires for construction of a Home. The Construction Documents for a Major Project must include the applicable elements of Section 3.4, as determined by the ACC. All Major Projects should be accompanied by professionally prepared drawings prepared by a licensed architect or professional engineer. Exception: Major Projects do not need to be constructed by a Featured Builder, which means that the ACC will allow a licensed general contractor who holds an intermediate license which is valid for individual construction projects of up to \$1,000,000.00 to construct a Major Project. Major Projects will require three (3) on-site inspections: (i) the Initial Inspection, at the beginning of the Major Project to determine the placement of the addition and extra project support considerations which may be required (including, without limitation, silt fencing, portable job site toilet, or other requirements); (ii) the Dry-In Inspection, when the addition is under roof and sealed to the elements; and (iii) the Final Inspection, to assure that the Major Project has been constructed in accordance with the approved Construction Documents. Owners should contact the ACC via the Review Portal to request each of these on-site inspections at the appropriate time. *The Process described in article 3.7 (1) and (2) for the CSD for Featured Builders applies to the CSD for the licensed general contractor of approved Major Projects. The Homeowner is to acknowledge in the Review Portal that the licensed general contractor overseeing the project has read and will comply with these Architectural Guidelines.*

Reason for Change: To reiterate the requirements and process already specified in Article 3.7 ; to ensure the Owner makes the licensed contractor aware if the Guidelines.

3.16 Low Pressure Sewage System Installation Fee and Administration of the Service:

In accordance with Section 5.3 of Amended Declaration, the construction, operation, and maintenance of the wastewater collection system in Reflection Pointe must conform to the rules and regulations established by the NCDEQ and the North Carolina Environmental Management Commission. To conform to these rules and regulations, the Association has contracted with Carolina Low Pressure Sewer Systems (“CLPSS”) to install a wastewater grinder pump unit on each Lot at the time a Home is constructed. Installation of sewer grinder pumps by CLPSS is mandatory and Featured Builders are to contact CLPSS at (980)722-1802 before trenching sewer or water lines. *To cover the costs of materials and labor of the installation of the sewer grinder pump, a check in the amount determined by Property Matters Realty as indicated in item 16 of*

the APPLICATION, REVIEW, AND CONSTRUCTION FEES Fillable Form and payable to the Reflection Pointe Homeowners Association, Inc., may accompany the submission of the Final Building Plans or may be paid at a later date. Either the Owner or the Featured Builder may provide this payment. If the cost of installation exceeds the amount originally submitted (for example, because drilling or heavy equipment is required to remove rock), the Owner's account will be assessed the full amount of the additional cost, which must be paid within thirty (30) days.

Reason for change: To reiterate when the fee can be paid and where the fee is found.

Article 4.17 Pools

No above-ground swimming pools are permitted on any Lot in the Community. If an Owner wishes to install an in-ground swimming pool or lap pool (each, a **"Pool"** and collectively **"Pools"**), the Owner must first obtain ACC approval. Permits from Gaston County and two inspections by Gaston County are also required in addition to ACC approval and inspections by the ACC. Pools, decks, Pool equipment, and related equipment enclosures must be located in the rear yard, not encroach on the Lot's setbacks, and must be architecturally consistent with the Home and the Lot's landscaping. The Owner must submit landscaping and screening plans for the ACC's review and approval at the same time as the plans are submitted for the Pool, so that the screening and landscaping are integral parts of the overall landscape plan for the Lot and the equipment screened is not visible from the Road or adjacent Lots. By submission to the ACC of plans for installation of a Pool, the Owner agrees to be solely responsible for all issues of safety and liability associated with having a Pool on the Owner's Lot, and agrees that the Association, the Board, the ACC, and the Property Manager shall have no responsibility whatsoever for the use or operation of the Pool. *Pool construction, whether included in a new home construction or as an addition to an existing home, is to be submitted as a separate project with the fee listed on the Application, Review, and Construction Fees Fillable Form for the ACC review of the pool plans. The fee is to be paid by the Owner. In both cases, the Owner is responsible for uploading the pool plans, permits, and the name of the contracted pool company to a separate Review Portal designated as a pool submission, i.e., lot number -P. In the case of new home construction, the Final Site Plan and Landscape plan submitted with the Construction Documents must include the pool. If the Owner is adding a pool to an existing Home, the Owner is responsible for uploading the pool plans, any landscape plans, permits, and the name of the contracted pool company to the Review Portal.*

Reason for addition: To clarify responsibility for pool construction.

New article 4.37

4.37 Exterior Surface Stain Prevention

All soil staining along the home's perimeter must be fully prevented and must not be visible upon completion of the residence. Within one week of commencing installation of the primary exterior materials (including brick, stone, stucco, or siding), the builder is required to place an adequate

amount of straw around the perimeter of the residence to areas where needed to prevent soil from staining the exterior surfaces. Reliance on pressure washing or the addition of extra foundation plantings to conceal staining are ineffective and do not adequately prevent staining.

