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Recorder of Deeds

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FOUR SEASONS LAKESITES POA

## RECORDER OF DEEDS CERTIFICATE

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# ***TABLE OF CONTENTS***

I.	Preface	5-7
II.	Building Information	7-24
III.	Review & Permitting Process	24-26
IV.	Other Necessary Permits	26-27
V.	Inspection Procedures	27-29
VI.	Common Areas	29
VII.	Trees	29-30
VIII.	Lakeward Improvements	30-33
IX.	Utilities	33-42
X.	Amendment Process	42
XI.	Property	42
XII.	Notice of Disclaimer	42
	Acknowledgement	43
	Exhibit A, Subdivision List	44-48
	Exhibit B, Approved Wastewater Treatment Systems	49
	Exhibit C, Permit Matrix	50-51
	Exhibit D , Important Phone Numbers	52
	Exhibit E, Sample Landscaping Plan	53
	Exhibit F, BWF Lot Setbacks	54

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# ***TOPICAL INDEX***

Above Ground Pools	6, 20
Aeration Specifications	38-39
Acknowledgement	43
Amendment Process	42
Appeals (To Reviews By ACC)	25-26
Approved Wastewater Treatment Systems	36-37, 49
Architectural Control Committee	5, 24
Backflow Preventor	40
Building Envelope	5
Building Information	7-24
Burn Permit	26
Commercial Vehicles	6
Common Areas	29
Control Panel and Warning Lights (Wastewater)	39-40
Damage/Performance Deposit	14
Decks and Deck Railings	20
Definitions	5-7
Design and Specifications (Lot and Home)	8-13
Docks	27, 30-33
Dredging Permits	27
Driveways and Culverts	18-19
Elevation Package	12
Exhibit A, Subdivision List	44-48
Exhibit B, Approved Wastewater Treatment Systems	49
Exhibit C, Permit Matrix	50-51
Exhibit D, Important Phone Numbers	52
Exhibit E, Sample Landscaping Plan	53
Exhibit F, BWF Lot Setbacks	54
Fees	13-14
Fences	19-20
Final Inspections	29
Floor Plans	12
Footing Location Inspections	28
Framing Inspections	28
Fuel Storage Tanks	41
Garages	19
General Construction Requirements	14-16
Hard Surface	6
Heavy Equipment	6
Helicopter Landing Pads	21-22
Individual Wastewater Systems	35-40
Inspection Procedures	27-29

Lake Ozark Fire Protection District	26, 52
Lakeward Improvements	30-33
Landscaping Plan	13, 53
Membership	5
Natural State	7
Detached Structures	24
Oversized Vehicles	7
Permanent Retaining Wall	7
Permit Matrix	50-51
Permit Process	24-26
Poles	22
Pressurized Central Sewer	34-35
Privacy Fences	7, 19
Property	42
Review Process	24-26
Right of Entry	27
Seawalls	33
Setbacks	10-11
Selection of Builder	8
Signs	23
Site Plan	10-11
Site Preparation	13
Solar Panels	23-24
Square Footage	11-12
Stop Work Orders	16
Stored Vehicles	7
Surveys	9-10
Swimming Pools	20
Telephone Numbers	52
Trash Enclosures	17-18
Tree Removal	29-30
Utilities	33-42
Variances	17
Village of Four Seasons	26, 52
Warning Lights	39-40
Wastewater	33-40
Water Service	40-41

## **LIST OF DIAGRAMS**

Diagram A:	Trash Enclosure	17
Diagram B:	Seawall Section	33
Exhibit A:	Subdivision List	44-48
Exhibit B:	NSF Class 1, Standard 40, Approved Systems	49
Exhibit C:	Permit Matrix	50-51
Exhibit D:	Telephone Numbers	52
Exhibit E:	Sample Landscaping Plan	53
Exhibit F:	BWF Lot Setbacks	54

**FOUR SEASONS LAKESITES  
PROPERTY OWNERS ASSOCIATION  
ARCHITECTURAL CONTROL COMMITTEE  
GUIDELINES FOR CONSTRUCTION**

**I. PREFACE**

**A. Purpose:**

The Architectural Control Committee(hereinafter referred to as ACC) was established to review **all exterior improvements** to any lot within the Four Seasons Lakesites Property Owners Association, Inc.(hereinafter referred to as POA). The diligent monitoring of exterior improvements within the community assures the homeowner that the integrity of the development will not be compromised. The amended ***Declaration of Restrictive Covenants***, which governs the land use, was created to ensure the quality of living within this planned residential community, as well as to maintain the peaceful sylvan characteristics of the area. The unique features of the community neighboring the Lake of the Ozarks require careful preservation of the waterfront and wetland areas so as not to disturb the delicate balance of nature. The ACC is committed to this effort. Support from homeowners and their contractors is necessary to allow Four Seasons Lakesites to remain the premiere residential resort community in the Midwest.

**B. Membership:**

The Four Seasons Lakesites Property Owners Association's Board of Directors (Board) has appointed a five to nine-member Architectural Control Committee per the governing documents. The ACC's administrator is available for consultation or assistance during normal business hours or by appointment. The office of the ACC is located at 2121 Bagnell Dam Blvd. Lake Ozark, MO 65049; telephone (573)552-8334, e-mail address [jprince@mam-llc.com](mailto:jprince@mam-llc.com), Fax (573)552-8336.

**C. Definitions**

- 1. Building Envelope-** The building envelope is the space framed by the setbacks outlined in the Guidelines for Homebuilder's Handbook. This is the space within which a home may be constructed.

2. **Above Ground Pools** - Pools that are constructed of steel or polymer and installed, completely or mostly, above the ground with waterproofing PVC or other membrane overlaying the walls and floor, creating an impenetrable surface to hold water. This includes soft sided inflatable pools and pools that are designed to be freestanding.

3. **Commercial Vehicles:**

The term "Commercial Vehicle", as used in Section 14.5 (f) (xii) of the *FIFTH AMENDED AND RESTATED DECLARATION OF RESTRICTIVE COVENANTS*, shall be deemed to include, but shall not be limited to:

- a. Any motor vehicle which is used for the purpose of conducting any business, which has the business name and, additionally, any contact information affixed to the vehicle. Contact information shall include, but shall not be limited to, the business address, telephone number, website address, email address or other social media contact information.
- b. All dump trucks, tractor-trailer semi cabs, flat bed trucks, panel trucks and all construction equipment. All construction equipment is expressly included within this definition except for those items confined within the property boundaries of a property with an active construction permit, issued by the ACC.
- c. If a vehicle, fitting the definition of "Commercial Vehicle" as stated above, is required by an employer of the property owner, as part of the owner's employment, and the vehicle is not oversized, the vehicle may be parked on the hard-surfaced driveway of the owner's property, during non-working hours, if the property owner is unable to reasonably park said vehicle in the home's garage. The property owner must provide Management with a signed statement from the employer, stating that the employer requires the employee to keep the vehicle at the residence.

The term "Commercial Vehicle", as used in all construction equipment is expressly included within this definition except for those confined to properties with active construction permits, issued by the ACC.

4. **Detached Structure-** Any structure or part thereof that does not have internal access to the primary structure.
5. **Hard Surfaces-** The term "hard surface" is defined as asphalt, concrete or paver stones/bricks for driveways. Off street parking areas that are not part of the driveway could include gravel as a hard surface.
6. **Heavy Equipment-** Any equipment as large or larger than a Bobcat will be considered heavy equipment.



7. **Natural State-** This refers to a lot that has no visible improvements on it. This includes, but is not limited to, wastewater treatment equipment, retaining walls, driveways, docks etc. Seawalls are an exception.
8. **Oversized Vehicles-** The term "Oversized Vehicle", as used in Section 14.7 (f) (xii) *FIFTH AMENDED AND RESTATED DECLARATION OF RESTRICTIVE COVENANTS*, shall be deemed to mean any motor vehicle which exceeds three hundred (300) inches in length, eighty-four (84) inches in width, or eighty-four (84) inches in height.
9. **Permanent Retaining Wall-** A permanent retaining wall is any wall constructed of poured concrete.
10. **Privacy Fences-** Any fence that is consistently 5' tall or taller and any fence that has pickets spaced less than two inches apart.
11. **Stored Vehicles:** The term "Stored Vehicle", as used in Section 14.7 (f) (xii) *FIFTH AMENDED AND RESTATED DECLARATION OF RESTRICTIVE COVENANTS*, shall be deemed to mean any motor vehicle which is not covered in a manner approved by the ACC (such as a form fitting car cover) inoperable, displays an invalid or expired license plate, or no license plate.

## II. ***BUILDING INFORMATION***

### A. **Overview:**

**No construction work or site preparation shall commence without ACC approval.** The ACC provides this booklet for information and review for any POA member or their agent when considering submitting plans for most exterior improvements or changes, including, but not limited to houses, garages, docks, seawalls, patios, pools, landscaping, painting, roofing, wastewater system improvements, etc. Please review the guidelines carefully before commencement of any new project. The ACC Administrative Staff is available Monday through Friday 8AM to 5PM or by appointment to assist with any questions or concerns. The Administrative Staff can be reached by telephone at 573-552-8334, in person at the Missouri Association Management, LLC business offices (2121 Bagnell Dam Blvd, Lake Ozark, MO 65049) and by email at [jprince@mam-llc.com](mailto:jprince@mam-llc.com).

The ACC meets on the first and third Tuesday of each month.

All plans must be submitted no later than 1:30 p.m. on the Friday preceding the meeting to be eligible for review the following week. When submitting plans, all fees and applications must accompany them to be considered for review. Due to time considerations, the ACC will only review five submittals for new home construction projects per meeting. These plans will be considered on a first-come/first-served basis if all plans and applications are properly submitted.

The POA strives to provide owners with informational copies of plans and specifications for systems which may be useful in connection with the use and enjoyment of the owners' property. The Association is not an architect, contractor or engineer, and makes no warranties, expressed or implied, regarding the accuracy, completeness, fitness for a particular purpose, reliability or suitability of this data. Furthermore, the Association disclaims any liability associated with the use or misuse of these plans and specifications. In utilizing and/or relying on these plans and specifications, the user fully assumes any and all risks associated with this information. Owners should engage such architects, contractors and/or engineers as may be necessary to review and confirm that plans and specifications are satisfactory, suitable for the owner and in compliance with all applicable laws and engineering standards.

Any copies of plans obtained from the ACC Administrative Staff are not to scale and are for reference purposes only and cannot be used for submission of structural changes.

**B. Selection of a Builder:**

Choosing the right builder for your residence is an important decision. You should be comfortable with your contractor and feel he or she is competent. Speak with the references the contractor has provided as well as others for whom your contractor has done work. Look closely at the workmanship of the projects your contractor has built. Ask the homeowners if the contractor has been available after the project was completed should minor repairs be needed. Do not hesitate in seeking other references and comments other than those provided.

Request that the firm or individual contractor provide proof of workers compensation, personal liability, and property insurance. Most owners' insurance policies will not cover injuries to workers on your property during the course of construction or during any improvements.

Neither the ACC nor the Board provides a "preferred builders" list.

Any disputes that may arise between the owner and the contractor must be resolved privately. The ACC **will not** be involved as an arbitrator or for support of either party unless the dispute involves a direct violation of the approved plans or the rules and regulations for building within the development.

**C. Design and Specifications:**

**1. General Information:**

Every house plan submitted should include a minimum of:

- One certified boundary survey of the lot
- One landscaping plan, prior to final inspection (this could be an addendum to the original digital/electronic copy)
- Two copies of the site plan

Two complete sets of floor plans, including elevation drawings

Both sets of plans will be returned to the owner. One set should be forwarded, by the owner, to the appropriate regulatory agency such as the Village of Four Seasons or your local fire protection district. The electronic copy will be retained by the ACC for its files. The requirements of the ACC are minimal requirements. All plans must also meet the requirements of any other applicable authority.

