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Section 1 - INTRODUCTION

1.1 IRON HORSE PHILOSOPHY

Iron Horse joins the finest recreational environment respectfully with the proud heritage of Montana. Its setting is dramatic and unique in the Rocky Mountains; surrounded by national forest and overlooking Whitefish Lake, Iron Horse claims as its neighbors both Glacier National Park and the Whitefish Mountain Resort ski areas.

Iron Horse is civilized wilderness. Their home for centuries, elk, deer, and bear still roam the forest freely. It is a place to escape, just as travelers in the 30s responded to the call of Montana as they rode by train toward adventure, and to visit the grand lodges along the Great Northern rail line.

The world class gem around which the Iron Horse community will evolve is the Tom Fazio signature championship golf course. Structures, recalling the spirit of national park architecture, will lay gently on the land and draw from the vernacular of the region to blend quietly with the setting.

Iron Horse is dedicated to the preservation of its natural splendor. A thoughtful determination to limit the number of homesites, based on this precept, allows only a privileged few the pride of ownership here. For those few, Iron Horse will provide an experience clearly different from the urban--or suburban--modes.

The structure that strives for effect, that is overly assertive in size or character, has no place here. Things natural and beautiful will be dominant. The Iron Horse community, as it is realized, will preserve its special setting rather than supplant it.

1.2 OBJECTIVE OF DESIGN GUIDELINES

It is the purpose of the Design Guidelines to protect and enhance the environment of Iron Horse, to minimize the disturbance of the existing terrain and vegetation, and to blend development into the setting as unobtrusively as possible. Each lot within Iron Horse possesses unique opportunities and constraints, while being part in a larger fabric of forest. To take full advantage of these attributes, each lot will require careful design to adapt to its setting. The wooded hillside environment requires special attention to massing, color, height and solar orientation as well as fire-safe and defensible space practices within the forest setting. Appropriate design can create a residence compatible with this setting, while providing the owner with a comfortable, livable home to enjoy for many years.

Design review is not intended to enforce unreasonable controls nor dictate a specific design solution, rather it is intended to achieve an architectural character appropriate to a Montana mountain environment to make each residence a unique reflection of its owner while fitting in to the setting and image of Iron Horse. A worthy variance from the literal translation of these guidelines will be considered objectively by the Design Review Committee. However, the Committee will maintain a consistent application of the intent of the guidelines on an equitable and uniform basis.

Because the sensitive treatment of the site is essential to achieving an environment that blends with nature, the guidelines are in two parts: Site Development Guidelines, and Architectural Guidelines. The purpose of the Design Review Committee is to evaluate the design of a proposed structure by itself and within its environmental and neighborhood settings.

Section 2 - SITE DEVELOPMENT GUIDELINES

The natural topography, vegetation and environment in Iron House is unique and requires special attention to site design and development. Each lot has particular features of topography, slope, views, vegetation and access that need to be analyzed in the design process. The Committee stresses the importance of integrated design of site and residence so that each home responds to the natural characteristics of each specific lot. Given this requirement to be site-specific, it is important to realize that designs that may work on one lot most likely will not on another lot. The following site development guidelines deal with issues of siting, grading and landscaping.

The Iron Horse landscape and its forest fabric is fragile and, with short growing seasons, may take years to mitigate impacts of disturbance, therefore, regulations have been developed to maintain the area in as natural state as possible. Although an effort has been made to have Iron Horse's guidelines be consistent with the City's regulations, each Owner, through their architect, is responsible for reviewing and complying with City regulations and other applicable restrictions such as fire protection.

2.1 THE BUILDING ENVELOPE

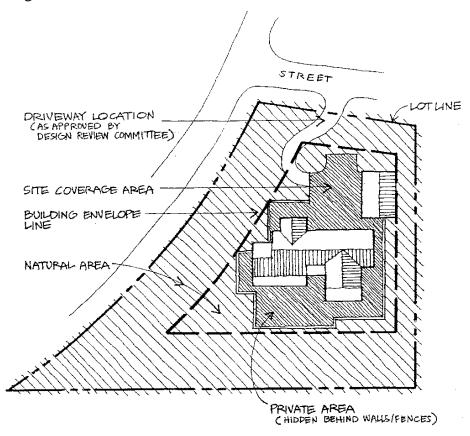
The Building Envelope is the portion of each lot within which all improvements must be built and any alterations to the existing landscape are confined except for the driveway and utility locations approved by the Committee. The Building Envelope acts as a limit beyond which no construction activity, including grading or storage of materials is allowed. A Building Envelope has been identified for each lot on the approved Homesite Diagram based on the natural features of the lot, views, relationship to building envelopes on adjacent lots and to major drives, open space elements and topography.

2.1.1 COMBINING LOTS

The Owner of two or more contiguous lots may build one single-family dwelling on the contiguous lots provided there is compliance with all City of Whitefish, Flathead County and these guidelines and the lots are successfully combined into one single lot. The Committee will determine the new building envelope and maximum/ minimum living area that may be constructed on the combined lots, the number of votes and the assessment amount allocated to the lots will not be altered if lots are combined.

See next page for Building Envelope Diagram.

Building Envelope Diagram:



2.2 ALLOWABLE SITE COVERAGE AREA

Each lot type is limited to a Maximum Site Coverage Area for all improvements including building footprint, decks, patios, fenced or walled private areas, paved and landscaped patio areas, excepting automobile areas driveway area connecting to the property line. Any areas outside the maximum Site Coverage Area disturbed in construction must be remediated as near as possible to the natural condition.

The maximum Site Coverage Area for each lot type is as follows:

Type I (Villa Lots - 15,000 sq. ft. approximately) 8,000 sq. ft. Type II (Standard Lots - less than 1 Acre) 35% * Type III (Estate Lots, 1 + Acres) 35% *

^{*} Building Envelope may control site coverage.

2.3 NATURAL AREA

The Natural Area is that portion of the Lot which lies outside of the Allowable Site Coverage Area yet within the Building Envelope and must remain in its natural state. Additional plant material may be added in the Natural Area if specific approval is granted by the Committee. If allowed, only plants indigenous to the general area of Iron Horse may be used in the Natural Area. In addition, the density and mix of any added plant material in the Natural Area should approximate the density and mix found in the general area. See Landscape Guidelines for allowable plants.

2.4 GRADING AND SITING

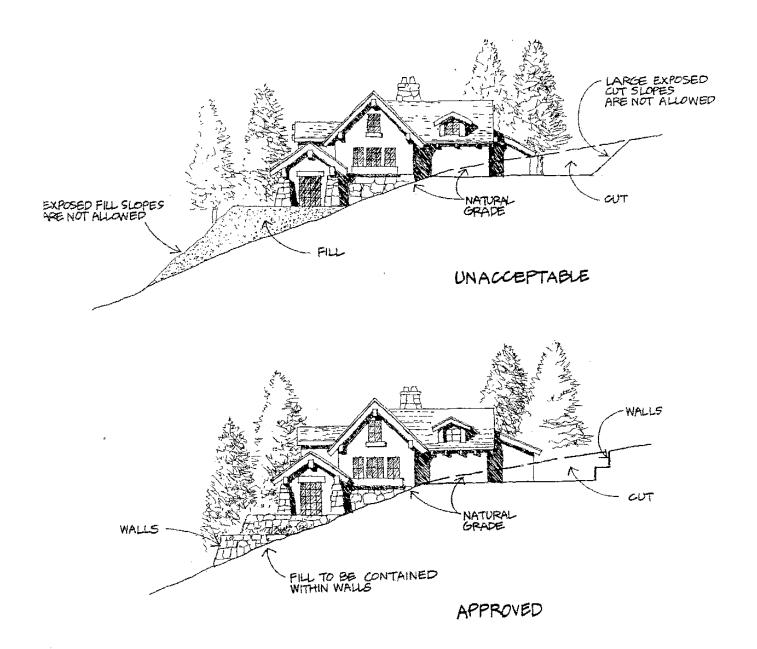
Control of grading is critical to maintain Iron Horse in as natural a state as possible. The objective is to limit the disturbance of existing terrain and vegetation, and minimize unnecessary grading. Residences should be designed to fit the existing topography of the property without excessive manipulation of the site by cut or fill. Changes in the natural grade by cutting or filling for structures, walks and driveways must be kept to a minimum to preserve the existing land form and to prevent scars, erosion and damage to root systems of trees which are to remain.

General siting and grading principles are as follows:

- a) Buildings and improvements should step down slopes to be part of the site rather than altering the site to fit a non-responsive structure. The finish grade around the residence and any site walls should remain as close as possible to the original natural grade.
- b) Significant cut and fill conditions should be contained with retaining walls or within the construction to avoid cut and fill slopes from being exposed.
- c) Flat building pads will generally not be allowed to extend beyond the perimeter of the building and/or site walls. Cut slopes may be regraded and naturally contoured to match existing terrain if all grading is contained within the Building Envelope Line and if, in the opinion of the Design Review Committee, the regraded slope will have a natural appearance upon completion.
- d) No grading may be done outside the allowable site coverage area except for the minimum grading required for driveway access.
- e) Multi-level solutions for buildings and improvements should be used wherever possible. Retaining walls or foundation walls should not exceed 6 feet in height from finished grade adjacent to the wall, to top of wall or finished floor.

Additional height may be achieved by use of more than one retaining wall, provided a significant setback (3'-0" min.), in the opinion of the Committee, is provided between the two walls.

- f) Screen walls, walls not supporting a building structure or retaining earth, may not exceed 5' 6" inches in height measured from finish grade along the exterior side of the enclosure.
- g) Any substructure in stilt or cantilevered construction shall be enclosed with finish materials similar to the main structure, unless a substantial and complementary method of enclosure is approved by the Committee. Open areas under buildings can create special hazards from fires traveling uphill and need careful treatment for this reason as well.



Approved Cut-Fill Technique

2.5 WILDFIRE PROTECTION

In Montana, summer typically brings the fire season--the result of low rainfall, high temperatures, low humidity, and summer thunderstorms. Nevertheless, major wildfires can occur at any time of the year. Varied topography, semi-arid climate, and numerous human-related sources of ignition make this possible. But Iron Horse residents can readily protect lives, property, natural resources, and scenic beauty and greatly facilitate the work of fire suppression organizations by application of the guidelines below. That said, the aesthetic qualities the residents, guests and club members enjoy must be maintained. These Guidelines are not intended to justify excessive clearing or ground disturbance. They follow the guidelines promulgated by the Montana Department of State Lands.

2.5.1 DEFENSIBLE SPACE

The forested and vegetated slopes of the Iron Horse site are the essence of this mountain setting. It is important to the overall character and quality of the Iron Horse environment that this vegetation be maintained. Yet at the same time trees, brush and dense undergrowth are the primary fire hazards. This vegetation can ignite readily, burn with intense heat, and promote rapid spread of fire. Vegetation must be managed to reduce exposure of structures to flames and radiant heat during a wildfire. The reduction of flammable vegetation and other hazards around buildings provides a "defensible space" for firefighters and residents.

2.5.2 FUEL MODIFICATION

To accomplish the dual objectives of maintaining fire safety while protecting sensitive native vegetation, a fuel modification program should incorporate a combination of fire-resistant building materials, setbacks for combustible construction, irrigated buffer zones, and graduated fuel modification zones. A minimum amount of native vegetation should be selectively thinned and dead material removed to control the heat and intensity of wild land fires in order to preserve the overall quality of the natural areas to the greatest possible extent.

The proposed fuel modification is subdivided into three zones of Defensible Space. The zones are described in dimensions relative to the building or combustible structure location, not to property line. The concentric zones are described below. The dimensions of the zones remain constant on the uphill and side areas of the structure while downhill of the structure dimensions of the zones increase relative to the severity of the slope.

NOTICE

Any activity under Section 2.52, 2.52a and 2.52b will require 10 days prior notification to the HOA Manager before commencement of proposed work. Notice may be via email, telephone call or personal visit. Additionally, the property owner's contractor must meet with the HOA Manager on-site prior to commencement of any work. Property owners are also encouraged to attend the on-site meeting with the HOA manager and their contractor.

Violation of any item included in Section 2.52, 2.52a and 2.52b will result in the property owner, at its sole expense, immediately remediating the effected property. Please see Appendix "D" for the Fine Schedule for Violations of Tree Thinning and Removal Policy.

2.52a--Undeveloped Property---those lots that do not have a completed house.

Property owners are required to remove dead vegetation, downed trees and woody fuels as defined below. Additionally, property owners may apply Zone C and Zone D under the Defensible Space zones as outline in section 2.52 of the Iron Horse Guidelines.