Reason for the Additional Requirement

To prevent staining the foundation of the home prior to landscaping the lot.

New Article 6.13

6.13 Drainage Swales. The landscape architect or civil engineer will determine the need for and location of drainage swales and include any needed swales in the Erosion Control Plan.

Reason for addition: To assign responsibility for determining if swales are needed on the lot as part of the erosion control plan.

New article 7.11

7.11 Dock Construction. Dock construction, whether included in a new home construction or as an addition to an existing home, is to be submitted as a separate project with the fee listed on the Application, Review, and Construction Fees Fillable Form for the ACC review of the dock plans. The fee is to be paid by the Owner. In both cases, the Owner is responsible for uploading the dock plans, permits, and the name of the dock company to a separate Review Portal designated as a dock submission, i.e., lot number -D. A licensed, marine dock contractor approved by the ACC is responsible for the dock construction. For a dock constructed in conjunction with a new home build, the Final Site Plan and Landscape plan will include the dock. The Featured Builder is responsible for blending the dock construction into the landscape plan for the Home, and for ensuring the any walkway to the dock is completed in accordance with Article 6.9, Riparian Buffer Area. If the Owner is adding a dock to an existing Home, the Owner is responsible to have the dock and landscape drawings, permits, and other associated documents uploaded to the Review Portal. In this case, the Owner is responsible to ensure that any walkway to the dock is constructed in accordance with Article 6.9, Riparian Buffer Area.

Reason for addition: To clarify responsibility for dock construction

Article 9.1 Notification

Rewrite the section on Owner violations

Currently: If the Owner is in violation and no contractor is involved, the notifications will state the violation and give the Owner ten (10) days in which to remedy the violation. If the violation is not cured within the ten (10) day period, *the ACC may levy a Special Individual Assessment, after notice and a hearing, in accordance with Section 4.5 of the Amended Declaration and in compliance with the provisions of the North Carolina Planned Community Act.*

Revised. If the Owner is in violation and no contractor is involved, the notifications will state the violation and give the Owner ten (10) days in which to remedy the violation. If the violation is not cured within the ten (10) day period, *the Association may convene a hearing in accordance with Section 4.5 and Section 13.2 of the Amended and Restated Declaration to determine if fines or other sanctions should be imposed for the suspected violations.*

Article 9.2 Fines for Violations

Rewrite the section on fines for Owners

Currently: If an Owner occupies a Home or uses an Improvement for which a letter of violation or non-compliance has been issued by the ACC, and the violation or non-compliance has not been resolved to the reasonable satisfaction of the ACC within ten (10) days, *the ACC may levy a Special Individual Assessment of up to One Hundred Dollars (\$100.00) per day for each day of such occupancy or usage.*

Revised: If an Owner occupies a Home or uses an Improvement for which a letter of violation or non-compliance has been issued by the ACC, and the violation or non-compliance has not been resolved to the reasonable satisfaction of the ACC within ten (10) days, *the Association may, after notice and the opportunity to attend a hearing, levy fines or a Special Assessment of up to One Hundred Dollars (\$100.00) per day for each day of such occupancy or usage.*

Reason for Changes to 9.1 and 9.2

The ACC cannot impose fines on Owners. Only the Association can impose fines on Owners and only after the opportunity for the owner to attend a hearing is offered.

Fillable Forms

Added Change

On the APPLICATION, REVIEW AND CONSTRUCTION FEES Form

Line13 Currently reads:

13. Initials Additional on-site or office reviews by ACC: \$250

Add to line 13

13. Initials Additional on-site or office reviews by ACC: \$250 *(Featured Builder/ Owner)*

Reason for addition: The Featured Builder is responsible for on-site reviews. Either the Featured Builder or the owner could be responsible for the office reviews.

Request for On-site Inspections

Staking Inspection

Remove this requirement from the requirement of the Staking Inspection:

Mark trees to be removed which are outside the 20 feet approved for clearing in the front and rear of the home. Clearing may extend to the side lot lines typically without additional approvals.

Replace it with the wording in section 3.11 On-site Inspections:

Flag all hardwood trees to be saved that are larger than six inches (6") in diameter, measured at the base that are fifteen (15) feet outside the boundary of the Home, for inspection/approval by the ACC.

Reason for change

Make the Fillable Form consistent with the Article 3.11 requirement.

Minor Project Application Fillable Form

New Addition

Add this note above the signature line:

See Article 4.17 for pool additions and Article 7.11 for dock additions.

Reason for addition

To differentiate between Minor Projects and the special circumstances for pool and dock additions.

List of Minor Projects

Add Fences to the list of Minor Projects Part B.

Reason for addition

To be consistent with the requirement of Article 5.22, Landscape Walls, Screen Walls, and Fences:

“All landscape walls, screen walls, and fences are governed by Section 10.6 of the Amended Declaration and must be approved by the ACC.”