**Once the ACC approves plans, no exterior modification or alteration can be made without written ACC approval.**

**One digital/electronic copy of the approved submittal including all of the above information must be provided before a permit will be issued.**

The Applicant is responsible for the validity and accuracy of the plans submitted for review by the ACC. The ACC is not responsible for errors or omissions in the plans and specifications. There shall be no variances granted at the building site for any phase of construction. **The approved plans become a valid binding contract between the applicant and POA therefore it is necessary all proposed changes be submitted and approved by the ACC.**

The plans must reflect all proposed improvements using a noted scale. Construction details must be provided for review. Type of siding, roofing materials, color scheme, building materials, etc., must all be provided at the time plans are submitted. Color swatches of base and trim color must be submitted with plans. The ACC may request a bonafide sample of any of the proposed building materials.—Should a sample be requested, the sample may become a part of the ACC file and may not be returned.

Any exposed concrete more than twelve inches (12") above grade will require a finish other than natural flat concrete. The finish must be approved by the ACC. In the Village of Four Seasons all concrete wall forms must be retained in place for a minimum of 24 hours before removal, which restricts raking or chopping as a finish.

## **2. Surveys:**

A certified boundary survey with topography from a professional land surveyor, licensed in Missouri, must be submitted with the application. The contour elevations must be drawn accurately and to a noted scale, in no more than two-foot (2') increments. Certified surveys for waterfront properties must depict the 658.5 and 662 contour elevations. Certified surveys for lots on Good Oak Lake must depict the 710 contour elevation and lots on Tree Line Lake must depict the 700 contour elevation. The survey must include the recorded subdivision, existing roads, all trees (including species) over six inches (6") in diameter (see page 29-30), utility easements, property lines with dimensions and bearings, lot number, subdivision and classification, orientation, date, owner of record, and any other features, such as utility pedestals and boxes, identifying the legal limits of the lot. Should any encroachments be included, said encroachments are to be identified and dimensioned as such on the survey.

After the survey has been completed, the property pins are to remain intact. It is unlawful to remove any property pins set by a licensed surveyor to delineate a property boundary. Pin location is to be marked to facilitate the necessary inspections. In order to clearly define the areas of activity, the property limits must be string-lined throughout the duration of the project.

A survey is required for all permitted improvements. Should the proposed improvements be within the building envelope and no setback restriction is in jeopardy, the ACC may waive the required survey

### 3. Site Plan:

Copies of the site plan, drawn to scale on a copy of the boundary survey, on a minimum size paper of 18 inches x 24 inches must be submitted for review. All improvements must be incorporated into the site plan including, but not limited to:

- a) Dimensions of the lot, as referenced by accompanying certified survey;
- b) Topography with contour elevations drawn accurately in no more than two-foot (2') increments;
- c) Building envelope noted with applicable **setbacks** noted;
  - 1. Home and garage construction must be contained within the building envelope. Other project location requirements, including but not limited to swimming pools, sidewalks, patios etc. will be determined on a case-by-case basis. Under no circumstances will any project be approved beyond the property boundaries. The setbacks are determined using the following perpendicular distances from the surveyed property lines:
  - 2. **Front/Roadside:** Twenty-five feet (25') from any lot line coincident with road right-of-way.
  - 3. **Rear:** Fifty feet (50') from rear lot line, or 662 contour elevation on lots classified as "AWF." This shall not apply to lots in areas with central sewage collection, in which case a setback of forty feet (40') will be allowed.
  - 4. **Side:** Ten feet (10') from lot line (fifteen feet (15') on lots designated as Golf Course(GC) lots.)
  - 5. For setback requirements of the wastewater treatment systems, refer to Article X. of this document, **UTILITIES**.

**NOTE:** No permanent retaining walls will be allowed to extend into the sideyard setbacks of the property, unless required for driveway construction as approved by the ACC.

- d) Structure, including garages, decks, patios, and courtyards depicted by a heavy, consistent line.
- e) Roof line or overhang depicted by a broken line.
- f) Square footage, entry, lower and upper levels and total. (Square footage requirements are exclusive of decks, carports, garages, gazebos, porches, etc.).
- g) Location, make, and model of wastewater treatment unit, where applicable
- h) Location of absorption field, where applicable.
- i) Location of the grinder pump (including horsepower and location of sewer lines, where applicable).
- j) Locations of all trees over six inches (6") in diameter at five feet (5') high (see pages 29-30) be depicted as located by the registered land surveyor. Trees to be removed must be noted on site plan. Review will be based upon foundation drainage requirements.
- k) Driveway location, dimensions, culvert location and size, existing and finish grade elevations, and type of material.
- l) Heating and air-conditioning components located on the exterior of the house
- m) Projected lot lines extended lakeward, if applicable.
- n) Boat docks, noting size, ramp size, slip configuration, anchorage, location, distance from lot lines extended lakeward, distance from neighboring docks, and distance from dock to the centerline of the cove, per AmerenMO requirements, if applicable
- o) Seawall location, contour elevations, existing and finish grade, finish texture, materials, and color
- p) Trash enclosure location, size and dimensions(see page 17-18)
- q) Propane tank location and screening where applicable
- r) Swimming pools, size and location and pool equipment. Swimming pools must meet safety requirements (i.e. local building Codes or Fire Protection District) with fenced area or power pool cover. Specifications of fence **must** be depicted
- s) Proposed landscaping, retaining walls or terrace walls, plantings, boulders, etc. Site plans, which, in the opinion of ACC, do not provide sufficient detail, will not be approved. Detailed landscape plans must be submitted for all homes. See exhibit E (pg. 53) for sample landscaping plan.
- t) Playgrounds, pet confinement areas, and fences, where applicable
- u) All permanent retaining walls must be depicted and shall not extend into side setbacks
- v) Surface drainage paths, means of diverting, or channeling, if applicable

#### **4. Square Footage:**

The following list is the minimum square footage requirements for each lot classification. The number represents the fully enclosed floor area (devoted to living purposes) on the ground or *main* floor of a single-family house (exclusive of porch areas, patios, decks, garages, terraces, and unfinished basements):

<b><u>Lots platted prior to March 31, 1998</u></b>		<b><u>After March 31, 1998</u></b>
		<b><u>Commencing w/ Heritage Isle</u></b>
AWF	1200 sq. ft.	1500 sq. ft.
A	1200 sq. ft.	1500 sq. ft.
B	1020 sq. ft.	1200 sq. ft.
C	840 sq. ft.	1100 sq. ft.
D	680 sq. ft.	
E	as determined by the ACC	
GC	1500 sq. ft.	1500 sq. ft.

Lots 1-76, inclusive, in Country Club Estates #1 - 1400 sq. ft.

Multiple family dwellings 600 sq. ft. per unit except in Country Club Estates No. 2.  
Lots 77, 78 and 89 through 97, inclusive wherein the minimum shall be 550 sq. ft.

Single family dwellings built on multifamily lots shall have a minimum living space of 1200 square feet.

#### **5. Floor Plans:**

Accurate floor plans for each level must be submitted on a minimum of 18-inch by 24-inch paper and reflect the dimensions of the site plan, must be to scale (with the scale noted) and indicate the square footage. A licensed architect shall seal all plans submitted for multi-family residences. The floor plans must be included on the electronic copy mentioned in C.1.

#### **6. Elevation Package:**

As a part of the elevation package, drawings showing front, rear, and side views of the structure are to be included. Drawings shall accurately depict scaled dimensions, slopes, exterior materials, positioning of windows and shutters, chimneys, and facades.

Determining grade elevations for proposed home construction is mandatory. Profile drawings of the structure must incorporate the contour elevations of the lot. These elevations must be numerically noted as well as drawn on the elevations of the structure. Existing elevations are to be noted by means of a broken line; finish grade elevations noted by a heavy, consistent line. The topography of the property, as it relates to the structure, must be accurately detailed.

Elevations are to be provided if any structure or improvement is to be above grade such as decks, landings, terrace walls, retaining walls, etc. Elevation of the floor of the lowest living area and the elevation of the original and finish grade at each corner of the structure must be included.

## **7. Landscaping Plan:**

A detailed landscaping plan must be **approved** by the ACC prior to a final inspection being performed. The landscaping must be complete before the project will pass final inspection. Landscape plans must depict trees and bushes that will be planted, and any above ground structures or grade elevations, which will be added. Features to be shown include, but are not limited to, retaining walls, fountains, gazebos, flagpoles, light standards, sidewalks, and flumes. Special care should be taken to ensure that lighting used for landscaping purposes does not create a nuisance for neighboring properties. See exhibit E (pg. 53).

### **D. Site Preparation:**

Alteration of the existing grade is not allowed prior to permit issuance. All property lot lines are to be string-lined after the licensed surveyor has established the property pins. Failure to do so will result in an inspection not being approved.

The preservation of trees should be emphasized when designing and laying out the home. It is requested that all flowering trees be allowed to remain wherever possible. To protect trees, it is suggested a "drip line" be created, which consists of a fence or other identifying barrier erected around the tree. This "line" should follow the outermost branches of the tree as much as possible.

### **E. Fees:**

#### **1. Permit Fee:**

A permit fee must be paid at the time plans are submitted. The permit fees are necessary to defray the administrative costs for operation of the ACC. Submittal fees are not refundable. Checks should be made payable to Four Seasons POA. Although a permit is required, some projects do not require a fee, including but not limited to painting, dead tree removal and lawn maintenance. Please inquire with the administrative staff to determine if your project will require a permit fee.

The permit fee for home construction projects also includes four (4) on-site inspections during the construction process; a pre-site inspection, a footing inspection, framing inspection and a final inspection. Should re-inspections be required, a twenty-five dollar (\$25) fee will be deducted from your damage/performance deposit.

The current fee schedules according to lot classification are as follows:

Lots Classified as Waterfront	\$600.00
Lots Classified as Non-waterfront	\$600.00
Lots Classified as Golf Course	\$600.00

**NOTE:** All fees are subject to change without notice. All fees contained herein were accurate at time of publishing. Changes will be posted on the website. Homeowners within the Village of Four Seasons must check with the Village for their fees.

**2. Damage/Performance Deposit:**

Damage/performance deposits are required for some but not all projects in the Property Owners Association. The ACC administrative staff will inform owner/contractors if a damage deposit is required upon application for a permit. A damage/performance deposit of \$3,000.00 on Horseshoe Bend or \$5,000.00 in Porto Cima must be posted for all new homes within the POA at the time plans are submitted for review. Make the check payable to Four Seasons POA. This shall be deposited with any interest from the funds being applied to the operations of the ACC. Should there be damage from construction, to property other than that which is being built on, the ACC will determine repair costs and the refund will be adjusted accordingly. A copy of the estimate to correct the situation will be made available to the applicant upon request. **The damage/performance deposit will be refundable to the property owner of record at the time of the refund, providing that all construction is completed in accordance with the terms and conditions of these guidelines and instructions.** Failure to complete construction of any approved project within the time allotted by the ACC may result in fines and/or the forfeiture of the damage/performance deposit and voiding of the permit, unless otherwise determined by the Committee. The resubmission of plans and repayment of all fees and deposits will be necessary to complete construction.

**F. General Construction Requirements:**

All construction and equipment must be confined to the limits of the lot that has been approved for construction. No brush, dirt, fill, equipment, building materials, or other materials may be stored on an adjacent lot, common area, or any road during the improvement process, unless approved by the Administrative Staff. All trash and debris must be disposed of in a proper receptacle.

All work is to be done in a professional manner and the site cleaned up after each day's work. It is mandatory that temporary sewage facilities be available on the construction site during the entire course of construction. Be a good neighbor and rectify any inconvenience that may occur to nearby lots and homes.

As a courtesy to neighboring property owners, the ACC requires that all construction activity commence no earlier than 7:00 a.m. and cease by 7:00 p.m. and that no activity shall take place on Sundays and holiday weekends, unless given special permission by the ACC. The holiday weekends are New Years Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving and Christmas. The ACC also requires that a thorough clean-up be done every at the end of every work week before leaving the jobsite.