ANY OTHER THINNING, TRIMMING, REMOVAL OR DESTRUCTION OF ANY PLANT LIFE OR TREES IS PROHIBITED

2.52b--Developed Property---those lots that have a completed house

Property owners are encouraged to remove dead vegetation, downed trees and woody fuels as defined below. Additionally, property owners should apply Zone A, B, C and D under the Defensible Space zones as outline in section 2.52 of the Iron Horse Guidelines. In addition.

- a) Property owners are allowed to remove trees and brush (5" or less in diameter measured at 4.5' above grade) within the owner's property lines. All tree/brush material and debris must be removed from the property.
- b) Property owners are allowed to remove Alder, Aspen, Birch, Cottonwood and Willow trees (12" or less in diameter measured at 4.5' above grade) within the owner's property lines. Application of this section will be site specific. All tree/brush material and debris must be removed from the property. Owners are encouraged to cooperate with neighbors in any thinning process.

Definitions for Section 2.5.2 - Fuel Modification

Definitions used in this section were obtained from Montana State University and FireSafe Montana.

Brush - includes shrub-dominant areas; such as Snowberry, Serviceberry, etc.

Dead vegetation - includes dead trees and shrubs, dead branches lying on the ground or still attached to living plants.

Downed trees - includes trees that have died and fallen down, or trees that have been blown down by wind.

Trees - includes seedlings (less than 3 year old), saplings (3 - 15 years old) and mature trees (greater than 15 years old).

Woody Fuels - includes vegetation that would allow a fire to move from lower shrubs and plants to taller

Zone A = Maintain an area of non-combustible material—flowers, plants, concrete, gravel, mineral soil, etc.

Zone B = Remove all trees and downed woody fuels.

Zone C = Thin trees to 10 feet between crowns.

Prune limbs of all remaining trees to 15 feet or one-third the total live crown height, whichever is less.

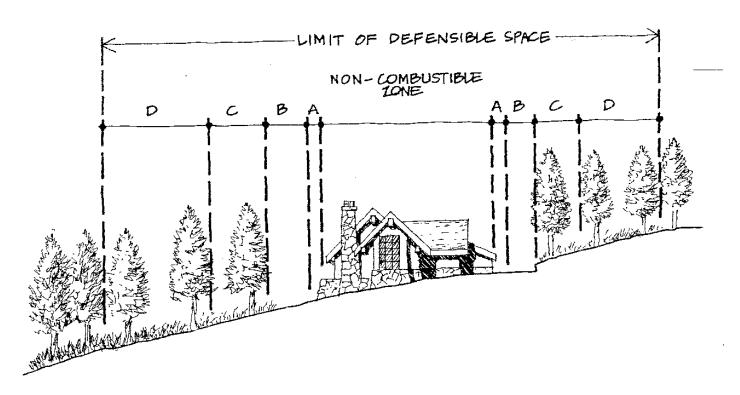
Maintain surface vegetation at 3 inches or less.

Remove all downed woody fuels.

Zone D = Thin trees to 10 feet between crowns.

Prune limbs of all remaining trees to 15 feet or one-third the total live crown height, whichever is less.

Remove all downed woody fuels more than 3 inches in diameter.

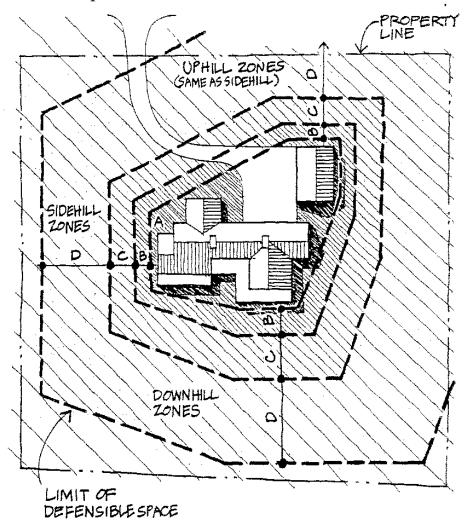


Defensible Space Zones: Section Through Typical Lot

Dimensions of Fuel Modification Zones:

Average Site Slope	Sidehill and Uphill Zones				Downhill Zones			
	Α	В	С	D	Α	В	С	D
0% - 10%	3'	10'	20'	70'	3'	10'	20'	70'
10% - 20%	Same				3'	15'	25'	80'
20% - 30%	Same				3'	20'	30'	100'

Fuel Modification / Defensible Space:



2.5.3 PLANTINGS

When planting, select trees, shrubs, and vegetation that limit or retard fire spread as suggested below:

- a. Perennial: Choose hardy perennial flowers that are adapted to the Montana climate. These green, leafy, succulent plants are difficult to bum. Watering and regular weeding improves fire resistance.
- b. Shrubs: Evergreen shrubs such as dwarf conifers or junipers tend to ignite easily; avoid them unless well spaced.
- c. Trees: Deciduous trees can be clumped, scattered, or planted in greenbelts or windbreak patterns. Evergreen trees tend to ignite easily and should be spaced in accordance with the landscaping guidelines.

2.6 PRIVATE AREA

The Private Area is that part of the Building Envelope which is not visible from neighboring property because it is hidden behind walls or structures. The Private Area is the least restrictive in terms of what plants, shrubs, and trees can be planted therein. These include those plant materials listed in the Approved Plant list (Appendix "A").

2.7 MINIMUM SETBACKS

All setbacks will be reviewed on the merits of the submitted site design plan. The minimum setbacks are determined by the underlying zoning of the property, modified in some cases in the Preliminary Plat approved by the City of Whitefish. Setbacks are further restricted by the Building Envelope defined for each lot (the most restrictive of the two is the minimum that MUST be adhered to). Refer to the Building Envelope on the Final Plat map for these setbacks. The minimum City setbacks are NOT grounds for any increases in a Building Envelope, but also, a Building Envelope that extends into the City's mandated setbacks cannot supersede the City's requirements.

2.8 GOLF COURSE IMPACT

As with all golf frontage lots, there is an inherent risk that golf balls and the play of golf may impact a lot or residence. The Committee strongly recommends that, during the site planning of a lot, detailed consideration be given to the possibility of errant golf balls, particularly with the orientation of windows or other breakable surfaces of the residence. Netting, screens, excessive landscaping, fences or large blank walls will not be allowed. Evaluation of the proper siting, orientation, massing and setbacks should provide for maximum golf or view orientation with minimal adverse impact from the play of golf. Design consideration should also be given to the noise generated by golfers, golf carts and golf maintenance vehicles.

2.9 LANDSCAPE

The goal of these landscape guidelines is to ensure that developed areas within Iron Horse harmonize and blend with, rather than dominate the natural environment or significantly change its color or texture. This sensitive approach to landscaping will help protect and preserve the wildlife and flora that contribute to the unique experience of living within the forest environment of Iron Horse.

To achieve this goal, proposed vegetation used at Iron Horse must be predominately the same as native

species growing on the site. To maintain the existing character of the forest fabric and meadows, native plants will be inspired from plant communities which are found on the property. Plant communities are groups of plants that thrive within similar sun, soils, topographic and water conditions.

2.9.1 PLANT MATERIALS

All disturbed areas that are not paved or graveled shall be re-vegetated with appropriate native plant materials from the approved plant list in Appendix A. There is also an ornamental list which is for the plants within the private areas. Homeowners are encouraged to utilize plant materials that require little water other than that initially required for their establishment and to use slope-stabilizing shrubs and ground covers on new cut and fill banks.

The design and scale of newly landscaped areas must reflect and integrate well with the natural mountain landscape. New plantings should complement native plant communities and should be visual extensions of existing vegetation masses and edges. Plant massing should look natural in form, scale, and position on the land. Plant species shall be selected from the approved plant list, except in limited areas near the primary residence, where non-natives are permitted. Care should be taken to choose plant materials, whether native or not, that are suited to the micro-climatic conditions in sunlight, soil, and moisture conditions in the locations where they will be placed.

A mix of sizes for newly planted trees is desirable to emulate natural patterns of forest growth. Minimum height for new coniferous trees shall be six feet, with fifty percent of new trees measuring over eight feet; minimum caliper for new deciduous trees shall be one to one and a half inches, with fifty percent having a caliper size over two inches. In order to reduce the cost of re-vegetation and impact of development on the site, it is strongly recommended that existing trees that are removed be transplanted.

In the private areas, plants other than those on the ornamental list may be considered on a case by case basis. Information on the proposed species and characteristics will need to be submitted along with the rationale for its use and must be approved by the Design Review Committee.

2.9.2 PRIVATE AREAS

Within the designated private areas, plantings may be from either the ornamental or native plant list in Appendix A. These area are less restricted and may include ornamental plants that are not native to the local area. Plant material should be located to maximize positive effects of solar and wind conditions and increase the defensible space for firefighters. However, because the natural landscape is considered the most important character-giving feature of Iron Horse, groomed lawns, patios and decks shall be enclosed by buildings, walls or natural screening elements so that they are visible only from within the owner's own homestead. Trees within the building envelope shall be selected from the approved plant list.

It is recommended to have soil in the building envelope analyzed before the final selection of plant material. A layer of mulch at least three inches deep is recommended in all plant beds to reduce evaporation of moisture from the soil.

2.9.3 ROADWAY VEGETATION

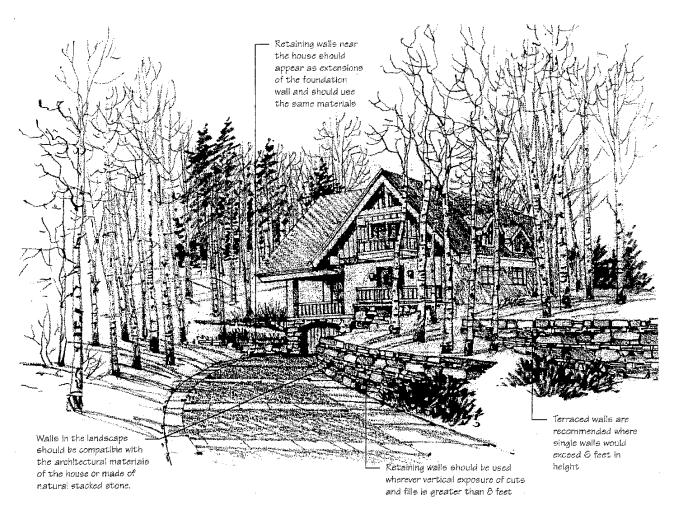
The entrance drive and internal circulation of Iron Horse has a significant visual impact as both meander

throughout the forested site. Trees may be planted in landscaped areas within the right-of-way in a variety of informal patterns as to blend in with the natural surroundings. It is recommended that deciduous trees be planted at least five feet from the edge of road pavement to minimize breakage from snow plowing operations. Evergreen trees shall be planted at least ten feet from the edge of pavement. No trees shall be planted within the sight triangle at roadway intersections. No tree branches that extend into the sight triangle shall be lower than eight feet. No shrubs in the sight triangle shall exceed 18 inches in height at maturity. Streetscape designs within the right-of-way will have to be approved by the City of Whitefish.

In addition to providing access throughout the site, roadways serve as escape routes and fire breaks. Both the Montana Department of State Lands and State Fire Marshal suggest that ten feet on either side of the road be considered a fuel modification zone. In the area, trees should be thinned to ten feet between crowns. Ladder fuels should be removed and tree limbs pruned up to fifteen feet, or one-third of the live crown of the tree, whichever is less. Dead vegetation, logs and snags should also be removed. Snags in particular should be cleared to a distance that prevents them from falling into cleared right of way or on roads. Finally, in the clear zone, eight feet on either side of the roadway, brush, grass and other vegetation should be reduced. The zone should be maintained at a maximum height of twelve inches.

2.9.4 RETAINING WALLS

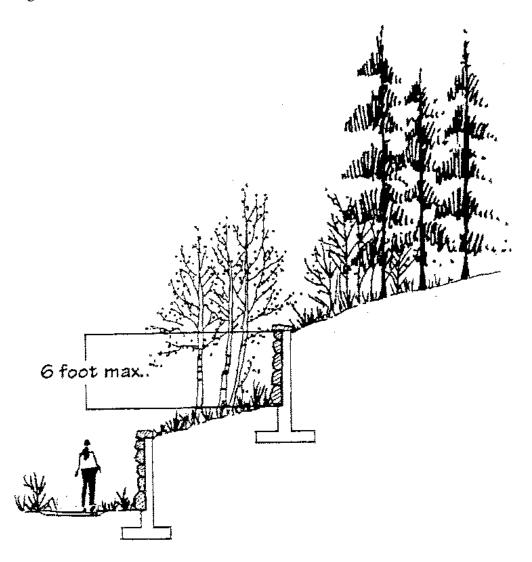
All retaining walls must be approved by the Committee, and shall be used wherever total vertical exposure of cuts and fills is greater than six feet. If walls will exceed four feet in height, a civil or structural engineer must certify the wall design.



