

Section 21. Lighting. Except as may be permitted by the ARC, exterior lighting visible from the street shall not be permitted except for (a) approved lighting as originally installed on a Lot, (b) one (1) decorative post light, (c) street lights in conformity with an established street lighting program for the Community, (d) seasonal decorative lights, (e) front house illumination of model homes, (f) decorative accent lighting, and (g) security lights affixed to the house.

Section 22. Artificial Vegetation, Exterior Sculpture, and Similar Items. No artificial vegetation shall be permitted on the exterior of any property. Exterior sculpture, fountains, flags, and similar items must be approved by the ARC; provided, however, the display of flags for generally recognized holidays on which flags are customarily displayed shall be permitted for a period from one (1) week prior to the date of such holiday until one (1) week after the date of such holiday.

Section 23. Energy Conservation Equipment. No solar energy collector panels or attendant hardware or other energy conservation equipment shall be constructed or installed unless they are an integral and harmonious part of the architectural design of a structure, as determined in the sole discretion of the ARC.

Section 24. Swimming Pools. No swimming pool shall be constructed, erected or maintained upon any Lot without the prior written consent of the ARC and in no event shall any above-ground swimming pool be permitted.

Section 25. Gardens, Play Equipment and Pools. No vegetable garden, hammock, play equipment, or pool may be erected on any Lot without the prior written consent of the ARC and no such structure, with the exception of basket ball goals, which has received the approval of the ARC, may be visible from any street.

Section 26. Mailboxes. All mailboxes shall be white and shall be mounted on a white mailbox post.

Section 27. Exteriors. Any change to the exterior color of any improvement located on a Lot, including, without limitation, the dwelling or any fence located on a Lot, must be approved by the ARC.

Section 28. Clotheslines. No exterior clotheslines of any type shall be permitted upon any Lot.

Section 29. Exterior Security Devices. No exterior security devices, including, without limitation, window bars, shall be permitted on any residence or Lot. Signs placed on the Lot or the exterior of the residence stating that such residence is protected by a security system shall not be deemed to constitute an exterior security device.

Section 30. Entry Features. Owners shall not alter, remove or add improvements to any entry features constructed by the Declarant on any Lot, or any part of any easement area associated therewith, without the prior written consent of the ARC.

Section 31. Window Treatments. The side of all window treatments which can be seen at any time from the outside of any structure located on a Lot must be white.

**Article VII
Insurance and Casualty Losses**

Section 1. Association Insurance. The Board of Directors or the duly authorized agent of the Association shall have the authority to and shall obtain