1. Dump trucks and other vehicles transporting sand, gravel, top soil, fill, and any other material must be covered at all times as per state law.
2. All lots approved for construction must be maintained in a professional workmanlike manner, with all debris and trash confined to a trash receptacle of suitable size and the receptacle must not be overfilled.
3. On Horseshoe Bend, the Lake Ozark Fire Protection District's Fire Marshall must approve all controlled burns. On Shawnee Bend, the Sunrise Beach Fire Protection District's Fire Marshall must approve all controlled burns. All fires shall be attended to at all times, with appropriate means of extinguishing immediately available.
4. No fill, top soil, sand, gravel, mulch or other materials shall be placed on the road, road right-of-way, common area, or adjoining property at any time without express permission from all affected parties.
5. All construction equipment should be parked on the lot and not impede traffic flow nor create a hazard for driving. Temporarily blocking one lane of traffic (i.e., delivering concrete, unloading and loading) should be adequately identified for oncoming traffic as a hazard ahead. No construction vehicles or equipment should be left on the road or road right-of-way after hours or overnight, unless approved by the ACC or its Administrative Staff. The vehicle or equipment should be clearly marked with reflectors or flashers.
6. Washing out concrete trucks in the road right-of-ways, ditches, or adjoining property will not be allowed and may result in the forfeiture of all or part of the damage deposit.
7. Any damage to adjoining property, roads, ditch lines, or common areas must be restored in a manner satisfactory to the ACC as well as the adjoining property owner (if applicable). If the restoration is not resolved in a timely manner, the damage deposit will be forfeited and utilized to repair the area. An additional deposit will be required to bring the total back to the applicable amount before resuming construction.
8. Any changes during the course of construction must be approved by the ACC prior to implementation.
9. Neither advertisements nor promotional materials shall be displayed at the construction site. Only the building permit issued by the Architectural Control Committee and any applicable governing agencies are to be displayed at the lot. A sign listing the builder and telephone number is allowed as a means of locating the builder in an emergency. No letters or numbers larger than three inches are allowed on the signs. See "signs" on pages 22.

10. The property pins must remain intact.
11. All property limits are to be identified by means of a string line to facilitate inspections. All property identification lines and pins are to be left intact during the entire course of construction. It is the contractor's or property owner's responsibility to inquire as to the status of the inspection. No concrete may be poured until verification has been given to the contractor or property owner that the inspections have been completed by all applicable authorities.
12. All utility trenches must be backfilled and cables buried.
13. Caps are to be placed on all cleanouts on absorption field and exposed pipes above grade.
14. Owners are ultimately responsible for the reduction of liability by keeping all construction equipment and material off of the travel portion of the roadways. Should the owner/contractor feel it is necessary to encroach on the travel portion of the roadway the ACC may assist in contacting the appropriate governmental enforcement authorities to determine acceptable limits.

The applicable governmental authorities **MUST** be notified when a road is going to be completely blocked for any length of time. The ACC can assist in determining who the applicable authorities are for your area.
15. The ACC requires that contractors/owners use the best management practices (BMP's), as set forth by the Department of Natural Resources, for controlling erosion and debris fall during any major construction. The ACC also requires that all drainage issues be addressed before a major construction project will pass final inspection.

**A "Stop Work" order may be issued for a violation of any guideline contained in this handbook.**

Failure to comply with the above rules and regulations may result in all or a portion of the damage/performance deposit being forfeited. Any other course of action deemed necessary by and afforded to the Four Seasons Lakesites Property Owners Association's Board of Directors may be implemented to correct the violation. In the event a Stop Work Order is posted, all construction activity shall cease until the corrective action is completed and inspected by the ACC. Any work that continues besides correcting the violation may incur a \$500.00 fine per day of activity. Reinstatement of the building permit will require that all corrective action has been completed.

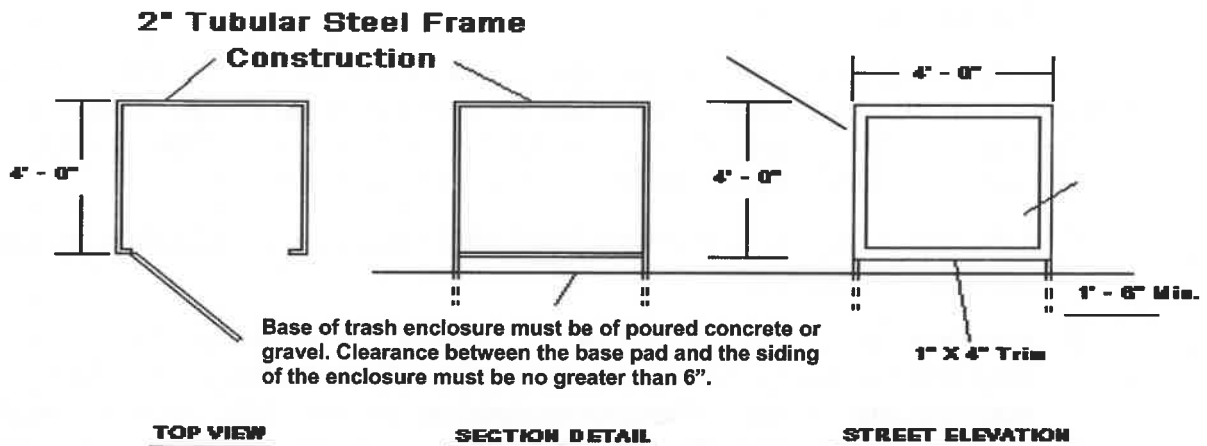
#### **G. Variances:**

A reasonable variance may be petitioned before the ACC from the documented provisions of the ACC Guidelines for Homebuilders wherein the granting thereof will not be materially detrimental or injurious to the owners of other lots. The ACC uses the following guidelines as criteria for reviewing variance requests:

1. If there is a reason for finding a "hardship" based on an unusual topographical condition of the land.
2. If there exists a condition of the land whereby no other feasible alternative is available to remedy the situation, the ACC will review the petition on a case-by-case basis. Recommendations by the ACC can be made to minimize or eliminate the magnitude of the variance and approval contingent thereon.
3. A variance may not be approved for a "self-inflicted hardship," defined as a hardship created by the unapproved construction of a structure or improvement in violation of the building guidelines. The ACC is not bound to approve or grant variances after the violation has occurred. Submittal of an "as built" plan for a self-inflicted hardship does not assure the "as built" variances will be approved. Approval from adjoining property owner(s) to allow the infraction to the setback does not constitute approval by the ACC, nor does it supercede the ACC's decision.
4. Any home granted a variance by the ACC, which is also located within the municipality of The Village of Four Seasons, most often will need to obtain a variance from The Village of Four Seasons.

#### **H. Trash Enclosures:**

Any improved home site developed within the communities of Four Seasons should erect and maintain a trash enclosure, the design and location to be approved by the ACC, for the purpose of concealing trash receptacles. The upper one-third of the front or roadside of the trash enclosure is reserved for the placement of the Camden County E911 address. This numbering is to be of a minimum four inches in height. Trash enclosures shall be of sufficient size to entirely conceal the trash receptacle, and be located in such a manner to be accessible from the road and contained within the property boundaries. Trash enclosures must be confined within the lot lines unless approval has been granted from the appropriate road department.



NOTE: Trash enclosure to be constructed to completely conceal the trash container

## TRASH ENCLOSURE EXAMPLE

### Diagram A

The ACC recommends that property owners increase the size of trash enclosures accompanying new home construction to accommodate an extra trash can. The ACC recommends that owners put their lot number and subdivision on the bottom right of the roadside panel in letters and number no larger than 2 inches.

### **I. Driveways & Culverts:**

Plans must be submitted depicting the driveway location with dimensions, materials, culvert location and size, hammerhead location and size (if deemed necessary), along with existing and finish grade elevations of the driveway. Hard surface driveways are required for all homes in Four Seasons. Hard surface is defined in section I. C. 4. "Hard Surfaces" on page 6.

Should any bonafide utility company utilize the utility easements, the portion of the driveway within the setback may need to be removed. The costs associated with the restoration, repair, or replacement of the driveway will be the responsibility of the property owner. All driveway runoff must be confined to the limits of the lot and, should the driveway encompass a portion of the setback, appropriate and efficient methods of diverting the runoff must be included. The ACC recommends a trench drain or adequate swale to direct runoff across the driveway away from the garage. Should a berm be utilized to support the driveway, the berm must be confined entirely to the boundaries of the lot. Curbing must not exceed six inches (6") in height above grade level. The hard surface of the driveway must abut the road pavement and be flush with the existing pavement of the road at the point of juncture.

Driveway permits must be obtained from either Horseshoe Bend Special Road District (Horseshoe Bend) or Camden County Road and Bridge (Porto Cima).

Nothing is to be erected or altered in any way on the road right-of-way without a permit from Camden County Road and Bridge or Horseshoe Bend Special Road District.

Culverts are mandatory if there is an existing drainage ditch. The Horseshoe Bend Special Road District must be contacted for a correct culvert location and size if construction is on a road maintained by the Horseshoe Bend Special Road District. Homeowners on roads maintained by Camden County (Shawnee Bend/Porta Cima) must seek location and size approval for their culverts from the Camden County Road Department. The ACC may, with approval from the Horseshoe Bend Special Road District or Camden County Road Department, waive the culvert requirement. Culverts are to be a minimum diameter of fifteen inches (15"), and be of corrugated metal pipe or concrete. It is the responsibility of the property owner to maintain the culvert servicing the driveway to the residence, even though the culvert is within the road right-of-way.

**J. Garages:**

All new home construction projects should have a minimum of a one-car garage unless otherwise approved by the ACC.

**K. Fences:**

Plans must be submitted depicting location, dimensions, and type of fence proposed. No fence may be placed directly on a common lot line. Preferably, all fences are to be contained within the building envelope. Any fences requested beyond the 10' side setbacks will be reviewed on a case by case basis. Requirements for granting a variance in the side setback may include, but are not limited to, the submittal of a signed utility easement waiver and a signed agreement or permission from the owner of the neighboring lot recorded with the appropriate county. The minimum standard material for a fence in the Four Seasons Property Owners Association is vinyl coated chain link. The nominal height of any fence and all of its' components cannot exceed five feet (5') without prior approval.

If the purpose of the fence is for pet confinement, it is encouraged that electronic or "invisible fences" be installed. **Privacy fences are not allowed.** A privacy fence is any fence that is consistently 5' tall or taller and any fence that has pickets spaced less than two inches apart. Decorative fences, rock wing walls, hedges, etc. which are primarily for landscape screening or cosmetic purposes, cannot be taller than five feet (5') and should be free from the side setback and not located within the road right-of-way.

Light posts of stone or brick must be positioned using the same guidelines as fences. Maintenance of such structures is the responsibility of the property owner and the Property Owners Association is not responsible for any damage, direct or

incidental, relating to any fence, light post or other structure erected by the property owner outside the property setbacks.

**L. Decks and Deck Railings:**

The ACC may allow a deck to extend beyond the rear yard setback. The support posts for the deck may not be any closer than five feet (5') of the wastewater tank. Covered or roofed decks that extend beyond the rear yard setback are restricted to 350 square feet in area, as long as they are attached to the house. Free standing covered or roofed gazebos/decks/Detached Structures are restricted to 120 square feet in area. Enclosing decks extending beyond the building envelope is strictly prohibited. Enclosing under the decks may be considered if the treatment tank or lateral lines are not located under the deck. Please refer to Section IX. pg. 33 of this document, **UTILITIES**.

All walking platforms, including, but not limited to, decks and martini decks, as defined by the area fire protection/life safety building codes, above grade elevation and as stipulated in these building codes, must be protected by a railing of some fashion. Pickets, if run vertically, must meet the appropriate building codes. All construction details for railings must be submitted to the ACC. Guardrail protection must be afforded to all screened porches and similar structures above existing finish grade level as designated by the appropriate building codes.