Wherever possible, retaining walls should appear to be an extension of the residence and are subject to the same criteria relative to color, materials, and durability as the building itself. If not connected to the residence, walls should be constructed of architectural materials compatible with those employed in the residence. Otherwise, natural stacked indigenous stone walls are preferred. Stone walls should appear to be structural, not veneered, with deep-raked mortar joints. Concrete block, brick and railroad ties are not permitted materials for retaining walls. Shot rock or mechanically fissured stone is not allowed in any areas that can be viewed from public roadways/walkways or from neighboring properties. Any locations considered as "not visible" must be approved by a majority vote of the Committee.

The maximum total vertical exposure of approved walls shall not exceed six feet unless the Committee determines that an exception is warranted because of extraordinary circumstances or unavoidable topographic constraints. Where walls taller than six feet would be required to solve a grading issue, terracing with multiple walls is recommended, with a plantable area of at least thirty inches between each wall section. Walls taller than six feet will only be allowed if the topography is too steep to allow the terracing of typical height retaining walls to catch up to the topography.

Section of Retaining Wall:



2.9.5 FENCES

Respecting the Montana mountain environment, perimeter and lot line fencing is prohibited. Fencing can only be placed in the portion of the Building Envelope which is not visible from neighboring property because it is hidden behind walls or structures. Fences must be constructed from compatible materials to the residence and cannot exceed 5'6" in height.

2.9.6 DRAINAGE

Significant natural drainages that traverse the homesteads shall be maintained in their original condition. Eroding areas must be stabilized and revegetated. Where construction and development will obstruct natural drainage patterns, surface run-off should be carefully redirected to existing drainage areas or new swales designed to look natural. Driveways and associated disturbance must be designed to prevent run off from flowing onto Iron Horse roads. All driveway runoff must be carefully directed to swales. Swales may be required above new cut of fill slopes to protect them from erosion. Subsurface drainage systems are not recommended in this climate.

2.9.7 SWIMMING POOLS

Owners can construct swimming pools within the property's private areas. However, the design must not cause visible scars, excessive grading or unacceptable removal of forest vegetation. All pool drainage must go directly into the sewer system. Pool drainage is not permitted on landscaped areas or streets.

2.9.8 PETS & WILDLIFE

Dog runs and animal pens must be enclosed and covered to protect pets from predators. To protect birds and wildlife, dogs and cats must be accompanied and on a leash at all times when outside the private area. Owners will be assessed severe fines for free-roaming pets.

2.9.9 TRASH STRUCTURES & BBQ GRILLS

All trash must be kept in completely enclosed structures. Barbecue grills should not be left outside when not in use.

2.10 EXTERIOR LIGHTING

The Iron Horse community strives to maintain the natural condition with minimal visual impact. This philosophy extends to nighttime as well as daytime views. To preserve the general stillness and the beauty of Montana's night sky, which tend to be obscured by excessive local lighting, the following guidelines for residential site lighting have been established. All Iron Horse exterior lighting must comply with the City of Whitefish Dark Skies Ordinance and meet the minimum requirements set forth in the City of Whitefish's Zoning Regulations (Section 11.3.25).

Site lighting is defined as lighting mounted on the building, ground, trees or on-site walls for the purpose of providing security, decorative accent or functional lighting to outdoor spaces. Building-mounted lighting is defined as lighting built into or attached to buildings on walls, ceilings, eaves, soffits or fascia.

- (a) Site lighting should be directed downward. Up lighting more than 45 degrees above the horizontal is prohibited and lighting aimed between zero and 45 degrees above horizontal must be directed toward the interior of the lot upon which it is located and must conform to the City of Whitefish Dark Skies Ordinance.
- (b) Building-mounted lighting must be directed downward away from adjacent lots, streets and open spaces, and may not be used to light walls or building elements in an obtrusive manner. Wall mounted sconces may be used as long as the lumen output of the luminaire conforms to the City's Dark Skies Ordinance.
- (c) All exterior lighting must provide for significant shielding to ensure that light sources and lamps are not visible from other properties, from roads or from off-site; no bare lamps will be permitted. Recessed lights in exterior soffits, eaves, or ceilings shall have the lamp recessed a minimum of 3" into the ceiling.
- (d) Lamps with more than 1100 lumens will not be allowed for exterior lighting unless specific approval is received from the Committee. Low-voltage lighting is recommended since these fixtures are typically small and can be easily concealed within the native vegetation. Colored lights, low-pressure and high-pressure sodium lights and fluorescent lighting are not allowed for exterior lighting. Light bulbs used in all exterior lighting fixtures are required to be within 2500 to 3500 Kelvin rating with the warm light temperature.
- (e) No lighting will be permitted in natural areas or outside the areas enclosed by patio or building wall, except for minimal way-finding lighting along a driveway. Site lighting must be confined to areas enclosed by walls or be in the immediate vicinity of the main entrance or outdoor living spaces of the residence.
- (g) Lights on motion detectors for security illumination may be allowed subject to specific approval of the Committee if the activated lamps do not illuminate adjacent properties. If approved by the Committee, these lights will only be allowed to operate on a motion detector and stay lit for a maximum of five continuous minutes. Security lights of any type or location must still meet the requirements of the City's Dark Sky Ordinance, and the light sources may not be visible from neighboring property. If problems with these lights occur, the Committee reserves the right to demand that the fixtures be disconnected. If allowed, care must be taken to avoid setting off the motion detector by the motion of vegetation and the movement of wildlife. Generally, the motion detector's range should be limited to the Building Envelope area. These lights will not be allowed to operate for general illumination.

2.11 ENTRANCE DRIVEWAYS

Entrance driveways should be located to minimize their visual impact. Driveways shall be a maximum paved width of fourteen (14) feet and shall intersect the street preferably at a right angle, but at a minimum angle of 70 degrees. Only one driveway entrance off of the street will be permitted for each lot, except that when two (2) or more lots are tied together to create a single lot, and the two driveway arrangement disturbs less area than a single entrance, the Committee may, at its sole discretion, approve up to, but not exceeding, two (2) driveway entrances.

2.12 ADDRESS IDENTIFICATION

Individual address identification devices for each approved Residence must be installed by the Owner of the Lot. House numbers shall be visible from the road at the driveway entrance in summer and winter months. The Committee must review and approve the size of the numbers and the font selection. Such devices must be subtle in design and utilize the same materials and colors as the Residence and reflect its design character. No "highly conspicuous" identification devices will be permitted. No additional signage detached from the Residence will be permitted, except temporary construction signs or other signs as permitted by the Declaration and approved by the Committee. The Committee may initially, or in the future, require installation of uniform address identification devices for all Lots, including Lots with previously constructed identification devices. The design of the address identification device should be submitted with the Final Submittal and must be approved by the Committee before installation.

Section 3 - ARCHITECTURAL GUIDELINES

The following architectural standards have been developed to achieve the economic, environmental and aesthetic objectives of Iron Horse, in response to its wooded hillside terrain, its sensitive ecology and its mountain climate involving wide seasonal change, and to induce a consistent and harmonious character to the built environment.

3.1 DESIGN CHARACTER

When planning the design of their home in Iron Horse, property owners should keep in mind the overall feel of the Iron Horse community and all designs must be of a character appropriate to the environment, climatic conditions, and forest community context. The Committee requires architecture that uses natural materials in keeping with their physical nature and structural capabilities, construction types that have shown permanence and durability, and architectural integrity exemplified by structures of nearby Glacier National Park. Building materials should be natural to the area, such as wood, heavy timbers and stone. The look and feel of the home will need to blend into the surroundings, a lodge or mountain-style home is appropriate for this area.

The design character of a residence should be considered uniformly from all sides, not just the front or rear elevations, and all elevations should maintain the same visual integrity, cohesiveness and design detail. Particular attention should be given to the transition from one residence to another. Transition refers to aesthetic aspects as well as to the relationship of the elevation of the respective floor levels and the comparative overall massing of the structures.

Building forms, materials and colors must blend with and complement rather than compete with the natural landscape. The use of natural materials and muted colors is essential. In order to create an intimate residential scale and not dominate the natural landscape, long, unbroken walls and roofs should be avoided, vertical and horizontal offsets need to be included. To further reinforce this concern for scale, architectural forms shall be softened by the inclusion of chimneys, balconies, bay windows, appropriate entrance treatments and other such devices.

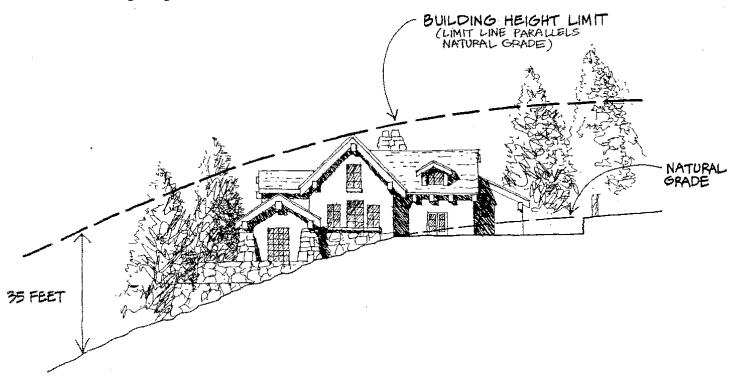
3.2 BUILDING SIZES

It is expected that residences will contain at least 2,500 square feet of enclosed, heated living area. Any size residence may be approved by the Committee if, in its opinion, the design would not result in a residence which would be out of character with the other residences in Iron Horse.

3.3 BUILDING HEIGHTS

The City of Whitefish maximum allowable height for a residence is 35 feet, measured from the natural grade to highest point of the roof as determined by the Zoning Ordinance. Iron Horse limits height additionally, measured in a different way: 35 feet maximum from the highest point on any ridge, peak or corner of any structure, projected in a vertical line to the natural existing grade directly below. See diagram below. However, the terrain of Iron Horse is varied and unique, with ridges, knolls and other changes in elevation, making absolutely uniform applicability of height restrictions for residences unadvisable. These Design Guidelines are intended to discourage and/or prevent any residence or other structure which, in the opinion of the Committee, would appear excessive in height when viewed from a street, common space, or other lot, and/ or which would appear out of character with other residences because of height. Consequently, despite the maximum height permitted, the Committee, even though a proposed residence or other structure may comply with this height, nevertheless may disapprove a proposed residence or other structure if, in the sole opinion of the Committee, it would appear excessive in height when viewed from a street, common space, or other lot, and/or would appear out of character with other residences or be undesirably prominent because of its height. These considerations are particularly important with residences constructed along tops of ridges or knolls. To allow the committee to easily ascertain compliance to Iron Horse's height requirement, a section will be required through the highest point (from grade) showing a line representing 35-feet above grade.

Allowable Building Height:



3.4 MASSING

Scale and proportion can be deceiving. Small structures can at times appear large and dominating against the vegetation and landforms. Therefore, proper massing will reduce the scale of a large structure and create building texture that will help to blend the residence with its environment.

Unless otherwise specifically approved by the Committee, each residence shall be composed of at least three (3) visual building masses. Homes larger than 5,000 square feet, excluding garages, shall be composed of at least four (4) visual masses as viewed from any elevation. To be classified as a visual building mass, the mass shall have a minimum depth and width of 20 feet, be a minimum of 500 square feet in area, and be offset by at least 2 feet horizontally and 3 feet vertically. Depth and width dimensions shall be measured perpendicular to each other. These dimensions are the minimum requirement, but must be reviewed based on their individual merit. The offsets, both horizontal and vertical, must be substantial enough to evoke the feeling over a separate mass. Special care should be taken to consider how the home will be seen from a human scale, breaks in eve lines and exterior materials should be employed to emphasize the differentiation between masses.

It is expected that all building elevations will not only take advantage of the view from within the residence, but will provide pleasant views from all surrounding areas. All side and rear elevations are expected to be articulated to break up the facade into smaller elements, as well as adding the richness of shade and shadow. Large blank walls will not be allowed. Failure to provide adequate articulation and richness may be grounds for rejection of the design by the committee.

3.4.1 MASSING ARTICULATION

The photographs below show houses that have successfully adapted to terrain and setting similar to Iron Horse. Careful massing and composition of building forms, use of appropriate natural materials such as logs, timber and stone, and special attention to the transition between structure and the natural topography, all serve to fit the house sensitively into the environment.

The breakup of building volumes and roof elements provide a pleasing scale for a large home.



The use of local boulders help make the transition of structure to site. Roof dormers add scale and interest.



Logs can be used as structural members in ways more expressive than a simple log cabin.



Certain principles can be stated that underlie acceptable designs:

- a. Horizontal and vertical offsets are the devices used in massing the structure to achieve the appropriate residential scale. The stepping up or down of rooflines helps a building blend with the land. Horizontal offsets should be coordinated with the interior plan and the roof pitches of the design. Combined with architectural massing, good roof lines and offsets, a very interesting and individualized building form can result. These horizontal offsets can be accentuated with garages and patio walls.
- b. In general, avoid the use of continuous, unaccented two-story facades. Without horizontal and vertical offsets or wall projections, a barracks-like look will result. The stepping up or down of rooflines helps a building blend with the land.

Horizontal and vertical offsets help a home blend into the setting



Design Principals, continued:

c. It is usually more effective, visually and economically, to have fewer, but larger offsets rather than a series of small jogs. A two-foot jog is barely noticeable; 4 feet is better; 6 to 12 feet cast a significant shadow and have a definite visual impact. Horizontal offsets can also contribute to added privacy and wind protection of outdoor spaces, reducing the need for elements such as fences and wall extensions.

All elements, such as decks, should be part of an integrated composition.

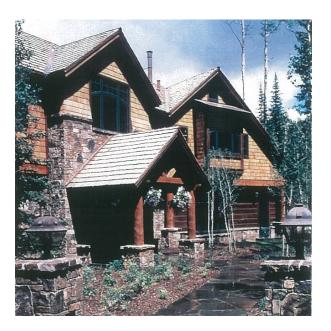


d. The articulation of massing can be heightened by projections such as decks. However, the deck must be an integral part of the building design, avoiding the "tacked-on" look.

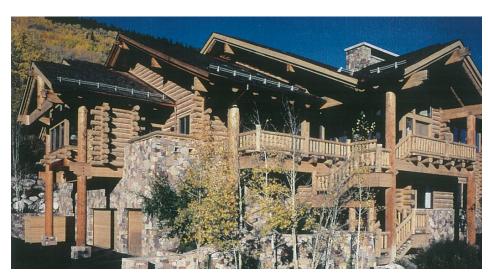
A stone base makes this home seem to grow out of the site; the setting is undisturbed.



The material used in this house -- stone, shingles and logs -- help it blend in to the forest setting.



Pole structures are sympathetic with the forest setting. Porches and balconies are integral with the design.



3.5 ROOFS

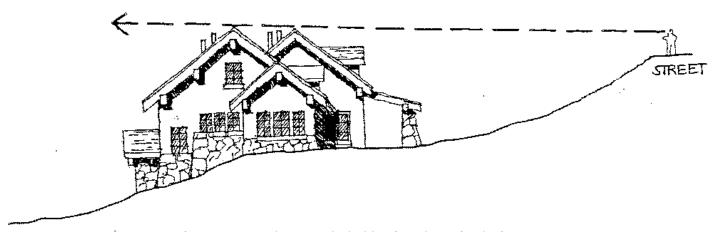
Since roofscapes will form an important part of the visual environment, they must be carefully designed. Roofs are encouraged to be pitched with a 6 in 12 slope or greater as the dominate feature, a mixture of roof pitches can be appropriate. Mansard roofs are prohibited. Flat or low slope roofs will be accepted if the roof is an integral part of the overall design concept and providing the surface is not visually objectionable from neighboring properties and roads. Low-slope shed-style roofs have come into style in the "Mountain Modern" vernacular. These designs will be considered based on their individual merit.

The Committee strongly recommends that sloping roofs be designed as sheltering and shading elements, normally with broad overhangs and strong shadow lines. Thin edges or thin fascias will not be accepted. Sloped roof materials should be textural with very dark or deep color tones. Roof surfaces must be non-reflective and, in the opinion of the Committee, not visually objectionable from neighboring properties and roads. The use of patina copper and weathered corten is allowed on secondary roofs, painted metal and standard color coatings are not permitted. Additional metal finishes for secondary roofs with a reflective level less than 15% will be considered on a case by case basis. The character, design, scale and materials must blend with the house.

The composition of roof forms should be carefully considered. No continuous ridge lines should exceed 35 feet. Changing ridge direction, offsets or major roof projections should be used to break ridge lines. To avoid a thin veneer look, 2 inch by 12 inch nominal wood minimum dimension fascia boards are required. Normal 2 inch roof rafters should not be exposed.

The placement of the various pipes and vents that penetrate the roof should be considered. Combine them in the attic space and project through roof in a common enclosed stack when possible. Where practical, place stacks on the roof away from the side of greatest visibility. All roof vents are to be colored to match the dominant roofing material.

Roofing material must be of Class A or B fire-resistance as rated by the National Fire Protection Association. Shake-shingle roofing materials are not recommended for any structure in a fire adapted forest area.



Roof equipment and vents to be hidden from line-of-sight from street.

3.6 COLORS

It is the intent that structures within Iron Horse utilize natural materials such as wood and stone as much as possible. If exterior stains are to be used on wood they must be semi-transparent in color to accent natural wood tones. Weathering agents are encouraged on natural wood surfaces to accelerate weathering and avoid uneven coloration.

All exterior building colors shall have a light reflective value (LRV) of less than 36. This information is available from most paint manufacturers. A color palette has been recommended for residences in Iron Horse and is listed in Appendix "B". The colors were chosen to blend with the natural colors of the vegetation and mountains as seen from a distance. Subdued accent colors may be used, subject to approval by the Committee. Colors for exterior art work, sculpture or any other special features visible from common areas should also be muted tones chosen to blend rather than contrast with the residence and its surroundings. The paint colors listed in Appendix "B" are those colors which the Committee has pre-approved for residences within Iron Horse. Other colors that meet the criteria of this section may be approved by the Committee on a case by case basis.

3.7 REFLECTIVE FINISHES

No highly reflective finishes, except glass, which may not be mirrored or opaque, and door hardware, shall be used on any exterior surfaces including lighting, exterior art work and sculpture.

3.8 MATERIALS - EXTERIOR SURFACES

Exterior surfaces must generally be of materials that harmonize with the natural landscape. Consistently applied, quality materials are preferred such as heavy wood, log or timber elements, shingles or natural stone. If a veneer stone is used, it will need to be installed to feel like a full-thickness application. It should have a different depth associated to it than the wood siding above. Care should also be taken at any place where the edge of the stone is visible, it needs to be installed to always give the illusion of full-thickness stone. All window/door/fascia depth should be substantial and give a plane for the siding to die into. Stucco may be used as part of a total design if relieved with heavy wood, logs or timbers, or other elements. Small areas of materials applied inappropriately for decoration will not be approved.

In order to impart a sense of solid, substantial construction and to avoid a tacked-on, thin veneer look, material changes should terminate at a logical inside corner plan shape change or at a major wall opening. Changes at outside corners should be avoided. Exterior finish materials should be continued down to the finish grade, thereby eliminating unfinished foundation walls.

3.9 BUILDING PROJECTIONS

All projections from a building including, but not limited to, chimney caps, vents, gutters, scuppers, downspouts, utility boxes, porches, railings, and exterior stairways shall match the color of the surface from which they project or be an appropriate accent color, unless otherwise approved by the Committee. All building projections must be contained within the Building Envelope.

Of the items listed above, the chimney caps are considered highly visible and have special requirements. Chimney caps must complement the home, be non-reflective and cover spark arrestors and other protrusions. They must be made of one of the following materials:

- a. Stone that matches the chimney
- b. Copper, preferably left untreated so it will patina.
- c. Corten steel that is patina'd to its rusted state.

3.10 ANTENNAE / SATELLITE DISHES

There shall be no antennae or satellite dishes of any sort installed or maintained which are visible from neighboring property or from the roads except as expressly permitted by the Committee.

3.11 SKYLIGHTS / INTERIOR LIGHTING

Shall be flat, low silhouette, and non-glare. Bubble-type, Plexiglas skylights are not permitted. Skylights will not be permitted in locations where light from the interior will be overly visible to neighbors or roads. Interior fluorescent fixtures must be positioned so that the direct light source is not visible from the outdoors. Consideration must be given to the visibility of the light source from vantage points uphill from the building.

3.12 windows

Windows offer the opportunity to provide individual character by introducing openings and patterns on walls. Consideration should be given to the location of doors and windows in order to establish symmetry on primary facades while being responsive to interior functions and view opportunities. The glazing ratio should be provided. All exposed sash and framing shall be an approved anodized aluminum color or natural wood. Vinyl coated windows are strongly discouraged and will only be accepted if their color and finish are of a color spectrum similar to aluminum clad windows and appropriate to the design. Exposed mill finish aluminum, including window screens, is not permitted. Metal finishes on solariums and greenhouses are included in this category.

3.13 SOLAR APPLICATIONS

Passive solar applications or the orientation and design of the residence for maximum winter sun gain will reduce the winter heating needs, and will be encouraged. Active solar collectors can cause excessive glare and reflection, and can only be approved if they are integrated into the structures or landscaping. As with all design elements of a residence or Improvements, solar collectors must be integrally designed, aesthetically pleasing and meet all other applicable restrictions set forth in these Guidelines (especially reflectivity). Solar collectors must meet the requirements of skylights.

3.14 SCREEN WALLS / SITE WALLS

Screen walls should be a visual extension of the architectural design of the residence. They may be used to separate the private areas from the rest of the Building Envelope and as screening for parking and service areas. They may not be used to delineate property lines or delineate the Building Envelope. Masonry site walls and screen walls are preferred. The color of these walls must conform to the color standards described in these Guidelines.

3.15 SERVICE YARD

All above-ground garbage and trash containers, clotheslines, mechanical equipment, and other outdoor maintenance and service facilities must be completely screened from adjacent lots, streets, or common spaces by walls and gates, at least one (1) foot higher than the equipment. Gates, or a "maze" entry that provides complete screening, shall be required around all mechanical and pool equipment enclosures.

3.16 GUEST HOUSES, GUEST SUITES AND ACCESSORY BUILDINGS

Such structures must be designed as an integrated visual element with the residence, and should be visually related to it by walls, courtyards, or major landscape elements. A free-standing guest house must comply with applicable City zoning regulations. A free-standing guest house or accessory building can be constructed on any lot, with approval from the Committee, provided all Improvements fall within the Building Envelope and meet the requirements of these Guidelines.

3.17 NO VISIBLE STORAGE TANKS

All fuel tanks, water tanks, or similar storage facilities shall be shielded from view from adjacent lots, streets or common areas by walls or structures or shall be located underground with all visible projections screened from view from adjacent lots, streets and common areas.

3.18 NO SIGNS

All security, pool, construction, financing, for sale and other similar signs utilized for advertising are prohibited within Iron Horse. The only exceptions are the Address Identification described in Section 2.12 of these Guidelines, the temporary construction sign described in Section 5.14 of these Guidelines and the standardized open house signs approved by the Association.

3.19 NO FREE STANDING FLAGPOLES

Free standing flagpoles are not allowed on any lot in Iron Horse. Displaying the American flag is permitted if it is hung from a pole bracket mounted on the residence or if it is suspended from a roof overhang.

3.20 GARAGES

Every effort should be made to minimize the impact of the garage and garage door(s). Careful siting and driveway orientation can ensure that the visibility of the garage is minimized from the street and adjacent lots. Unless the size of the lot or difficulties of access arise from steep sites, garages should be set back and oriented away from the street if possible. In an effort to minimize garage impact, no more than three garage stalls will be allowed adjacent to each other. All garage doors shall be single bay (max 10 feet wide x 9 feet tall) type. If additional garage space is needed it must be separated from the other garage location or turned 90 degrees to avoid a long uninterrupted row of garage bays.

Where possible, garage doors should orient away from the street.



The appearance of the garage door must blend with the home design. The garage doors offer an opportunity to enrich the texture, rhythm and overall composition of the design and the Design Review Committee expects that each home will capitalize on this opportunity. Flush panel doors are prohibited.

Roof treatment helps modulate this larger home.



Section 4 - REVIEW & APPROVAL PROCESS

To assist Owners in taking full advantage of the unique opportunities of their lots in the planning and design of their residence, a comprehensive design review process administered by the Design Review Committee has been established. This process provides an opportunity for the Owner to draw upon expertise and knowledge which has been acquired during the planning and development of Iron Horse. Under the Declaration, the Design Review Committee (herein after "Committee") is charged with the responsibility of maintaining the standards set forth in Iron Horse Design Guidelines (herein after "Guidelines").