**M. Swimming Pools:**

All pools must be submitted on a site plan, with a cross-section noting elevations attached. All cross sections and elevation drawings must be to scale. The pool may be located within the fifty/forty-foot setback providing there is adequate room for the wastewater treatment system. A wastewater waiver must accompany any swimming pool request on a property with an existing on-site treatment system. Neither the pool nor any of its appurtenances (i.e., pump house, deck, retaining walls, etc.) may be located beyond the side setback lines. All decking, retaining walls, railings, etc., must be submitted to the ACC in accurate detail. The site plan must note the cleanouts for the drain field, and the wastewater treatment tank, along with the lot dimensions, contours in two-foot increments (2'), house location, and setbacks. All swimming pools must meet applicable municipal building codes for safety purposes with fenced area or power pool cover. Drainage of the pool may be discharged into the Lake of the Ozarks. A swimming pool discharge permit may be required from the Missouri Department of Health and Senior Services (DHSS). Pool discharge may not be drained into the absorption field no excavation equipment or fill permitted in this area on properties within the Village of Four Seasons. On a case by case basis, landscaping plans may be required for swimming pool construction. **Above ground pools are prohibited.**

**N. Helicopter Landing Pads:**

**1. General requirements for individual helipads:**

- a) ACC Permits are required for dock and land-based helipads.
- b) Use is limited to helicopters registered by the FAA to the property owner of record.
- c) No refueling facilities are allowed.
- d) No training take-offs and landings are allowed.
- e) No commercial activity is permitted (sight seeing, photography operations, crop care, etc.).
- f) No instrument landings are allowed. Diversion to a commercial facility in bad weather is mandatory.
- g) Hours of helicopter operation are limited to daylight hours from 8:00 A.M. to sunset (adjusted for daylight savings time, if appropriate) as specified in the OLD FARMERS ALMANAC for Jefferson City, MO.
- h) Approval requires a four-step process.
  - 1. Preliminary ACC approval
  - 2. Submittal of a positive "Notice of Airspace Determination/Establishment" from the FAA
  - 3. Affected Property Owners' Approval
  - 4. Final ACC Approval

**NOTE:** Within the boundaries of The Village of Four Seasons, The Village, by ordinance, does not allow individual residential helipads. Jurisdiction reaches to 100 yards beyond the shoreline, per Village ordinance. For complete details, contact The Village of Four Seasons at 573-365-3833.

**2. Requirements for Preliminary ACC Approval:**

- a) Must have minimum level of liability and property damage insurance of \$3 million.
- b) Only light helicopters will be approved.
  - 1. 4500 pounds maximum gross weight
  - 2. Single engine
  - 3. Maximum overall length of forty-five feet (45');
- c) Applicant must specify make and model of helicopter to be used within the specifications as listed in Part 2 above.
- d) Applicant must submit an accurate estimate of number of take-offs and landings per month.
- e) Helipads must be constructed from hard surfaced materials (not including asphalt).

**3. FAA Notice of Airspace Determination/Establishment:**

- a) A positive FAA Notice of Airspace Determination/Establishment of the proposed helipad is required by the ACC regardless of helicopter specifications or frequency of flights. Upon receiving preliminary approval from the ACC, the applicant will make application to the FAA and must receive a positive FAA Notice of Airspace Determination/Establishment before the process of obtaining Affected Property Owners' Approval can begin.
- b) One of the FAA requirements for a positive Notice of Airspace Determination/Establishment is the submission of Primary and, preferably, Alternate Glide Path Plans of at least 1000 feet in length, 90 to 180 degrees apart, including direction and angle of descent, with a minimum approach surface slope of 8:1, facing the wind.

**4. Affected Property Owners' Approval**

Upon submission of a positive FAA Notice of Airspace Determination/Establishment, a survey, containing all pertinent information, will be sent by the Property Owners Association to each member of the POA whose lot is, in whole or part, within one thousand feet (1000') of the proposed helipad. Each lot owner has one vote. A 2/3 favorable majority of votes cast is required for approval. The applicant will pay the cost of the survey, a flat fee.

**5. Final ACC Approval:**

Upon securing said 2/3 favorable majority, a permit will be granted.

**6. Changes and Re-permitting:**

A re-permitting process will be necessary if any of the following conditions exist:

- a) A change in helicopter specifications.
- b) Usage is 50% or more above the stated estimated level.

**NOTE: The re-permitting process will be treated as a new application.**

**O. Poles:**

No flagpoles, light standards, basketball goals, or other permanent structures or appurtenances over six feet (6') in height are to be erected without prior ACC approval.



**P. Signs:**

One sign listing the builder and the telephone number is allowed as a means of locating the builder in an emergency. No advertisements or promotional materials shall be displayed at the construction site.

The total dimensions of the sign cannot be greater than twenty-four inches (24") x twenty-four inches (24").

The sign will contain, within the 24" x 24" area, any building permit(s), affixed thereto. The sign will contain only the company name (no logos), emergency phone number, and Four Seasons building permit. It will be of professional quality. No casually painted or hand-printed signs will be allowed. The letters and numbers displayed on the sign can be no larger than three inches (3") tall.

The sign will be placed on its own post (**and in no case on a tree**), visible from the road.

The sign containing the company name, emergency phone number and building permit will be allowed for the duration of the building permit.

Exceptions to the one sign limit are warning and safety signs. Builders are encouraged to place warning/safety signs near all hazards.

Signs which do not meet the above criteria, or which are not, in the opinion of the ACC the quality expected within the development, will be removed.

**Q. Solar Panels**

- 1. A reflection statement/analysis is required to insure that the installation does not adversely affect other properties.**
- 2. Aesthetic review for contextual conformity with the subject and adjoining properties;**
  - a. Location of panels;**

Place solar panels in areas that minimize their visibility from a public thoroughfare. The primary façade of a building is often the most architecturally distinctive and publicly visible, and thus the most significant and character defining. To the greatest extent possible, avoid placing solar panels on street-facing walls or roofs, including those facing side streets. Installations below and behind parapet walls and dormers or on rear-facing roofs are often good choices.

**b. Mounting type/material/integration;**

Avoid disjointed and multi-roof solutions. Solar panels should be set at angles consistent with the slope or pitch of the supporting roof. For example, avoid solutions that would set panels at a 70 degree angle when the roof pitch is 45 degrees. In addition, solar panels should be located on one roof plane (as opposed to scattered among several roofs) and arranged in a pattern that matches the general shape and configuration of the roof upon which they are mounted.

Require low profiles. Solar panels should be flush with – or mounted no higher than a few inches above – the existing roof surface. They should not be visible above the roofline of a primary façade.

**c. Concealment of conduit/disconnects/electrical panels and associated items;**

The routing of conduits should be internal as opposed to external when reasonably possible. The location of disconnects, panels, meters, etc should be minimized from the view of adjoining properties or have the provision of adequate screening.

**d. Panel frame color;**

The overall visibility and reflectivity of solar panels and their support structures can be substantially reduced if elements of the solar installation match the surrounding building fabric in color.

***R. Detached Structures:***

Detached Structures must be approved by the ACC. Detached Structures are not allowed to encroach on the 10' side setbacks of the lot. Any Detached Structures placed within the 40' or 50' rear setback are limited to a size of 120 sq ft. The siding and roofing colors of Detached Structures must match the home.

***III. REVIEW AND PERMITTING PROCESS***

***A. ARCHITECTURAL CONTROL COMMITTEE (ACC)***

***1. ACC Review and Permitting:***

Notice of the ACC's decision regarding approval or disapproval of plans will be sent to the applicant and owner of record within five (5) working days following the

meeting. Should plans be disapproved for any reason, a special meeting will **NOT** be called to review the required revisions prior to the regularly scheduled meeting. A majority vote by the ACC members is necessary for approval.

Upon written receipt of the approval by the ACC, the building permit will be issued. The permit should be obtained from the ACC Administrative office. Upon request from the property owner, a permit will be mailed. No work is to begin until the building permit is **posted**. Both sets of approved plans will be returned at the time the permit is issued. **One digital/electronic copy of the approved submittal including all of the above information must be provided before a permit will be issued.** The electronic copy is retained by the ACC to validate that all construction is completed as approved.

Building permits are issued for an initial period not to exceed twelve (12) months, from date of issuance, to complete the project. Should construction not be completed by the date of expiration of the building permit, an extension must be requested and approved by the Committee.

Any improvement not completed or upon which construction has ceased for sixty (60) consecutive days or partially destroyed and not rebuilt within the life of the building permit, shall be considered a nuisance. Should the POA have to complete a project or make repairs, the cost of repairs or completion shall be deducted from the deposit or, if the cost exceeds the deposit amount, the balance shall be assessed to the property. The POA may take any and all other remedial actions afforded to it as well.

## **2. Extensions**

Owners and/or contractors should make every effort to provide an accurate expiration date for their project. The Administrative Staff will be allowed to grant one extension, no longer than three months in length, at no charge for all projects. Further extensions for ANY project must be presented to the ACC and will require a fifty dollar extension fee or the permit will be voided. The initial permit fee must be paid again for any work to continue on any voided projects. Projects not requiring initial permit fees that have been voided will require a twenty-five dollar restoration fee before any work can continue.

## **3. Appeals:**

Any decision made by the ACC, disputed by the property owner of record, must first be appealed to the ACC. If satisfaction is not reached, the decision may be appealed to the POA's Board of Directors within thirty days (30) of said ACC decision.

In the event the property owner of record elects to appeal a determination made by the ACC, a written petition must be submitted to the Association Manager within a minimum of ten (10) days prior to the next regularly scheduled Board of Directors meeting.

The request must be addressed to the Four Seasons Lakesites POA Board of Directors.

## **B. OTHER REVIEWS**

### **1. Camden County Planning and Zoning:**

The Camden County Planning and Zoning Department must review and permit plans for any proposed construction on Horseshoe Bend, outside The Village of Four Seasons and any construction in the Porto Cima/Shawnee Bend development. The property owner or the owner's agent must display a copy of the stamped and signed building plans. You may contact the Camden County Planning and Zoning Department at (573) 346-4440, ext. 361 or at #1 Court Circle, Suite 15, Camdenton, MO 65020.

### **2. Village of Four Seasons:**

The Village of Four Seasons requires a permit for certain projects within The Village boundaries. Refer to exhibit C, pgs 50 and 51. The property owner or the owner's agent must go to The Village Hall (133 Cherokee Road) prior to acquiring a permit from the ACC. The owner must provide the ACC with a copy of the Village permit before a project can be approved by the Committee. The Village Hall telephone number is (573) 365-3833.

### **3. Lake Ozark Fire Protection District:**

The Lake Ozark Fire Protection District's Fire Marshall must review and approve plans for any proposed construction on Horseshoe Bend, outside the Village of Four Seasons and any multifamily project. You may contact the Fire Marshall at (573) 365-3202 or at the Lake Ozark Fire Station on Business Highway 54 in Lake Ozark, MO.

### **4. Sunrise Beach Fire Protection District:**

The Sunrise Beach Fire Protection District's Fire Marshall must review and approve plans for any proposed construction on Porto Cima/Shawnee Bend. You may contact the Fire Marshall at (573) 374-4411 or at the Sunrise Beach Fire Station, HCR 69, Box 534, Sunrise Beach, MO 65079.

## **IV. OTHER NECESSARY PERMITS**

### **A. Burn Permits:**

Open burning may be allowed with permission from the appropriate fire protection district, Lake Ozark Fire Protection District (573-365-6407) or Sunrise Beach Fire Protection District (573-374-7986). **All fires must be attended to at all times, with adequate arrangements for immediately extinguishing the fire provided.**

**B. Dredging Permits:**

Should you desire to dredge to allow more water depth for a dock or to improve the water frontage, it will be necessary that the Army Corps of Engineers and AmerenMO issue a permit prior to review by the ACC. A damage deposit will be required if the excavated material is to be removed from the site by land. If removed by barge, no damage deposit is necessary. A permit for the work must be obtained by the ACC, as with all improvements.

To contact the Army Corps of Engineers, write:

**Army Corp of Engineers  
Rt. 2, Box 29C  
Warsaw, MO 65355**

To contact AmerenMO, write:

**AmerenMO  
P. O. Box 993  
Lake Ozark, MO 65049**

**C. Dock Review:**

It is **MANDATORY** that AmerenMO approve improvements lakeward of the 662 contour elevation, pursuant to their federal license to regulate Bagnell Dam. At the current time, AmerenMO will not issue a permit for a dock until the ACC has reviewed the application and has determined that it is a waterfront lot. You may contact the ACC office or AmerenMO's Permits Department at P.O. Box 993, Lake Ozark, MO 65049 to obtain additional information. Further information on dock permits and applications is contained in Section VIII. B, of this document, **LAKEWARD IMPROVEMENTS**.

The appropriate application for AmerenMO must accompany the request for lakeward improvements to the ACC.