In its ongoing attempt to achieve the highest possible quality at Iron Horse, The Design Review Committee may modify or create additional guidelines, policies or procedures. In exercising its discretionary power the committee may also moderate its interpretations of various portions of the guidelines as it gains experience with their application. It is important that each owner and designer meet with a representative of the Design Review Committee prior to commencing the process. Please contact the Committee for an appointment and to receive the latest amendments to the Guidelines or current policies prior to proceeding with design.

In general, the design review process is divided into five phases:

- I) Meeting
- 2) Preliminary Submittal
- 3) Final Submittal
- 4) Construction Approval
- 5) Final Construction Review

It is required that an Owner retain competent design professionals including a site engineer and landscape architecture services for planning and design. A thorough analysis and understanding of the lot, determining the Owner's special needs and the skill to translate this into building form, as well as the ability to convey to the Committee the concept and design of a proposed residence or other improvements, are all important elements of the design review process. If an Owner elects to do his own design or to retain services from individuals unknown to or not pre-qualified by the Design Review Committee, and the result in either case is not approved by the Committee, the Committee has the right to require that an Owner thereafter utilize professional design services approved by the Design Review Committee (DRC). The DRC maintains a list of designers and builders who are known to have demonstrated an ability to work successfully in this environment achieving the goals of high quality and minimum visual impact.

The design review process was developed to provide checkpoints along the way to minimize time and money spent on designs which do not adhere to the Iron Horse Design Guidelines, or to the overall philosophy of Iron Horse. The committee will work to streamline this process to eliminate time delays. The Owner is directly responsible for complying with Iron Horse Design Guidelines, and all other applicable provisions of the Declaration, as well as all rules and regulations of any governmental authority, in order to bring the design review process to a speedy and satisfactory conclusion.

(cont'd)

The Committee will conduct reviews of projects during their regular meetings or at such other times as it deems appropriate. Owners, architects, or builders may be invited to attend Committee meetings. The Committee will respond in writing to the applicant no later than thirty (30) days after a submittal has been reviewed by the Committee. All official actions, responses and communication from the Committee, any of its members, or the Design Review Coordinator will be conveyed in writing. Any responses an Owner may wish to make in reference to issues contained in the Committee's notice following review of submittals should be addressed to the Committee in writing.

Preliminary Submittals, Building Envelope Submittals, Final Submittals and revised plans must be made a minimum of seven (7) working days prior to the review meeting at which they will be discussed. Dates of regularly scheduled Committee meetings are available at the association office.

Although the Committee will enforce all provisions of the Guidelines, the following items are of particular concern:

- (a) Siting of the residence within the building envelope to be sensitive to views and privacy from other lots or open spaces.
- (b) Architectural character as viewed from all sides and specifically from the golf course, streets and common areas. The massing, texture and materials of the design are critical.
- (c) Building heights and masses as per Sections 3.3 and 3.4 of these Guidelines.
- (d) Finished floor levels and grading.
- (e) Exterior elevations of the residence, including a high level of aesthetic quality and the use of consistent, substantial materials.
- (f) Setbacks along the boundary adjacent to the golf course, to maintain visual and safety separation.
- (g) Exterior point and natural material colors, as well as color usage and distribution.
- (h) Landscape character and plant materials appropriate to the environment.

4.1 PRE-DESIGN MEETING

To initiate the review and approval process prior to preparing any drawings for a proposed residence or improvement, it is a requirement that the Owner and/or his architect meet with the Design Review Coordinator to discuss the proposed residence and to explore and resolve any questions regarding building requirements in Iron Horse or the interpretation of Iron Horse Design Guidelines. Any amendments to these Guidelines, as well as the current policies and procedures, may be obtained at this time.

This informal review is to offer guidance prior to the initiation of preliminary design. An appointment for the pre-design meeting should be made at least one week in advance.

4.2 THE PRELIMINARY SUBMITTAL

Preliminary drawings, including the exhibits outlined below, must be submitted to the Committee after the pre-design meeting. Preliminary submittals must be submitted seven (7) working days in advance of a regularly scheduled meeting at which they will be discussed. Dates of regularly scheduled Committee meetings are available at the Association office.

Preliminary submittals shall include:

- (a) The completed Application Form.
- (b) A Survey, at no less than 1 "=20", prepared by a land surveyor registered in the state of Montana, showing lot boundaries and dimensions, easements, setbacks, centerline of adjacent streets, utility tap locations, existing surface contours at one foot intervals based on Iron Horse's datum, major terrain features, all trees of 5" caliper or larger that are within 20 feet of any proposed Improvements. Each Owner submitting drawings for approval to the Committee shall be responsible for the accuracy of all information contained therein.
- (c) A Site Plan, at the same scale as the survey, showing the graphic locations of the building envelope, the residence and all other buildings or major structures, driveway, centerline of adjacent streets, parking areas, patios, pools, walls, proposed utility service facilities and routes, site grading including existing and proposed contours and topographic features, and elevations (datum) of all building floors, patios, and terraces, shown in relation to site contour elevations.
- (d) Roof Plans and Floor Plans (at a scale of no less than 1/8" = 1'-0"). Roof plans should show areas and heights of flat and sloped roofs, location of crickets, and locations and heights of any roof mounted equipment and skylights. Floor plans shall show vertical elevations for each floor level change.
- (e) Exterior Elevations of all sides of the residence, at the same scale as the floor plans, identifying all structure heights, delineating both existing and proposed grade lines and designating all exterior materials and general colors. Color selections may be general and not specific for the preliminary submittal. The elevations must include a 35' offset to the contour of the lot showing that the building height does not exceed the 35 foot maximum.
- (f) Two 3D perspectives of the home showing it from the road and from a major secondary view will be required.
- (g) To assist the Committee in its elevation of a submittal, the Owner shall, if requested, provide staking and flagging of ridgelines or highest corners of structures.
- (h) Photos of the lot prior to any disturbance must be submitted. This will allow the committee to see all native plants and trees on the lot, appropriate reforestation will be required.

The Preliminary Submittal shall include one (1) 11" x 17" paper PMT reduction of each of the required drawings in (b), (c), (d) and (e) above as well one full sized set of drawings. All applications must be made electronically as well. Please supply materials, or samples requested by the Committee or necessary to explain the design.

(cont'd)

A non-refundable Design Review Fee of \$3,000, for a new home must accompany the submittal. This fee will cover up to three (3) plan reviews and two (2) on site visits during construction. If additional review of plans is required or additional site reviews due to non conformance, additional fees will be charged to the owner. A non-refundable Design Review Fee of \$1,125 is required for a remodel, renovation, restoration or addition to an existing home. Checks should be made out to The Iron Horse Homeowners Association, Inc.

All accessory improvements contemplated on the lot must be shown on the Preliminary Submittal.

To assist the Committee in its evaluation of the preliminary submittal, the Owner shall, if requested, provide preliminary staking of the locations of the corners of the residence or major improvements deemed by the Committee to be major and of such other locations as the Committee may request.

4.2.1 NOTICE OF PRELIMINARY SUBMITTAL

After a submittal has been reviewed and approved by the Design Review Committee, notice will be provided to Owners of adjacent lots within 150 feet of the subject lot. The Notice will state that drawings have been submitted with respect to the lot. Written notice to Owners of adjacent lots within 150 feet of the subject lot will be sent electronically and via first class mail through the U.S. Postal Service. The Committee is not responsible for notices that are not received by Owners of adjacent lots due to failure or timing of the U.S. Postal Service, incorrect addresses or failure of the Owner to pick up mail in a timely fashion.

Owners wishing to review a submittal at the Association office are required to set up an appointment with the H.O.A. Manager, or designee. Personal appointments with Association or Committee staff must be scheduled a minimum of two (2) work days in advance and are subject to time availability. Personal reviews are provided only as a courtesy. No drawings, photos, or information will be mailed, faxed or delivered to interested parties. Comments must be submitted in writing two (2) calendar days prior to the date stated on the notice.

4.2.2 PRELIMINARY REVIEW COMPLETE

After the comment period has expired, the Submittal will be deemed complete.

4.3 FINAL SUBMITTAL

After preliminary approval is obtained the following documents which clearly comply with, or satisfactorily resolve, the stipulations for preliminary approval, are to be submitted to the Committee for final approval. Final submittals must be made a minimum of seven (7) working days prior to a regularly scheduled meeting at which they will be discussed. All submittals must be made electronically. One full sized set of plans and one 11 x 17" set of plans are required. Dates of regularly scheduled Committee meetings are available at the Association office.

Final submittals shall include:

- (a) The application form, supplied by the Committee, with all information completed.
- (b) Complete construction documents for the residence including: all data noted in Section 4.3 paragraphs (b), (c), (e) and (f) building sections as required to illustrate the residence and improvements; all utility

locations, electric meter, transformer and exterior mechanical equipment locations; height of the top of all skylights shown on the roof plan locations and manufacturer's catalog cuts of all exterior lighting fixtures.

- (c) Samples of all exterior materials and colors, and window and glass specifications, mounted on heavy stock cardboard identified with manufacturer's name, color, and/or number. Sample boards shall include Owner's, architect's and builder's name, as well as the lot and phase numbers. Samples of exterior materials such as stone should be submitted via the use of photographs that show color and coursing patterns.
- (d) A separate plan is required for landscaping. It cannot be combined with the site plan or grading plan. All plans need to be the same scale. The grading plan will need to show proposed contours and grading and if finished grading is different from that on the final site plan. The landscape plan will need to show the locations and sizes of all existing trees over 5" in diameter; a list of all proposed plants including both the common and the botanical plant name and the plant size. Proposed plants not included on the Approved Plant List must be listed on the landscape plan with an asterisk before the plant name. A photograph and description of any non-approved plant must be submitted in order to be considered for approval.

The plan should indicate the extent of thinning and removal of trees to accomplish fuel modification criteria outlined in Section 2.5.2. The landscape plan must show sufficient detail to permit the Committee to assess fully the impacts on the existing terrain and vegetation.

(e) An approximate milestone construction schedule indicating approximate milestone dates for: start of construction, completion of slab/foundations, completion of framing, completion of exterior wall surfaces, completion of roofing, completion of all construction, anticipated utility hook-up, completion of landscaping and anticipated occupancy.

4.3.1 FINAL SUBMITTAL APPROVAL

Upon receipt of the complete final submittal, the Committee will review the submittal for conformance to The Iron Horse Design Guidelines, and to any stipulations by the Committee from the preliminary submittal and will provide a written response to the applicant.

4.4 CONSTRUCTION APPROVAL

Obtaining approval from the City and securing of a building permit is the responsibility of the Owner and/or builder. Construction shall be in accordance with the final submittal approved by the Design Review Committee. A copy of the Building Permit, the \$25,000 Owners Deposit and the signed Owners Acknowledgment form are all required before construction can commence.

4.5 ADDITIONAL CONSTRUCTION AND/OR EXTERIOR CHANGES

Any changes to the approved drawings before, during, or after the construction of on Improvement must first be submitted for review to, and must be approved by, the Design Review Committee. Failure to do so shall result in the removal and reconstruction of nonconforming portions at the expense of the owner.

4.6 REMODELS, RENOVATING, RESTORATION AND ADDITIONS

A remodel of a residence is defined as altering the structure of the home. Renovation is defined as making the home new again. Restoring the home is making the house like it was before. Additions are defined as adding on to the existing home.

4.7 RESUBMITTAL OF DRAWINGS

In the event of disapproval by the Design Review Committee, of either a Preliminary Submittal or a Final Submittal, any resubmission of drawings must follow the same procedure as the original submittal, except that resubmittals of a Preliminary Submittal must be made at least eight (8) calendar days in advance of a regularly scheduled meeting at which it will be discussed. The resubmission of a Preliminary Submittal will not be posted on the Owner's Lot, nor will notification be mailed out.

4.8 COMMENCEMENT OF CONSTRUCTION

Upon receipt of approval from the Committee, the Owner shall commence the construction pursuant to the approved final submittal within one (1) year from the date of the approval. If the Owner fails to comply with this paragraph, any approval given shall be deemed revoked unless, upon the written request of the Owner made to the Committee prior to the expiration of the one-year period and upon a finding by the Committee that there has been no change in circumstances, the time for commencement is extended in writing by the Committee. The Owner shall, in any event, complete the construction of the foundation and all exterior surfaces (including the roof, exterior walls, windows, doors and all landscaping) of any Improvement on his lot within two (2) years after commencing construction except when such completion is impossible or would result in great hardship to the Owner due to strikes, fires, national emergencies, or natural calamities. If the Owner fails to comply with this paragraph, the Committee may notify the Association of such failure and the Association, at its option, may complete the exterior in accordance with the approved drawings or remove the Improvement(s), and the Owner shall reimburse the Association for all expenses incurred in connection therewith.

4.8.1 WORK IN PROGRESS - OBSERVATION FOR DESIGN CONFORMANCE

The Committee will review work in progress and give notice of non-compliance if found. The builder is required to inform the Committee in writing at least ten (10) days prior to pouring concrete so the setback inspection can be completed. The approved building envelope and lot line corners will need to be staked prior to this inspection. A second inspection may be done with the completion of rough framing for design conformance prior to sheathing. Absence of such reviews does not constitute approval by the Design Review Committee of work in progress or of compliance with these Guidelines or the Declaration.

4.9 FINAL CONSTRUCTION REVIEW

- (a) Upon completion of any residence or other improvement for which final approval was given by the Design Review Committee, the Owner shall give written Notice of Completion to the Committee prior to occupancy by the Owner.
- (b) Within such reasonable time as the Committee may determine, but in no case exceeding 20 calendar days from receipt of a required written Notice of Completion, the Committee will review the residence and/or improvements. If it is found that work was not done in strict compliance with the approved Final submittal, the Committee shall notify the Owner in writing of such non-compliance within 30 calendar days of its receipt of the Owner's Notice of Completion, specifying in reasonable detail the items in non-compliance, and shall require the Owner to remedy the same.

(cont'd)

- (c) If the Owner has failed to remedy any non-compliance within 30 calendar days from the date of the Committee's notice, the Committee shall notify the Owner, and may take such action to remove the non-complying Improvements as is permitted in these Guidelines or the Declaration including, without limitation, injunctive relief or the imposition of a fine.
- (d) If, after receipt of written Notice of Completion from the Owner, the Committee fails to notify the Owner of any failure to comply within the provided period following the Committee's review, the Improvements shall be deemed to be in accordance with the approved final submittal.
- (e) If an Owner chooses to occupy the residence following receipt of a Certificate of Occupancy from the City, but prior to final construction review by the Committee, he may do so provided that the work is continued and the written Notice of Completion is given to the Committee within 45 days of occupancy. If improvements are not completed within 45 days of occupancy, the Committee reserves the right to take such action to cause the completion of the improvements as is permitted in these Guidelines or the Declaration including, without limitation, the imposition of fines.

4.10 NON-WAIVER

The approval by the Design Review Committee of any drawings or specifications for any work done or proposed, or in connection with any other matter requiring such approval under these Guidelines or the Declaration, including a waiver by the Committee, shall not be deemed to constitute a waiver of any right to withhold approval as to any similar drawing, specification, or matter whenever subsequently or additionally submitted for approval or of a nonconforming design or aspect that has not been identified earlier. For example, the Committee may disapprove an item not in conformance with the Guidelines shown on the final submittal even though it may have been evident and could have been disapproved at the preliminary submittal.

4.11 RIGHT OF WAIVER

The Design Review Committee reserves the right to waive or vary any of the procedures or standards set forth herein at its discretion, for good cause shown.

4.12 ESTOPPEL CERTIFICATE

Within thirty (30) days after written demand therefore is delivered to the Committee by any Owner, and upon payment therewith to the Committee of a reasonable fee from time to time to be fixed by it, the Design Review Committee shall record an estoppel certificate executed by any two of its members, certifying with respect to any lot of said Owner, that as of the date thereof either (a) all improvements and other work made or done upon or within said lot by the Owner, or otherwise, comply with these Guidelines, and the Declaration, or (b) such improvements and/or work do not so comply, in which event the certificate shall also (1) identify the non-complying Improvements and/or work and (2) set forth with particularity the cause or causes for such non-compliance. Any purchaser from the Owner or mortgagee or other encumbrancer shall be entitled to rely on said certificate with respect to the matters therein set forth, such matters being conclusive as between the Association, the Design Review Committee, developer, all Owners and other interested persons, and such purchaser mortgagee, or other encumbrancer.

Section 5 - CONSTRUCTION GUIDELINES

To assure that the natural landscape of Iron Horse is not unduly damaged during construction, the following Construction Regulations must be made a part of the construction contract documents for each residence or other Improvement. All builders and Owners shall be bound by these regulations and any violation by a builder or his subcontractors or suppliers or vendors shall be deemed to be a violation by the Owner of the lot.

The Committee has determined that policing of building sites during construction will be done by Committee Members, the Design Review Coordinator, the Association Manager and the project security guards, acting as roving inspectors on their regular rounds. Violations to the construction regulations will be reported to the Association Manager who will send a letter to the owner and builder involved.

5.1 PRE-CONSTRUCTION CONFERENCE

Prior to commencing construction, the builder must meet with the Design Review Coordinator to review the construction regulations, procedures and guidelines of this section. Builders will be required to fill out a form listing subcontractors and suppliers for access to the project.

Before construction can begin, the final submittal must be approved, a copy of the building permit and signed Owners Acknowledgment received, and the Owners Construction Deposit must be submitted. No construction can take place until these items are all received by the Association office.

5.2 OWNER'S DEPOSIT

To assist the Committee in assuring compliance with these Regulations, each Owner, before beginning any new construction, shall provide a cash deposit in the amount of \$25,000 with the Association. A cash deposit amount of \$5,000 is required for remodels, renovations, restoration or additions to existing residences. Should it become necessary for either the Design Review Committee or the Association to remedy any violation of these regulations, the costs of such remedy can be charged against the deposit.

The owner's deposit will be refunded upon receipt of the Notice of Completion by the Owner and upon satisfactory completion of all requirements of the Final Construction Review.

5.3 OCCUPATIONAL SAFETY AND HEALTH ACT COMPLIANCE (OSHA)

All applicable OSHA regulations and guidelines must be strictly observed.

5.4 CONSTRUCTION TRAILERS, PORTABLE FIELD OFFICES, ETC.

Any Owner or builder who desires to bring a construction trailer, field office, or the like to Iron Horse shall first apply for and obtain written approval from the Committee. To obtain such approval, the Owner or builder shall submit a copy of the site plan with proposed locations of the construction trailer or field office, the portable toilet, and the trash receptacle noted thereon. Such temporary structures shall be removed upon completion of construction. No signage shall be allowed on any construction trailers and the color of any construction trailer or field office shall comply with Section 3.6 of these Guidelines. The construction trailer, if any, portable toilet, construction material storage and dumpsters must all be contained within the Building Envelope.

In an effort to protect the fragile existing conditions at Iron Horse, a silt fence and/or straw waddle may be required. The fence cannot extend beyond the Building Envelope unless permission has been obtained and appropriate restoration is planned. All construction equipment, including trailer, portable toilet, and dumpster shall be sited within the building envelope. Tree protection as specified in the American Nursery Standards may be required to protect all trees and plants not to be removed or relocated on the site.

5.5 DEBRIS AND TRASH REMOVAL

Builders shall clean up all trash and debris on the construction site at the end of each day. Trash and debris shall be removed from each construction site frequently and not be permitted to accumulate. Lightweight material, packaging, and other items shall be covered or weighted down to prevent being blown off the construction site. Debris and trash cannot exceed the top of the dumpster. Builders are prohibited from dumping, burying, or burning trash anywhere on Iron Horse except as expressly permitted by the Committee. During the construction period, each construction site shall be kept neat and clean, and shall be properly policed to prevent it from becoming a public eyesore or affecting other lots or any open space. Unsightly dirt, mud, or debris resulting from activity on each construction site shall be promptly removed and the general area cleaned up.

Dumpsters or other waste receptacles must be located within the Building Envelope. For physically constrained sites, smaller dumpsters with more frequent removal may be necessary to fit the dumpster within the Building Envelope.

5.6 WASHOUT AND CLEANING

Washout of concrete trucks or the washout and cleaning of any equipment by masons, plasterers, painters, drywallers, etc. must be contained within the Building Envelope of each lot. Washout or cleaning residue shall not be allowed to flow out of the Building Envelope. Any damaged area must be restored to its natural state.

5.7 SANITARY FACILITIES

Each builder shall be responsible for providing and maintaining adequate sanitary facilities for his construction workers. Portable toilets or similar temporary toilet facilities shall be located only within the Building Envelope.

5.8 VEHICLES AND PARKING AREAS

Construction crews shall not park on, or otherwise use, other lots or any open space. Construction machinery shall be parked only within the Building Envelopee. All other vehicles shall be parked so as not to inhibit traffic on adjacent streets or damage the road shoulder vegetation.

Each Builder shall be responsible for its subcontractors and suppliers obeying the speed limits posted within Iron Horse. Adhering to the speed limits shall be a condition included in the contract between the builder and its subcontractors/suppliers.

5.9 EXCAVATION MATERIALS

Excess Excavation materials must be hauled away from Iron Horse and disposed of properly. Dumping of excess excavation materials within Iron Horse is prohibited, unless approved in writing, for clean fill in approved locations.

5.10 RESTORATION OR REPAIRS OF OTHER PROPERTY DAMAGE

Damage and scarring to property other than the lot, including, but not limited to, open space, other lots, roads, driveways, concrete curbs and gutter, and/or other Improvements, resulting from construction operations will not be permitted. If any such damage occurs, it must be repaired and/or restored, promptly at the expense of the Builder and/or Owner.

5.11 MISCELLANEOUS AND GENERAL PRACTICES

Owners are responsible for the conduct and behavior of their agents, representatives, Builders, contractors, and subcontractors while on the premises of Iron Horse. The following practices are prohibited:

- (a) Changing oil or otherwise servicing any vehicle or equipment on the site itself or of any other location within Iron Horse, other than at a location designated for that purpose by the Committee.
- (b) Allowing concrete suppliers, plasterers, painters, or any other subcontractors to clean their equipment other than at locations specifically designated for that purpose by the Committee. Residue from cleaning on the lot is not allowed to flow out of the Building Envelope, or in any way enter into drainageways or natural open areas.
- (c) Removing any rocks, plant material, topsoil, or similar items from any property of others within Iron Horse, including other construction sites.
- (d) Carrying any type of firearms within Iron Horse.
- (e) Using disposal methods or equipment or units other than those approved by Committee.
- (f) Careless handling of flammable material. Smoking is not permitted on construction sites within Iron Horse.
- (g) Use of, or transit over, any golf course area, including golf cart paths or golf maintenance paths.
- (h) Use of, or transit over, any common area paths or trails.

(cont'd)

- (i) No pets, particularly dogs, may be brought into Iron Horse by construction personnel. In the event of any violation hereof, the Association shall have the right to contact the City authorities to impound the pets, to refuse to permit the builder or subcontractor involved to continue work on the project, or to take such other action as may be permitted by law, these Guidelines or the Declaration.
- (j) Radios and other audio equipment playing music audible from the construction site within Iron Horse are prohibited. This restriction is to avoid impacting golfers as well as homeowners living at Iron Horse.
- (k) Catering trucks will not be permitted to use their horns; their schedules are routine enough for workers to be aware of break times. Also, trash generated by the purchase of items from these trucks and from construction shall be disposed of properly. Repeated problems with these requirements could result in the catering trucks being denied admittance to the property.
- (1) Fires, for warming in winter or any other reason.
- (m) Storage or parking of non-construction related vehicles, trailers, boats, etc. at the construction site.

5.12 CONSTRUCTION ACCESS

The only approved construction access to a lot during construction will be over the approved driveway location unless the Committee approves an alternative access point.

5.13 DUST & NOISE

The builder shall be responsible for controlling dust and noise, including without limitation music, from the construction site.

5.14 TEMPORARY CONSTRUCTION SIGNAGE

In an effort to maintain the residential character of Iron Horse and to minimize the visual clutter that construction signage can cause as well as improve the consistency of temporary construction signage; Iron Horse has created an attractive, uniform temporary construction sign for use on home construction sites. The temporary construction signage allows the following criteria:

- Physical address of the construction site
- Owner name(s)
- Architect or residential designer's name
- Builder's name

Owners are not required to install a temporary construction sign. However, if a temporary construction sign is desired, the sign information is limited to the criteria summarized above. No other temporary construction signage will be allowed in Iron Horse.

Temporary construction signs must be removed at the time the home is substantially complete or when the Committee directs the sign to be removed.

To review an example of the approved temporary construction sign or to request a sign, please contact the Association Office at 406-863-3042.