**V. INSPECTION PROCEDURES**

**A. Right of Entry:**

Agents of the Property Owners Association (POA) have the right to enter any property or tract at any reasonable time for the purpose of inspection, maintenance and repair of any part of the wastewater treatment system, or for the purpose of inspecting for possible violation of the provisions of the **Declaration of Restrictive Covenants** or other rules and guidelines contained in this manual. The right of entry is granted to the POA and its authorized representatives, its successors and representatives, the Developer, and the representatives of any person, firm, corporation, municipality or public agency contracting or otherwise acting with or for the POA to provide security, maintenance or monitoring service as stipulated in the **Declaration of Restrictive Covenants**.

**B. Overview:**

During the construction process, the ACC administrative staff must conduct several inspections. A minimum twenty-four (24) hour advance notice is required to schedule all inspections. Failure to allow sufficient time for scheduling the inspections may result in a delay of construction time. If possible, inspections will be completed so such delays do not occur. In the event the foundation of the structure is within five feet (5') of the setback of any lot line, it is necessary that a certified as built survey of the concrete or foundation be provided. It is the responsibility of the applicant to inquire as to the results of the inspection by the ACC administrative staff. No work shall continue until said inspection has been approved. If disapproved, construction must cease until the inspection has been approved.

**C. Footing Location Inspections:**

A footing location inspection is done to see that the construction is being performed as approved by the ACC. No structural review is inferred. Location is the only criterion used in ACC footing inspections. No concrete may be poured at any time without prior approval. Failure to comply will be a violation of the building guidelines set forth for the development. All excavation is to be completed and forms correctly placed prior to requesting said inspection.

The ACC may request a survey, at the owner's expense, by a professional land surveyor, licensed in the State of Missouri, to survey the footing location prior to pouring any concrete.

A copy of the survey must be submitted, if the ACC requests one, for approval to be granted. No framing may begin until a copy of the certified foundation survey is received and approved by the ACC. An additional footing inspection by your appropriate governing agency may be required.

When the footing inspection for the house is done, the owner's property will be reclassified from unimproved to improved for purposes of POA assessment.

**After Footings have been poured, it is the responsibility of the property owner/contractor to contact Camden County E-911 in order for them to identify the property and issue an E-911 address.**

**D. Framing Inspection:**

A framing inspection is done to see that the construction is being performed as approved by the ACC. No structural review is implied. Compliance with the approved plans is the only criterion used in ACC framing inspections. No interior wall materials may be installed prior to the framing inspection. Failure to comply will be a violation of the building guidelines set forth for the development.

It is the responsibility of the property owner to contact any other appropriate governing agency for additional inspections at this time.

#### **E. Final Inspection:**

A final inspection will be completed at the time of expiration of the building permit or before at the property owners' request, with results made available to the applicant. A copy of the occupancy permit from the appropriate governing agency, such as the Village of Four Seasons or the local fire protection districts, must be submitted prior to the ACC's final inspection. Should an additional inspection be necessary after the initial final inspection is completed, a charge for each additional inspection will be deducted from the posted damage/performance deposit to defray the costs of administration. Should the improvement be completed prior to expiration of the building permit, the applicant must notify the ACC office to schedule the final inspection.

### **VI. COMMON AREAS**

Areas designated as **common, community, access** or unidentified or unlabeled areas as depicted on the plats as being a part of a Four Seasons subdivision as recorded in Camden County, Missouri are to remain in a natural state and are maintained by the POA. These areas have been set aside for drainage, future POA improvements or amenities, a sanctuary for wildlife and to maintain the woodland characteristics of the community. **It is not permissible to make any modification to these areas unless given prior written approval from the ACC.**

Removal of any trees is also prohibited. Please notify the ACC if there are any trees that have fallen or may pose a threat to property. There are no permanent structures to be erected on any common area, including, but not limited to, walkways, paths, retaining walls, etc. without prior written consent of the ACC. All improvements will be of natural materials; walkways are to be **serpentine** in design; and no trees are to be removed.

### **VII. TREES**

- A.** The ACC and its agents will review tree removal requests in a manner that takes the entire development into consideration.
- B.** Removal of trees over six inches (6") in diameter, measured at height of five feet (5'), is prohibited prior to actual development on a lot. Tree removal shall be limited to those trees that are within a twenty-foot (20') perimeter of footprint of the house, drainfield and hardscape or are diseased or in danger of falling and damaging property. All trees, which are to be removed, **shall be pre-marked using colored tape or ribbon by the property owner or his/her agent.** The ACC administrative staff will make a pre-removal inspection and only those trees, which have been marked by the ACC, shall be removed. Removal of any trees not marked shall result in remedial actions which could include, but are not limited to, monetary fines.

- C.** Property Owners may remove dead or diseased trees anytime during the year with approval from the ACC. The state of a tree, diseased or dead, must be verified by a professional before any removal requests will be permitted during the dormancy period.
- D.** Any live tree removal or topping requests must be submitted to the ACC with a plan prepared by a certified arborist. The arborist must meet with a member of the administrative staff on the lot in question and discuss the reasons for his tree removal plan. The tree removal plan will be reviewed at the next regular ACC meeting. Plans for live tree removal require a professional landscape plan submitted and approved by the ACC.
- E.** Priority for preservation will be given to flowering trees and rare trees. Removal of diseased trees is encouraged. A diseased tree is defined as one infested with fatal and incurable viruses and blights.
- E.** The property owner will assume all responsibility for the removal of trees from their property. The property owner will pay all fees and fines and will be responsible for proper clean up of any trees on their lot which are cut or which fall over. All trees approved for removal must be cut as close to the ground as possible.
- F.** All trees, brush, limbs, or other debris consequent to clearing or removal shall be disposed of in an acceptable manner. Acceptable methods are burning (with permit from the appropriate fire protection district and, if applicable, the Village of Four Seasons) chipping and mulching, or carrying off site to a location where permission to dispose has been obtained. Failure to dispose of the cut material will be treated as a violation of a permit and can result in forfeiture of damage deposit and additional fines.
- G.** If trees are removed without a permit, the ACC shall impose a five-hundred-dollar (\$500.00) fine per tree and require the property owner to replace trees removed with acceptable replacements for each tree removal. The size, species and location of these trees are to be determined by the property owner with the concurrence of the ACC.

## **VIII. LAKEWARD IMPROVEMENTS**

### **A. Overview:**

All docks, seawalls, swim platforms, piers, or similar structures lakeward of the 662 contour elevation must be reviewed by the ACC and approved by AmerenMO, the Army Corps of Engineers or both prior to any construction. The ACC office can assist applicants with AmerenMO and Army Corps of Engineers' applications.



## **B. Docks:**

The ACC must review all initial dock placement and construction. Any further modifications to or replacements of existing docks which require AmerenMO approval also require ACC review. Minor changes which do not change the footprint or location of the dock, do not restrict views of neighbors and/or do not require AmerenMO approval are not required to be reviewed by the ACC. We encourage you to contact the Administrative Staff with any questions or concerns. If an elevation drawing is available the ACC requests that it be submitted with the application.

The ACC recommends that homeowners minimize the use of solid vertical panels on docks due to wind loads, snow loads and restriction of views for other nearby homeowners.

**Solar panels to be placed on docks must follow the guidelines in section II.Q. starting on page 23 of this guide. Homeowners and contractors are encouraged to check with any applicable municipality or fire district for all electrical and fire safety concerns.**

### **1. AWF (Waterfront Lot Docks)**

Boat docks (including anchoring systems) must be placed within the property owner's side lot lines extended lakeward. Front loading boat docks must maintain a minimum setback of five feet (5') from the side lot lines extended lakeward. Side loading boat docks must be set back a minimum distance of one and a half times the length of the slip (entrance side of well), from the side lot line extended lakeward. The enclosed end of the side loading boat dock must maintain a minimum setback of five feet (5') from the side lot line extended lakeward.

The ACC follows all AmerenMO guidelines, which are subject to change without notice. A copy of AmerenMO's completed application must be submitted along with AmerenMO's fees.

A cove plan must be submitted depicting the location of docks on the adjacent lots, the distance between the existing docks and the proposed dock, and the distance from the end of the proposed dock to the centerline of the cove. The ACC will review each request on a case-by-case basis with an inspection done by the ACC prior to review. If a possibility exists that the dock may encroach over the extended lot lines, the ACC may request a survey by a professional surveyor licensed in the State of Missouri to verify the dock's location within the lot lines projected lakeward.

The applicant is responsible for all surveying expenses. Low water conditions should be considered when determining dock placement and ramp length. Unhinging the dock and moving it lakeward during the winter months is not permissible unless the relocation is pre-approved by AmerenMO and the ACC.

**No docks are allowed on unimproved lots.**

## **AMERENMO FEES**

(Subject to change)

\$150.00 Processing Fee

\$250.00 (for docks less than 1,800 sq. ft.) Use Fee

\$400.00 (for docks between 1,800 and 3,000 sq. ft.) Use Fee

For docks over 3,000 sq. ft., AmerenMO will bill the property owner an Annual Use Fee.

### **2. Common Property Docks:**

There shall be no docks on lots classified "A" or "B". Only those lots with a classification of "AWF" or "BWF" are entitled to a dock. In the event a property owner purchased an "A" lot and has a valid permission letter from the Developer, a dock may be considered by the ACC. Only single-well, uncovered docks, with the inside dimensions not to exceed ten feet (10') x twenty feet (20'), with four foot (4') fingers may be placed. A Common Property Agreement and an indemnification agreement between the Property Owners Association and the owner must be executed and proof of insurance provided.

If the ACC feels that the cove is too narrow, the water depth insufficient, or there may be access problems to other waterfront property, the ACC may disapprove the request.

All pathways leading to approved common property docks are to be of natural materials. Piers and martini decks are prohibited on recorded lots other than "AWF" lot classifications.

### **3. "BWF" Waterfront Properties and Docks:**

The guidelines for lakefront development on lots classified as "BWF" have been designed to protect the development of the twenty foot (20') x 20 foot (20') parcels on water frontage along with the Public Access Easement (P.A.E) running parallel with the side lot line. No dock or similar improvement will be considered unless house plans have been submitted and approved. Any above grade improvements (outside the building envelope) proposed by the adjacent AWF lot shall have a minimum one foot (1') setback from the lot lines of the 20' by 20' section owned by the BWF lot and the five foot (5') P.A.E. See Exhibit F, Pg. 55.

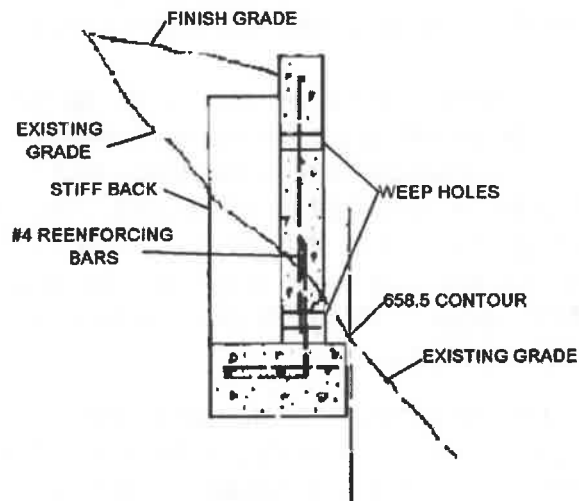
All electrical apparatuses shall be contained within the P.A.E. and meet all applicable governing regulations. Owners of adjacent P.A.E.'s could consider an agreement to share one set of steps down the center of the common P.A.E. line. All anchoring devices and other improvements must be contained within the twenty foot (20') X twenty foot (20') property lines. Each P.A.E. is five feet (5') in width and immediately adjacent to the side lot line of the adjoining lot as indicated on the plat.

All improvements and anchorage on the 20' X 20' section and P.A.E. must be submitted for approval and permitted by the ACC before work begins. **A survey must be included at the time of submittal.**

All lakeward improvements must be submitted to, approved by and permitted by AmerenMO.

**C. Seawalls:**

Plans depicting the location and dimensions of the proposed seawall must be submitted and reviewed by the ACC and approved by AmerenMO prior to construction. Seawalls must be constructed no more than three feet from the toe of the eroded bank. The footing may not extend lakeward below the 658.5 contour line/elevation, without Army Corps of Engineers' approval. Should circumstances exist where the structure would be in violation of the 658.5 contour elevation, approval from the above agencies must be acquired. A cross-section must be submitted, noting the elevation of the footing and top of wall along with a site plan depicting the exact location. See the typical cross-section, Diagram B below, for a seawall. Both AmerenMO fees and ACC fees are required at the time the seawall application is submitted.