5.15 DAILY OPERATION

Daily working hours for each construction site shall be from 7:30 a.m. -6:30 p.m. Monday through Saturday. No exterior construction or construction causing noise audible from outside the residence shall be allowed on Sundays or the following Holidays:

- New Year's Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day



APPENDIX "A" - APPROVED PLANT LIST

TREES:

DECIDUOUS TREES

Betula occidentalis	Water Birch
Betula papyrifera	Paper Birch
Populus balsamifera ssp.trichocarpa	. Black Cottonwood
Populus tremuloides	Quaking Aspen

CONIFEROUS TREES

Abies grandis	Grand Fir
Abies lasiocarpa	Subalpine Fir
Juniperus scopulorum	Rocky Mtn. Juniper
Larix occidentalis	Western Larch
Picea engelmannii	Engelmann Spruce
Pinus contorta	Lodgepole Pine
Pinus flexilis	Limber Pine
Pinus monticola	White Pine
Pinus ponderosa	Ponderosa Pine
Pseudotsuga menziesii	Douglas Fir
Thuja plicata	Western Red Cedar

SHRUBS:

DECIDUOUS SHRUBS

Acer glabrum	Rocky Mtn. Maple
Amelanchier alnifolia	Saskatoon /Serviceberry
Ceanothus velutinus	Snowbrush
Cornus stolonifera	Red-osier Dogwood
Crataegus douglasii	Hawthorn
Dasiphora fruticosa	Shrubby Cinquefoil
(Pentaphylloides floribunda)	
Holodiscus discolor	Mountain Spray
Lonicera involucrata	Black Twinberry
Philadelphus lewisii	Mock Orange

PERENNIAL FORBS:

APPENDIX "A" - APPROVED PLANT LIST

	DECIDUOUS SHR	RUBS (cont'd)
	Physocarpus malvaceus	Mallow Ninebark
	Prunus virginiana	
	Purshia tridentata	Bitterbrush
	Rhus glabra	Smooth Sumac
	Rosa woodsii	Woods Rose
	Rubus parviflorus	Thimbleberry
	Sambucus racemosa	Elderberry
	Shepherdia canadensis	Canada Buffaloberry/
		Soopolallie
	Sorbus scopulina	Mountain Ash
	Sorbus sitchensis	Sitka Mountain Ash
	Symphoricarpos albus	Snowberry
	Vaccinium membranaceum	Black Huckleberry
	Vaccinium scoparium	Grouseberry
	CONIFEROUS	SHRUBS
	Juniperus communis	
SIIR SHRIIRS AN	ID GROUNDCOVERS:	
SOD SI IKODS AIV		
	Arctostaphylos uva-ursi	
	Berberis repens	
	Cornus canadensis	•
	Fragaria vesca	
	Fragaria virginiana	•
	Paxistima myrsinitesM	
	Phlox hoodii	•
	Spiraea betulifolia	
	Spiraea douglasii	Douglas' Spirea

APPENDIX "A" - APPROVED PLANT LIST

PERENNIAL FORBS (cont'd):

Antennaria pulcherrima	• •
Antennaria rosea	• •
Apocynum androsaemifolium	
Aquilegia flavescens North	ern Yellow Columbine
Aralia nudicaulis	Wild Sasparilla
Arnica chamissonis	Meadow Arnica
Arnica cordifolia	Heart-Leaf Arnica
Arnica latifolia	Broad-Leaf Arnica
Balsamorhiza sagittata	Arrow-Leaf balsamroot
Calochortus apiculatus Thi	ree-Spot Mariposa Lily
Calypso bulbosa	Fairy Slipper
Campanula rotundifolia	Harebell
Castilleja cusickii *	Cusick's Paintbrush
Castilleja miniata *	Scarlet Paintbrush
Castilleja sulphurea	Sulphur Paintbrush
Clematis occidentalis	Blue Clematis
Clintonia uniflora	Queen's Cup
Dodecatheon pulchellum	Shooting Star
Dryas drummondiiY	ellow Mountain Avens
Erigeron glabellus	Smooth Fleabane
Erigeron peregrinus	Subalpine Daisy
Erigeron pumilus	Shaggy Daisy
Erigeron speciosus	Showy Fleabane
Erythronium grandiflorum	Yellow Glacier Lily
Eucephalus (Aster) engelmannii	Engelman Aster
Eurybia conspicua (Aster conspicuus)	Showy Aster
Gaillardia aristata	Blanketflower
Geranium viscosissimum	Sticky Geranium
Geum triflorum	Prairiesmoke
Heterotheca villosa	Hairy Goldenaster
Heuchera cylindrica	Roundleaf Alumroot
Erigeron speciosus	Mountain Hollyhock
Iris missouriensis	Iris

APPENDIX "A" - APPROVED PLANT LIST

PERENNIAL FORBS (cont'd):

Lewisia redivivaBitterroot
Linnaea borealis Twinflower
Lupinus argenteus Silvery Lupine
Lupinus sericeus Silky Lupine
Maianthemum racemosumFalse Solomon's Seal
(Smilacina racemosa)
Maianthemum stellatum Starry False Solomon's Seal
(Smilacina stellata)
Monarda fistulosaWild Bergamot
Penstemon albertinus (wilcoxii)Alberta Penstemon
Penstemon confertusYellow Penstemon
Penstemon procerus Small Flowered Penstemon
Potentilla gracilisGraceful Cinquefoil
Pulsatilla (Anemone) occidentalis Western Pasqueflower
Pulsatilla (Anenome multifida) patens Pasqueflower
Sedum lanceolatumSpearleaf Stonecrop
Sedum roseaRoseroot Stonecrop
Symphyotrichum laeve (Aster laevis) Smooth Aster
Symphyotrichum spathulatum Western Aster
(Aster occidentalis)
Thalictrum occidentale Meadowrue
Trillium ovatum
Veronica beccabungaAmerican Speedwell ssp. americana
Vicia americanaVetch
Viola adunca
Viola canadensis
Viola orbiculata
Xerophyllum tenax
Acrophynum tenas

APPENDIX "A" - APPROVED PLANT LIST

GRASS LIKE SPECIES:

Calamagrostis rubescens	Pinegrass
Carex geyeri	Geyer's or Elk Sedge
Deschampsia cespitosa	Tufted Hairgrass
Festuca campestris (scabrella)	Rough Fescue
Festuca idahoenis	Idaho Fescue
Koeleria macrantha (cristata)	Prairie Junegrass
Oryzopsis asperifolia	Roughleaf Ricegrass
Pseudoroegneria spicata	Bluebunch Wheatgrass
(Agropyron)	

FERNS:

Adiantum pedatum	Maidenhair Fern
Athyrium filix-femina	Lady Fern
Dryopteris expansa	.Spiny Wood Fern
Pteridium aquilinum	Bracken Fern

PLANTS TO ONLY BE PLANTED WITHIN PRIVATE AREAS

TREES:

DECIDUOUS TREES

Acer ginnala	Amur Maple
Acer ginnala 'Flame'	Flame Amur Maple
Crataegus crusgalli inermi	is
	. Thornless Cockspur Hawthorn
Crataegus x mordenensis	' Toba' Toba Hawthorn
Prunus virginiana	Canada Red Chokecherry
'Canada Red'	
Sorbus aucuparia	European Mountain Ash
Sorbus decora	Showy Mountain Ash
Sorbus hybrida	Oak Leaf Mountain Ash

APPENDIX "A" - APPROVED PLANT LIST Plants To Only Be Planted in Private Areas

TREES (cont'd):

DECIDUOUS TREES (cont'd)

CONIFEROUS TREES

SHRUBS:

DECIDUOUS SHRUBS

Acer ginnalaBaily Compact Amur Maple 'Baily Compact'
Amelanchier alnifolia Regent Saskatoon Serviceberry
'Regent'
Amelanchier laevis Allegheny Serviceberry
Amelanchier laevis Lustre Allegheny Serviceberry
'Lustre'
Amelanchier x grandifloraAutumn Brilliance Apple 'Autumn Brilliance' Serviceberry
Berberis thunbergii Burgundy Carousel Barberry
'Bailtwo'
Berberis thunbergii var. atropurpurea 'Crimson Pygmy'
Crimson Pygmy Barberry

APPENDIX "A" - APPROVED PLANT LIST (cont'd) Plants To Only Be Planted in Private Areas

SHRUBS (cont'd):

$\underline{DECIDUOUS\ SHRUBS}\ (cont'd)$

Berberis thunbergii var. atropurpurea 'Rose Glow'
Caragana pygmaeaPygmy Caragana
Clethra alnifoliaHummingbird Summersweet
'Hummingbird'
Cornus alba 'Bailhalo'Ivory Halo Dogwood
Cornus sericeaAlleman's Compact Dogwood
'Allemans Compact'
Cornus sericea 'Isanti'Isanti Red-Twigged Dogwood
Cornus sericea 'Kelseyi' Kelsey Dwarf Dogwood
Cotoneaster lucidusPeking Hedge Cotoneaster
Diervilla loniceraDwarf Bush Honeysuckle
Euonymus alatus 'Compactus'Dwarf Burning Bush
Lonica x xylosteoides Clavey's Dwarf Honeysuckle
'Clavey's'
Lonicera 'Honeyrose'
Lonicera x xylosteoides Emerald Mound Honeysuckle
'Emerald Mound'
Philadelphus lewisii 'Blizzard' Blizzard Mockorange
Philadelphus lewisii 'Cheyenne' Cheyenne Mockorange
Philadelphus lewisii 'Waterton' Waterton Mockorange
Philadelphus microphyllus Littleleaf Mockorange
Philadelphus x virginalis Minnesota Snowflake
'Minnesota Snowflake' Mockorange
Physocarpus monogynusMountain Ninebark
Physocarpus opulifoliusMountain Ninebark
'Coppertina'
Physocarpus opulifoliusNinebark Coppertina
'Coppertina'
Physocarpus opulifoliusDart's Gold Ninebark
'Dart's Gold'

APPENDIX "A" - APPROVED PLANT LIST (cont'd) Plants To Only Be Planted in Private Areas

SHRUBS (cont'd):

DECIDUOUS SHRUBS (cont'd)

Potentilla fruticosa 'Abbotswood' Abbotswood Potentilla
Potentilla fruticosa 'Goldfinger' Goldfinger Potentilla
Potentilla fruticosa
'Goldstar'
Potentilla fruticosaKatherine Dykes Potentilla
'Katherine Dykes'
Prunus americana
Prunus besseyi Pawnee Buttes Western Sand Cherry
'Pawnee Buttes'
Prunus cistenaPurpleleaf Sand Cherry
Prunus tomentosaNanking Cherry
Rhododendron 'Lemon Lights'Lemon Lights Azalea
Rhododendron 'Mandarin Lights' Mandarin Lights Azalea
Rhododendron Northern Hi-Lights Azalea
'Northern Hi-Lights'
Rhododendron 'Orchid Lights' Orchid Lights Azalea
Rhododendron 'Rosy Lights'Rosy Lights Azalea
Rhododendron 'P.J.M.'
Rhus trilobataThree Leaf Sumac
Rhus typhina Staghorn Sumac
Rhus typhina 'Bailtiger' Tiger Eyes Cutleaf Sumac
Rhus typhina 'Laciniata'Cutleaf Staghorn Sumac
Ribes alpinum
Ribes aureumYellow Flowering Currant
Rosa 'Nearly Wild'
Salix purpurea 'Nana' Dwarf Arctic Willow
Sorbaria sorbifolia
Sorbaria sorbifolia 'Sem' Sem Ash Leaf Spirea
Spiraea betulifolia 'Tor' Tor Birchleaf Spirea
Spiraea 'Goldmound'Goldmound Spirea
Spiraea japonica 'Albiflora'Japanese White Spirea
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APPENDIX "A" - APPROVED PLANT LIST Plants To Only Be Planted in Private Areas

SHRUBS (cont'd):

$\underline{DECIDUOUS\ SHRUBS}\ (cont'd)$

Spiraea japonica 'Little Princess' Little Princess Spirea
Spiraea japonica 'Norman'Norman Spirea
Spiraea japonica
'Shibori' or 'Shirobana'
Spiraea x bumalda 'Froebelii'Frobel Spiraea x
bumalda 'Goldflame'Goldflame Spirea
Spiraea x bumalda 'Gumball'Gumball Spirea
$Symphoricarpos\ orbiculata\\ Coralberry/\ Indian currant$
Viburnum dentatumArrowwood Viburnum
Viburnum lentagoNannyberry Viburnum
Viburnum opulusCompact European Cranberrybush
'Compactum'
Viburnum opulus Dwarf European Cranberrybush
'Nanum'
Viburnum trilobum 'Alfredo' Alfredo Compact
American Cranberry Bush
Viburnum trilobum Bailey Compact
'Bailey Compact' American Cranberry Bush
Viburnum trilobumWentworth American
'Wentworth' Cranberry Bush
CONIFEROUS SHRUBS
Juniperus communis 'Mondap' Alpine Carpet Juniper
Juniperus horizontalisPrince of Wales Juniper
'Prince of Wales'
Juniperus sabina 'Buffalo'Buffalo Juniper
Microbiota decussataRussian Cypress
Picea abies 'Nidiformis'Bird's Nest Spruce
Pinus mugoMugo Pine
Pinus mugo 'Pumilio'Shrubby Swiss Mountain Pine
Pinus mugo 'Slowmound' Slowmound Mugo Pine
Pinus sylvestrisHillside Creeper Scotch Pine
'Hillside Creeper'