**Diagram B**

\* Must be no further than three feet (3') from the toe of the eroded bank and approved by AmerenMO.

**IX. UTILITIES**

**A. Wastewater:**

The development of Four Seasons has three (3) forms of wastewater treatment; the method of treatment that your property utilizes, gravity fed, pressurized central sewer and individual onsite treatment, is dependent on location. Contact the ACC Administrative Staff or the Four Seasons Lakesites POA Environmental Services Department to determine the specifications for the lot in question.

**1. Pressurized Central Sewer Systems:**

Those residential lots within areas where a central sewer line is available are required to hook up to the central sewer system. The service line from the structure to the sewer collection line is the responsibility of the customer. The following are excerpts from the tariffs on file with the Missouri Public Service Commission governing the central sewer facility:

- a. The utility company will provide the connecting accessories upon application and payment of the tarified connection charge. The applicant must contact the utility a minimum of forty-eight (48) hours in advance during normal business hours of when the service is anticipated and installation thereof. The utility company must approve all connections prior to the trench being backfilled by the Applicant.
- b. The Applicant will not permit footing drains, down spouts, or other sources of surface or storm water to enter into the sewer system through either the inside piping or through the building sewer.
- c. The size and slope of the Applicant's service sewer shall be subject to the approval of the utility company, but in no event shall the diameter be less than four inches (4"). The slope of such four-inch (4") pipe shall not be less than one eighth inch (1/8") per foot.
- d. Whenever possible, the sewer service shall be brought to the building at an elevation below the basement floor. No building sewer shall be laid parallel to or within three feet (3') of any bearing wall. The depth shall be sufficient to afford protection from frost and be laid at a uniform grade and in straight alignment insofar as possible. Changes in direction shall be made only with properly curved pipes and fittings. The ACC requires that CTS pipe be installed from the grinder pump to the main sewer line.
- e. The Applicant or customer is responsible for the maintenance of the service sewer from the collection sewer to the building of the customer and subject to the approval of an authorized inspector of the utility company and will honor the rules and regulations as well as construction information of the utility company.
- f. The utility company will locate the point to which a service sewer connection will be made and will furnish a "Y" branch, when a "Y" branch or other outlet has not been previously installed at the collecting sewer line. The collecting sewer line shall be located in the public right-of-way or utility easement. The utility company will not be required to supply sewer service until each connection has been inspected and approved. If any damage is caused to the collecting sewer, the applicant or customer shall be responsible for the cost of

repair or replacement. The "Y" branch is considered part of the collecting sewer.

g. No person shall discharge or cause to be discharged any storm water, surface water, ground water, swimming pool water, roof runoff, subsurface drainage, or cooling water into the collecting sewers.

The homeowner is required to purchase a grinder pump system that will sufficiently produce enough pressure to pump sewage from the home into the central sewage system. The low-pressure sewer system was designed using the Myers brand of grinder pumps. If an alternate pump is desired, the grinder pump system must be designed by a licensed engineer, registered with the state of Missouri. Camden County Public Water and Sewer District #4 (CC PWSD #4) requires the installation of an electrical disconnect device for the grinder pump electrical system. Contact Lake Region Water and Sewer for specifications. Sewer lines cannot be connected to the following (this includes new and existing sewer lines): drain gutters, floor drains, swimming pools and hot tubs. Property owners with questions concerning manufacturers or service of grinder pumps can call POA Environmental Services at (573)552-8334.

## **2. Individual Wastewater Treatment Systems:**

The Four Seasons Lakesites Property Owners Association, Inc. has adopted specific guidelines for the installation of individual wastewater treatment and disposal systems that receive all domestic flows, including Grey Water, for those areas of the Association designated for on-site wastewater treatment, as well as their operation and maintenance. The Association's Environmental Services division monitors, inspects, tests, and offers guidance on the wastewater treatment systems operation and maintenance.

### **a. System Design:**

Based on the standards agreed to by the Four Seasons Lakesites Property Owners Association, Inc. (the Association) and the Missouri Department of Health and Senior Services (DHSS), with the acknowledgement of the Missouri Department of Natural Resources (DNR), and adopted in this managed plan, the Association requires that each proposed individual wastewater treatment and disposal systems for new construction, or the replacement of systems unable to provide for proper treatment and dispersal as evidenced by: the evidence of persistent domestic flows effluent pooling on the property, persistent domestic flows effluent exiting the property or the failure of a properly conducted stress test of the system, be designed and approved by a State Licensed Professional Engineer of the property owner's choice. Said engineer shall be required to provide their signature and seal of approval of the plans submitted. It is also the responsibility of the property owner to contract with the design engineer to inspect the installation of the treatment and disposal system to ensure that said system is installed in accordance with the approved plans, and that the Association maintain oversight of the installation

process as well. It shall be required that said inspection(s) be documented and said documents of certification will be provided to and maintained on record by the Association.

**b. Soil / Site Evaluation:**

The Association requires a Soil Morphology Evaluation, performed by a DHSS registered Soil Scientist, for each individual property, as part of the construction approval process. As part of any design for any proposed treatment and disposal system, the Association shall require the evaluation be incorporated into the design and approval of any individual wastewater treatment and disposal system for new home construction or the modification or major repair of an existing individual wastewater treatment and disposal system. The results of the evaluation will be considered by the design engineer and incorporated into the design of the individual wastewater treatment and disposal system for that individual property.

**c. Treatment System Component Requirements:**

The systems listed in this managed plan have been designated as acceptable for installation within the development of Four Seasons based upon:

1. Information from the National Sanitation Foundation (NSF);
2. Information on individual wastewater treatment systems from the individual manufacturers following project visits and interviews; and
3. Comparative reports provided by a Missouri Registered Engineer engaged by the association.

The cost of each unit may vary from manufacturer to manufacturer. The Association does not recommend any one specific unit. Each owner is free to make their own selection from the approved list.

**NSF CLASS 1 APPROVED SYSTEMS:**

**Manufacturers:**

JET J-500, JET J-750 and/or JET J-1500 when required  
Jet, Inc.  
750 Alpha Drive  
Cleveland, Ohio 44143  
Telephone: (216) 461-2000  
[www.jetincorp.com](http://www.jetincorp.com)

NORWECO SINGULAR 900  
500 gpd, 750 gpd, 1000 gpd and 1500 gpd  
Norweco, Inc.  
Firelands Industrial Park

Norwalk, Ohio 44857  
Telephone: (419) 668-4471  
[www.norweco.com](http://www.norweco.com)

MicroFast 0.5, 0.75, 0.9 and 1.5  
Bio Microbics, INC  
8450 Cole Parkway  
Shawnee, KS 66227  
Telephone: (913) 422-0707 Toll Free: 800-753-3278  
[www.biomicrobics.com](http://www.biomicrobics.com)

Multi Flo FTB 0.5, FTB 0.75, FTB 1.0 and FTB 1.5  
Consolidated Treatment Systems  
1501 Commerce Center Drive  
Franklin, OH 45005  
Telephone: (937) 746-2727 Toll Free: 800-503-0163  
[www.consolidatedtreatment.com](http://www.consolidatedtreatment.com)

Delta Environmental Ecopod E50-N, E75-N, E100-N and E150-N  
SI Precast  
900 Petty Drive  
Versailles, MO 65084  
Telephone: (573) 378-5474 Toll Free: (800) 467-3785  
[www.siprecast.com](http://www.siprecast.com)

Anua Puraflow Peat Fiber Biofilter  
Anua  
P.O. Box 77457  
Greensboro, NC 27417  
Telephone: (336) 547-9338 Fax: (336) 547-8559  
[www.anuainternational.com](http://www.anuainternational.com)

**d. Setback Requirements:**

The Association has established minimum setback requirements of ten feet from the perpendicular side lot lines, five feet from the upslope structure foundation, twenty feet from the downslope boundary of the property and five feet from the upslope boundary of the property.

**e. Absorption Field Requirements:**

The Association requires the method and extent of the absorption field for new construction projects, or replacement of existing failed absorption fields, as defined by systems unable to provide for proper treatment and dispersal as evidenced by: persistent domestic flows effluent pooling on the property, persistent domestic flows effluent exiting the property or the failure of a properly conducted stress test of the system, to be determined by the results of the Soil Morphology Evaluation, based on a DHSS registered Soil Scientist and licensed engineer's analysis of that evaluation,

and applicable State, County or Municipal regulatory guidelines. If there are properties on which the proposed system cannot meet current State, County or Municipal regulatory guidelines, the Association shall have the authority to grant reasonable variances as recommended by a state licensed Professional Engineer.

**f. Maintenance Contracts:**

It is the strong belief of the Association that the utilization of any alternative means of disposal (absorption) system shall necessitate the requirement of a preventative maintenance contract, covering the mechanical equipment required for the proper operation of the approved system. The Association shall strongly encourage each property owner to obtain such a maintenance agreement. Records of all such agreements will be maintained by the Association.

**g. Installation Inspections:**

The Association, through its agents, assignees, representatives or contracted personnel, shall inspect each on-site wastewater treatment and disposal system during the course of the installation process.

Inspections shall be limited in scope to ensure that the treatment equipment, all components and absorption field are contained within the setback requirements of the Association as defined in paragraph d setback requirements.

The Association shall rely on the inspection report of the Design Engineer as to the proper installation of the individual wastewater treatment system components and absorption field.

At the time of submission for ACC review, the wastewater plans must conform to the guidelines and provide all necessary information. You may contact the POA's Environmental Services department at (573-552-8334) for more information and specifications on these systems. The ACC strongly recommends the installation of the wastewater treatment system prior to installation of footings.

Any improvements, whether for replacement or for repair of an existing system, are to be completed within ninety (90) days after approval is granted and a permit is issued. The manager of the Four Seasons POA Environmental Services division or the ACC will provide approval. Any alterations from the approved plans must be noted as such and submitted to the ACC. The Four Seasons POA Environmental Services Manager shall review such changes a minimum of twenty-four (24) hours in advance of the installation. The Four Seasons POA Environmental Services Manager is to be advised of the supplier's final approval and start-up date.

**h. Aeration Specifications:**



The aeration tank must be a model approved by the Four Seasons Lakesites POA and the ACC and must be installed according to the submitted and approved plans. All aerators installed should have a National Sanitation Foundation (NSF) seal properly affixed to the aeration unit and the control panel. The tank is to be placed far enough within the building envelope to allow all inflow lines to be within the building envelope (no closer than five feet (5') to any footings). The tank is to be installed on a level, gravel or crushed stone pad at least four inches (4") thick. The tank cannot be cracked or broken. All connections to the tank must be properly sealed and watertight. The tank must be set level (1/4-inch tolerance from end to end and side to side). A Sanitary T/Inlet Stilling Pipe must be installed on all individual wastewater treatment systems, other than multiflow systems, to allow proper dispersal of solids to the bottom of the inflow side of the tank. See exhibit D, pg. 49.

A cleanout is required between the structure and the treatment tank.

All accesses to tank and backwash are to be left easily accessible. Risers with covers are to be properly placed on all access ports. Tops of all lids and covers are to be left six inches (6") above finish grade.

Coverage by decks is discouraged. In the event coverage is deemed necessary, at least six feet (6') of clearance between deck joists and tops of aerator covers must be provided. No enclosure of space below the deck, which inhibits access to the aerator, is allowed. Dirt, free of rocks over three inches (3") in diameter, is allowed for backfill of concrete tanks. The tank is to be set at a depth that allows gravity flow of influent and effluent, provides adequate ground cover of tank and lines, and provides unrestricted access for service of unit. Sides of tanks are to have at least three feet (3') of acceptable fill material between the tank and any retaining wall if tank is set above grade.

If special conditions warrant, and if approved by the ACC, the installation of a lift station to transport effluent from the treatment tank to the lateral field may be approved. The lift station shall be located on the outflow side of the treatment plant. The lift station capacity shall be determined by the estimated flow, based upon the number of bedrooms. The lift station shall be equipped with a sound and light alarm system separate from the aeration control panel alarm system. Any fencing of the yard, including electronic fencing, shall leave all access covers, controls, and indicator lights accessible for inspection.

***i. Control Panel and Warning Lights:***

All applications reviewed by the ACC shall include an approved Nema III control panel/outdoor wiring device (or equivalent) specifically designed for mounting outdoors.

If the control panel is separate from the indicator light unit, the control panel is to be located on the exterior of the structure, no further than thirty lateral feet (30') from

the aerator, mounted three feet (3') to five feet (5') from the ground, and not located below or behind any obstructions, which hinder access. If mounted under a deck or similar structure, the access area must have at least six feet (6') of clearance (ground level to lowest joists).

On new construction, the responsibility for the line from the main power supply to the control panel location shall be the responsibility of the builder. The power source for the wastewater treatment system shall be on a dedicated circuit.

Electrical service wire from the control panel to the warning lights shall be at least 14-3 gauge and installation shall be the responsibility of the wastewater treatment system installer.

Outdoor indicator/warning lights are to be mounted at a location easily visible from the public roadway serving the household. The indicator light colored green and the warning light colored red.

The light device shall be equipped with a green outdoor mounted bulb properly connected to the system to signify the aerator is receiving a supply of power. The lights are to be mounted in a vertical position with the red light being above the green. On units requiring horizontal placement, the red light is to be nearer to the road or to the left of the green light if the mount is facing the road.

**B. Water Service:**

**1. Backflow Preventers:**

Municipal ordinances or Missouri statutes may require that property owners install backflow preventers in water lines, including but not limited to water lines to docks, swimming pools, and irrigation. Please contact Ozark Shores Water Company / Lake Region Water and Sewer at 573-365-6792.

**2. Metered Water:**

Metered water service is available to most lots within the development of Four Seasons. Property owners on Horseshoe Bend should apply to Ozark Shores Water Company; Porto Cima/Shawnee Bend property owners should apply to Lake Region Water and Sewer.

All service connections will be billed in accordance with the tariffs on file with the Missouri Public Service Commission.

Installation of water service may be coordinated with electrical utility installation and located in the same trench. CC PWSD #4 will provide water line to the meter. It is the customer's responsibility to provide the water service line and conduit for AmerenMO's or CoMo Electric's power cable to the structure. A trench must be dug within five feet (5') of the property corner (or location of meter). After the meter is set, a three-quarter-inch (3/4") male iron pipe thread will be needed to connect to the meter. It is the applicant's responsibility to backfill after the connection.

Any requests for turning water off at the meter to repair a leak will be charged to the applicant, as provided for in the tariffs on file with the Missouri Public Service Commission. It is strictly forbidden for a customer to turn water service on or off at the meter. A licensed plumber employed by the customer may turn water service on and off at the meter. CC PWSD #4 personnel are available to turn service on and off during normal business hours. The cost to repair any damage done to the meter by the customer or the customer's representative may be billed to the customer.

In some areas of Four Seasons' water distribution system, water pressure is considerably higher than necessary. In all areas, the installation of a pressure-reducing valve is strongly recommended.

As stated in the tariffs from the Missouri Public Service Commission, CC PWSD #4 **is not liable for damage, either direct or incidental, beyond the three-quarter-inch male pipe thread service connection.** PWSD #4 will retain ownership of the water meter, but it is the responsibility of the customer to make certain that the meter does not freeze in the winter months.

CC PWSD #4 may be reached by telephone at (573) 365-6792 or by writing to P.O. Box 9, Lake Ozark, MO 65049.

### **3. Individual Water:**

Only certain homes located in the Ridge Crest and Equestrian Estates Subdivisions shall have potable water wells. Wells to be used for ground source heat pumps or irrigation may be allowed, subject to approval by the ACC. It shall be the responsibility of the property owner to properly register these wells with the Missouri Department of Natural Resources. Owners are requested to file copies of these permits with the ACC.

### **C. Fuel Storage Tanks:**

#### **1. Above Ground Storage:**

Screening of the fuel storage tanks is not required but strongly recommended. Any screening or concealment of fuel storage tanks must be submitted to the ACC for review and approval. Any fuel storage tank must be maintained in a manner befitting the Four Seasons communities, i.e. painted and well kept.

#### **2. Underground Storage:**

The designated utility corridors or setback easements are not to be utilized for underground tank burial. The tank and all appurtenances shall be in accordance with Lake Ozark Fire Protection District and/or Village of Four Seasons (Horseshoe Bend) or Sunrise Beach Fire Protection District (Porto Cima/Shawnee Bend) regulations and be approved by the district's Fire Marshall.

***D. Other Utilities:***

It is important that all power, cable, and telephone lines be located prior to any digging or paving work on sidewalks, driveways etc. by calling 1-800-DIGRITE.

***X. AMENDMENT PROCESS***

The provisions of this Four Seasons Lakesites Property Owners Association, Inc. Architectural Control Committee Guidelines for Home Builders shall be in effect and run with the land and shall exist and be binding upon all properties in any subdivision listed in Exhibit A of this document. This *Guideline For Home Builders* can be amended at any time by:

- A. The requisite of such Owners as is required to effect such an amendment, as outlined in the recorded ***Declaration of Restrictive Covenants*** or any amendments thereto;
- B. By the affirmative majority vote of the Property Owners Association Board of Directors; or
- C. The Architectural Control Committee may request the Property Owners Association Board of Directors to amend any item pertaining to the ACC's responsibility or regulations governing construction within that property described in Exhibit A of this document, which is subject to these guidelines.

***XI. PROPERTY***

The property covered by these guidelines is described in Exhibit A of this document, which is attached to these guidelines and incorporated therein by reference. The Developer, Four Seasons Lakesites, Inc., their successor or assigns may make additional property subject to the guidelines upon designation.

***XII. NOTICE OF DISCLAIMER***

In the event of conflict between the ***Declaration of Restrictive Covenants*** now, or as amended, the amended Declaration will control. The POA Board of Directors or the ACC may amend these Guidelines from time to time without notice to the property owners. In the event of conflict between these Guidelines and any federal, state or local statute, law, rule or regulation, the more restrictive rule or regulation will apply.

IN WITNESS WHEREOF, the undersigned parties have set their hands and seals this

19 day of JANUARY 2023.

Four Seasons Lakesites Property Owners Association, Inc.

BY:

Mary Bustin

Mary Bustin, President

ATTEST:

Christophe Torres

Christophe Torres, Secretary

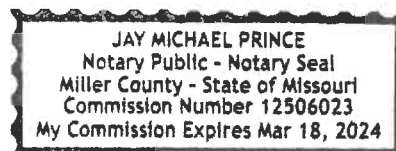
### ACKNOWLEDGEMENT

STATE OF MISSOURI      )  
  ss  
COUNTY OF CAMDEN    )

Now on this 19<sup>th</sup> day of January, 2023, before me appeared Mary Bustin, to me personally known, who being by me duly sworn, did say that she is the President of Four Seasons Lakesites Property Owners Association, Inc., a corporation, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was signed and sealed on behalf of said corporation by authority of its Board of Directors, and said President acknowledged said instrument to be the free act and deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal at my office in the County and State aforesaid, the day and year first above written.

Jay Michael Prince  
Notary Public  
My Commission Expires: 3/18/2024



## **EXHIBIT A SUBDIVISION LIST**

All of the real property identified as:

Kay's Point No. 1 as per plat recorded in Plat Book 12, Pages 57 through 61 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Kay's Point No. 2 as per plat recorded in Plat Book 13, Pages 41 through 45 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Kay's Point No. 3 as per plat recorded in Plat Book 13, Page 82 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Kay's Point No. 4 as per plat recorded in Plat Book 13, Page 83 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Kay's Point No. 5 as per plat recorded in Plat Book 13, Pages 86 and 87 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Kay's Point No. 6 as per plat recorded in Plat Book 13, Page 88 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Kay's Point No. 7 as per plat recorded in Plat Book 14, Page 35 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Kay's Point No. 8 as per plat recorded in Plat Book 17, Pages 23, 27, 28 and 29 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Ridgecrest No. 1 as per plat recorded in Plat Book 14, Pages 48 through 50 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Cornett Cove No. 1 as per plat recorded in Plat Book 14, Page 34 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Cornett Cove No. 2 as per plat recorded in Plat Book 14, Pages 68 through 70 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Cornett Cove No. 3 as per plat recorded in Plat Book 14, Page 92 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri, save and except for lots 601 through 613 withdrawn per Amendment to Declaration recorded December 12, 2002 in Book 548, Page 338 at the Office of the Recorder of Deeds of Camden County, Missouri;

Cornett Cove No. 4 as per plat recorded in Plat Book 14, Pages 93 through 95 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Cornett Cove No. 5 as per plat recorded in Plat Book 15, Pages 81 through 85 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Cornett Cove No. 6 as per plat recorded in Plat Book 17, Pages 22 and 22A and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Cornett Cove No. 7 as per plat recorded in Plat Book 17, Pages 25 and 25A and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Country Club Estates No. 1 as per plat recorded in Plat Book 15, Pages 77 and 78 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Country Club Estates No. 2 as per plat recorded in Plat Book 15, Pages 79 and 80 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Country Club Estates No. 3 Amended Plat as per plat recorded in Plat Book 18, Pages 75 and 76 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Imperial Point as per plat recorded in Plat Book 17, Pages 26 through 26B and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Palisades Point No. 1 Amended Plat as per plat recorded in Plat Book 19, Page 11 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Palisades Point No. 2 as per plat recorded in Plat Book 19, Page 42 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Palisades Point No. 3 as per plat recorded in Plat Book 20, Page 18 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Palisades Point No. 4 as per plat recorded in Plat Book 21, Pages 30 through 33 inclusive and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Palisades Point No. 5 as per plat recorded in Plat Book 24, Pages 13A through 13D and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Equestrian Estates No. 1 as per plat recorded in Plat Book 21, Pages 9 through 11 at the Office of the Recorder of Deeds of Camden County, Missouri;

Equestrian Estates No. 2 Amended Plat as per plat recorded in Plat Book 35, Pages 15A through 15D and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Seasons Ridge First Amended Plat as per plat recorded in Plat Book 40, Pages 29A through 29F and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Regency Cove as per plat recorded in Plat Book 42, Pages 34A through 34D and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Villas at Country Club Cove as per that portion of the Country Cove Subdivision Phase 1 plat recorded in Plat Book 84, Pages 49A through 49H as identified in the Supplemental Declaration of Covenants and Restrictions for the Villas at Country Club Cove recorded on June 2, 2005 in Book 604, Page 275 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Villas at Country Club Cove as per plat titled "Country Club Cove Subdivision, Phase II" recorded in Plat Book 112, Pages 16A-16C and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

That portion of the Country Club Cove Subdivision Phase 1 plat recorded in Plat Book 84, Pages 49A through 49H as described in Exhibit A to the Supplemental Declaration of Restrictive Covenants for Country Club Cove recorded on September 12, 2005 in Book 610, Page 786 and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri; and

Open Spaces B, C, D, and H in Country Club Cove Subdivision Phase 1 as per plat titled "First Amended Plat of Open Spaces B, C, D, and H in Country Club Cove Subdivision Phase 1" recorded in Plat Book 116, Pages 33A through 33H, as well as,

Grand Point as per plat recorded in Plat Book 45, Pages 32A through 32P inclusive, and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;



Grand Point No. 2 as per plat recorded in Plat Book 51, Pages 9A through 9I inclusive, and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Eagles Cove as per plat recorded in Plat Book 56, Pages 50A through 50G inclusive, and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Fox Run as per plat recorded in Plat Book 59, Pages 30A through 30C and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri, save and except for lot 675 which was withdrawn as per Amendment to Declaration recorded in Book 662, Page 513 at the Office of the Recorder of Deeds of Camden County, Missouri;

Heritage Isle as per plat recorded in Plat Book 60, Pages 40A through 40J inclusive, and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri, save and except for lots 1055-1060 which were withdrawn as per Amendment to Declaration recorded in Book 510, Page 726 at the Office of the Recorder of Deeds of Camden County, Missouri;

Grand Point No. 3 as per plat recorded in Plat Book 61, Pages 2A through 2B, and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Champions Run as per plat recorded in Plat Book 63, Pages 15A through 15J, and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

La Riva Est as per plat recorded in Plat Book 66, Pages 12A through 12H, and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri, and as recorded in Plat Book A, Page 293 and rerecorded in Plat Book A, Page 294, at the Office of the Recorder of Deeds of Miller County, Missouri, and all amendments thereto and resubdivisions thereof at the Offices of the Recorder of Deeds of Camden County, Missouri and Miller County, Missouri, save and except for the property designated "Reserved for Future Development Rights" withdrawn per Amendment to Declaration recorded in Book 569, Page 406 at the Office of the Recorder of Deeds of Camden County, Missouri and as recorded in Book 2003, Page 7774 at the Office of the Recorder of Deeds of Miller County, Missouri

La Riva Est No. 2 as per plat recorded in Plat Book 70, Pages 11A through 11H, and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri, and as recorded in Plat Book A, Page 327, at the Office of the Recorder of Deeds of Miller County, Missouri

Grand Point Subdivision First Addition as per plat recorded in Plat Book 73, Page 11, and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

La Riva Est No. 3 as per plat recorded in Plat Book 75, Pages 36A through 36D, and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Heritage Isle No. 2 Townhomes as per plat recorded in Plat Book 68, Pages 5A-5F and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Heritage Isle No. 3 Townhomes as per plat recorded in Plat Book 70, Pages 8A-8H and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Heritage Isle No. 4 Townhomes as per plat recorded in Plat Book 73, Pages 43A-43P and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Heritage Isle No. 5 Townhomes as per plat recorded in Plat Book 72, Pages 19A-19F and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Heritage Isle No. 6 Townhomes as per plat recorded in Plat Book 76, Pages 12A-12F and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Heritage Isle No. 7 Townhomes as per plat recorded in Plat Book 78, Pages 27A through 27P and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Heritage Isle No. 7 Townhomes First Addition as per plat recorded in Plat Book 82, Pages 44A-44J and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri;

Heritage Isle No. 8 Townhomes as per plat recorded in Plat Book 81, Page Pages 11A-11H and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri and as per plat recorded in Plat Book 2003, Page 7773 at the Office of the Recorder of Deeds of Miller County, Missouri; and

Porto Cima Courts as per plat recorded in Plat Book 101, Pages 32A-32D and all amendments thereto and resubdivisions thereof at the Office of the Recorder of Deeds of Camden County, Missouri

**EXHIBIT B**  
**NSF CLASS I, STANDARD 40 APPROVED SYSTEMS**

JET J-500, JET J-750 and/or JET J-1500 when required

Jet, Inc.

750 Alpha Drive

Cleveland, Ohio 44143

Telephone: (216) 461-2000

[www.jetincorp.com](http://www.jetincorp.com)

NORWECO SINGULAR 900

500 gpd, 750 gpd, 1000 gpd and 1500 gpd

Norweco, Inc.

Firelands Industrial Park

Norwalk, Ohio 44857

Telephone: (419) 668-4471

[www.norweco.com](http://www.norweco.com)

MicroFast 0.5, 0.75, 0.9 and 1.5

Bio Microbics, INC

8450 Cole Parkway

Shawnee, KS 66227

Telephone: (913) 422-0707 Toll Free: 800-753-3278

[www.biomicrobics.com](http://www.biomicrobics.com)

Multi Flo FTB 0.5, FTB 0.75, FTB 1.0 and FTB 1.5

Consolidated Treatment Systems

1501 Commerce Center Drive

Franklin, OH 45005

Telephone: (937) 746-2727 Toll Free: 800-503-0163

[www.consolidatedtreatment.com](http://www.consolidatedtreatment.com)

Delta Environmental Ecopod E50-N, E75-N, E100-N and E150-N

SI Precast

900 Petty Drive

Versailles, MO 65084

Telephone: (573) 378-5474

Toll Free: (800) 467-3785

[www.siprecast.com](http://www.siprecast.com)

Anua Puraflow Peat Fiber Biofilter

Anua

P.O. Box 77457

Greensboro, NC 27417

Telephone: (336) 547-9338

Fax: (336) 547-8559

[www.anuainternational.com](http://www.anuainternational.com)

## EXHIBIT C PERMIT MATRIX

### Projects Requiring Permits Within the Village of Four Seasons and the Order in Which to Obtain Them

PROJECT	VFS	ACC	HSBSRD	AMEREN	LO FIRE	
Telephone	573-365	573-552	573-365	800-552	573-365	
Numbers	3833	8334	2832	7583	3369	
Accessory Detached Structures	2	1				
Carport Attached	2	1				
Carport Unattached	2	1				
Culvert		2	1			
Deck Railing	2	1				
Decks	2	1				
Demolition	2	1				
Dock	2	1		3		
Drainage Flume		1	2			
Driveway on HSBSRD Maintained Rd.	2	1	3			
Driveway on POA Maintained Rd.	2	1				
Electrical	1					
Fence	2	1				
Fire Damage Repairs	2	1				
Heating/Air Conditioning	2					
House R1 - Single Family	2	1	3	4		
House R2 - Multi Family	2	1	4	5	3	
<b>Home Construction Inspections</b>						
Preliminary Site Inspection		1				
Footing Inspection (Location)	2	1				
Footing Inspection (Structural)	1					
Foundation Wall Compliant to Code	1					
Flatwork Concrete	1					
Utility Trenching & Placement	1					
Inspect Back Fill & Moisture Proofing	1					
Exterior Concrete Placement, Driveway & Sidewalk	1					
Below Slab Plumbing	1					
Structural Framing	1					
Electrical Rough-in	1					
Plumbing Rough-in	1					
Insulation Installation	1					
Sheetrock Installation	1					
HVAC	1					
House Power Service	1			2		
Certificate of Occupancy	1					
Plan Compliance (Final)		1				
Interior Only Remodel	1					
Landscape	2*	1				*If Includes Electric
Manuf. Homes	2	1	3	4		

## Projects Requiring Permits Within the Village of Four Seasons and the Order in Which to Obtain Them

PROJECT	VFS	ACC	HSBSRD	AMEREN	LO FIRE	
Mechanical	2	1				
Paint		1				
Parking	2	1	3			
Patios	2	1				
Patios not attached to house		1				
Permit Extensions	2	1		3		
Plumbing	1					
Pool	2	1				
Porches	2	1				
Remodel	2	1				
Roof		1				
Seawall & Retaining Wall	3*	1		2		*Walls >4' tall
Sidewalks	2	1				
Sidewalks not attached to house		1				
Siding	2	1				
Stairs	2	1				
Trash Enclosures		1				
Tree Removal		1				
Underbrush Clearing		1				
Wastewater	2	1				
Irrigation		1				
Irrigating From Lake		2		1		

## Permit Requirements

REQUIREMENTS	VFS	ACC	HSBSRD	AMEREN	LO FIRE	
Damage Deposit		1				
Fees	2	1		3		
Plans/Plan Review	2	1	3			
Setbacks	2	1		3		

### Legend:

VFS = Village of Four Seasons

ACC = Architectural Control Committee

HSBSRD = Horseshoe Bend Special Road District

AMEREN = AmerenMO

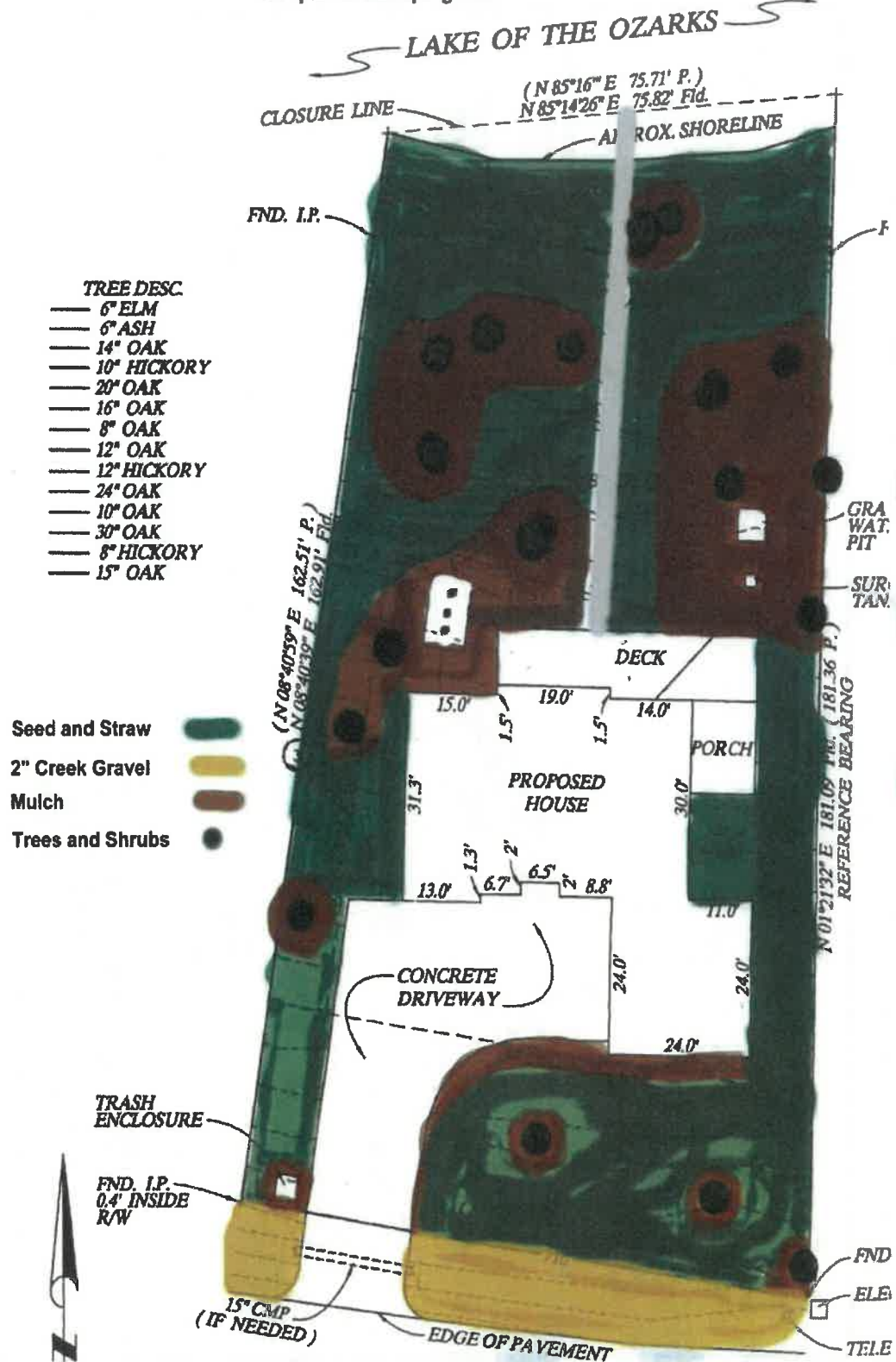
LO FIRE = Lake Ozark Fire Protection District

The numbers in each cell represent the order that one is to acquire permits. 1 is the first organization to receive a permit from, 2 would be the second etc.

**EXHIBIT D**  
**TELEPHONE NUMBERS**

AmerenMO (local and permits)	573-365-9203
Camden County Courthouse	573-346-4440
Camden County Road District	573-346-4471
Charter Cable TV Company	1-888-871-4485
Co-Mo Electric Co.	573-374-5407
Department of Health and Senior Services (DHSS)	573-751-6400
Enviroline	573-873-5182
Four Seasons Owner Services After Hours Number	573-434-0021
Horseshoe Bend Special Road District	573-365-2832
Lake Builders Association	573-348-1523
Lake Ozark Burn Permit	573-365-6407
Lake Ozark Fire Protection District	573-365-3380
Missouri Association Management, LLC	573-552-8334
Ozark Shores Water Company/ Lake Region Water and Sewer	573-365-6792
Post Office (Lake Ozark)	573-365-3344
Post Office (Sunrise Beach)	573-374-7993
Southwestern Bell Telephone	800-464-7928
Summit Natural Gas	573-374-1244
Sunrise Beach Burn Permit	573-374-7986
Sunrise Beach Fire Protection District	573-374-4411
U. S. Army Corps of Engineers	573-634-2248
Village of Four Seasons	573-365-3833

Exhibit E  
Sample Landscaping Plan



# EXHIBIT F BWF SETBACKS

## BWF Lot Setbacks