APPENDIX "A" - APPROVED PLANT LIST Plants To Only Be Planted in Private Areas

VINES:

Clematis columbiana	. Columbia or Rock Clematis
Clematis 'Jackmanii'	Jackmannii Clematis
Clematis spp	Clematis
Clematis 'Ville de Lyon'	Ville de Lyon Clematis
Humulus lupulus 'Cascade'	Cascade Ornamental Hops
Lonicera x brownii	Dropmore Honeysuckle
'Dropmore Scarlet'	

SUB SHRUBS AND GROUNDCOVERS:

Antennaria dioica 'Rubra'	Pink Pussytoes
	•
Arabis alpina 'Compinkie'	=
Arabis alpine 'Snow Cap'	Snow Cap Rockcress
Arenaria verna	Moss Sandwort
Armeria maritima 'Splendens'.	Thrift
Armeria rubra	Pink Thrift
Aubrieta deltoidea 'Purple Gen	n'Purple Gem Rockcress
Dianthus arenarius	Sand Pinks
Dianthus deltoides 'Brilliant'	Maiden Pink Dianthus
Galium odoratum	Sweet Woodruff
Iberis sempervirens	Edging Candytuft
Phlox divaricata	May Breeze Woodland Phlox
'May Breeze'	
Phlox stolonifera spp	Creeping Phlox
Phlox subulata	Emerald Blue Creeping Phlox
'Emerald Blue'	
Phlox subulata E	Emerald Pink Creeping Phlox
Phlox subulata 'Snowflake'	Snowflake Creening Phlov
Phlox subulata 'White Delight'.	· ·
Sagina subulata	Pearlwort
Saponaria officinalis	Soapwort
Sedum acre	Golden Carpet Sedum
Thymus praecox 'Pseudolanugi	inosus'Wooly Thyme

APPENDIX "A" - APPROVED PLANT LIST (cont'd) Plants To Only Be Planted in Private Areas

SUB SHRUBS AND GROUNDCOVERS (cont'd):

Thymus praecox serpyllum	Mother of Thyme
Tiarella cordifolia	Foamflower

PERENNIAL FORBS:

Aconitum spp Monkshood
Actaea racemosa (Cimicifuga racemosa)Bugbane
Actaea racemosaBlack Negligee Bugbane
'Black Negligee'
Actaea racemosa 'Brunette' Brunette Bugbane
Actaea ramosaHillside Black Beauty Bugbane
'Hillside Black Beauty'
Alchemilla mollisLady's Mantle
Alchemilla mollis 'Thriller'Thriller Lady's Mantle
Allium caeruleum Ornamental Onion
Allium 'Gladiator'
Allium 'Ivory Queen'
Allium 'Purple Sensation' Purple Sensation Allium
Allium senescens 'Glaucum' Circle Chives
Allium tuberosumGarlic Chives
Anemone canadensisCanada Anemone
Anemone tomentosa 'Robustissima' Grapeleaf Anemone
Anenome x hybrida Whirlwind Japanese Anemone
'Whirlwind'
Aquilegia alpinaAlpine Columbine
Aquilegia brevistylaBlue Columbine
Aquilegia caerulea Rocky Mountain Columbine
Aquilegia chrysanthaGolden or Yellow Columbine
Aquilegia flabellata 'Ministar'Ministar Columbine
Aquilegia 'Mckana's Giant' Mckana's Giant Columbine
Aquilegia Origami Red and White Columbine
'Red and White'
Aquilegia spp Columbine

APPENDIX "A" - APPROVED PLANT LIST (cont'd) Plants To Only Be Planted in Private Areas

PERENNIAL FORBS (cont'd):

Artemisia schmidtiana Powis Castle Wormwood 'Powis Castle'
Artemisia schmidtiana Silver Mound Wormwood 'Silver Mound'
Aruncus dioicus
Aruncus dioicus 'Kneiffii'
Aster divaricatus 'Wood's Blue'Wood's Blue Aster
Aster divaricatus
'Professor Kippenburg'
Aster dumosus 'Wood's Pink'
Aster ericoides 'Blue Star'
Aster oblongifolius 'October Skies' October Skies Aster
Astilbe sppAstilbe
Baptisia australisFalse Blue Indigo
Brunnera macrophyllaSiberian Bugloss
Brunnera macrophylla 'Jack Frost'Jack Frost Bugloss
Brunnera macrophyllaLooking Glass Bugloss
'Looking Glass'
Campanula spp Bellflower
Chelone lyoniiPink Turtlehead
Chrysanthemum (Dendranthema) rubellumClara Curtis
'Clara Curtis' Single Mums
Coreopsis grandiflora 'Sunfire' Sunfire Coreopsis
Coreopsis grandiflora x Jethro Tull Coreopsis
'Jethro Tull'
Coreopsis verticillata 'Moonbeam' Moonbeam Coreopsis
Delosperma 'Mesa Verde'
Delosperma nubigenum Yellow Hardy Ice Plant
Dicentra sppBleeding Heart
Digitalis grandiflora
Doronicum orientale 'Little Leo'Leopard's Bane
Echinacea spp

APPENDIX "A" - APPROVED PLANT LIST (cont'd) Plants To Only Be Planted in Private Areas

PERENNIAL FORBS (cont'd):

Eupatorium dubium 'Phantom' Phantom Joe Pye Weed
Eupatorium maculatum Gateway Joe Pye Weed 'Gateway'
Eupatorium rugosum Chocolate Joe Pye Weed 'Chocolate'
Euphorbia epithymoides (polychroma)Cushion Spurge
Gaillardia x grandiflora cultivars Blanket Flower
Gentiana septemfida 'Lagodechiana' Crested Gentian
Geranium sppCanesbill
Heliopsis helianthoides 'Summer Sun' False Sunflower
Helleborus nigerChristmas Rose
Helleborus orientalisLenten Rose
Hemerocallis spp
Hosta 'Elegans' Elegans Hosta
Hosta 'Guacamole'
Hosta 'Royal Standard' Royal Standard Hosta
Iris sppIris
Lavandula angustifolia 'Hidcote' Hidcote Lavender
Lavandula angustifolia 'Munstead' Munstead Lavender
Liatris spicataFloristan White Gayfeather 'Floristan White'
Liatris spicata 'Kobold'
Ligularia stenocephalaLittle Rocket Ligularia 'Little Rocket'
Ligularia stenocephala The Rocket Ligularia 'The Rocket'
Monarda sppBee-Balm
Nepeta spp Catmint
Oenothera missouriensis Ozark Sundrops
Penstemon digitalis 'Husker Red' Husker Red Penstemon
Perovskia atriplicifoliaRussian Sage
Perovskia atriplicifoliaLittle Spire Russian Sage 'Little Spire'

APPENDIX "A" - APPROVED PLANT LIST (cont'd) Plants To Only Be Planted in Private Areas

PERENNIAL FORBS (cont'd):

GRASSES:

Phlox paniculata 'David'
Polygonatum spp
Pulmonaria saccharata 'Mrs Moon' Mrs Moon Lungwort Pulmonaria spp
'Goldsturm' Rudbeckia fulgidaOrange Coneflower 'Little Goldstart'
Salvia spp
Calamagrostis x acutiflora Variegated Reed Grass 'Avalanche'
Calamagrostis x acutifloraFeather Reed Grass 'Karl Foerster'
Calamagrostis x acutiflora Overdam Feather 'Overdam' Reed Grass
Carex flaccaBlue Sedge
Carex flagellifera Weeping Brown Sedge
Carex pensylvanica Pennsylvania Sedge
Chasmanthium latifoliumNorthern Sea Oats
Deschampsia caespitosa Bronze Veiled Tufted
'Bronzeschleier' Hair Grass

APPENDIX "A" - APPROVED PLANT LIST (cont'd) Plants To Only Be Planted in Private Areas

GRASSES (cont'd):

FERNS:

Deschampsia caespitosaGold Dust Tufted Hair Grass 'Goldstaub'
Deschampsia caespitosaGold Dew Tufted Hair Grass 'Goldtau'
Deschampsia caespitosa Dwarf Tufted Hair Grass 'Pixie Fountain'
Deschampsia caespitosaScottish Tufted Hair Grass 'Schottland'
Festuca arizonica
Festuca glauca 'Boulder'Boulder Blue Fescue
Festuca glauca 'Elijah Blue' Elijah's Blue Fescue
Festuca idahoensis 'Siskiyou Blue' Idaho Blue Fescue
Festuca ovinaGreen Sheep Fescue
Festuca ovina glaucaBlue Sheep Fescue
Festuca valesiaca 'Nefer'
Helictotrichon sempervirensSaphire Blue Oat Grass
'Saphirsprudel'
Koeleria glacua Blue Hair Grass
Oryzopsis hymenoidesIndian Rice Grass
Panicum virgatum 'Prairie Sky' Prairie Sky Switch Grass
Panicum virgatum 'Rotstrahlbusch'Red Switch Grass
Pennisetum alopecuroidesDwarf Fountain Grass 'Hameln'
Poa compressa ReubensReubens Canada Bluegrass
Sorghastrum nutans Indian Grass
Sorghastrum nutansIndian Steel Indian Grass
Athyrium filix-femina 'Lady in Red' Lady in Red Fern
Dryopteris complexaRobust Male Fern
Dryopteris remotaRemote Wood Fern
Matteuccia struthiopterisOstrich Fern
Osmunda cinnamomea Cinnamon Fern

APPENDIX "B" - APPROVED COLORS LIST

The Committee has found the colors listed below to be compatible with the natural environment at Iron Horse and has approved them for use on Residences. The colors are identified by color number, color name and Light Reflectance Value (LRV).

Sherwin-Williams Colors

<u>Number</u>	<u>Name</u>	<u>LRV</u>
SW2012	"Warmshadow"	28
SW2026	"Mushroom Basket"	23
SW2215	"San Antonio Sage"	33
SW2057	"Veranda"	36
SW2050	"Dormer Brown"	33
SW2015	"Faux Marble"	25
SW2036	"Pelican Tan"	32
SW2082	"Rugged Crag"	30
SW2085	"Zeus"	29
SW2092	"Mountain Road"	24
SW2005	"Keystone Gray"	31
SW2030	"Sanderling"	34
SW2029	"Tavern Taupe"	27

Sherwin-Williams Colors

<u>Number</u>	<u>Name</u>	
723	Avocado	Semi-Transparent
726	Light Mocha	Semi-Transparent
908	Smoke Blue	Semi-Transparent
910	Mushroom	Semi-Transparent
916	Aspen Tan	Semi-Transparent
920	Beachwood	Solid Color Stain
	Taupe	Solid Color Stain
	Monterey Gray	Solid Color Stain

Paint manufacturers other than Sherwin-Williams and Olympic Stains may be utilized; other colors may be proposed and will be considered by the Committee and may be approved if, in the opinion of the Committee, the proposed colors meets the restrictions and intent of these Guidelines.

A sample of the building color along with the LRV number, are required as part of the Final Submittal.

APPENDIX "C" - GUIDELINES FOR OUTDOOR HOLIDAY DECORATIONS

The Iron Horse Homeowners Association (Association) will install Holiday Decorations at the Welcome Center including natural garland, wreaths and nonblinking lights. Homeowners are approved to install decorations on the exterior of their houses or inside the boundaries of their lot as follows:

- 1. Seasonal or holiday decorations may be displayed between Thanksgiving and January 15th. Natural garland and wreaths may stay up through Winter Carnival. All exterior lights must be removed by January 15th.
- 2. Holiday decorations should be subtle and tasteful. Decoration displays should not have a commercial appearance or be overdone in brightness, size or visibility. Tasteful front entry holiday decorations are permitted.
- 3. Roof mounted decorations are not permitted.
- 4. Small colored and white lights may be installed on trees in the front and rear of your home and on your home. Blinking lights are not permitted. All lighting must be rated for outdoor use, no exposed wires will be permitted. All lights must be turned off by midnight, the lighting cannot interfere with your neighbor's use of their property.
- 5. Wreaths may be placed on entrance doors of your home.
- 6. Decorations for other holidays may be installed no more than two weeks prior to the holiday and must be removed one week after the holiday.

Decorations and/or lights that do not meet these guidelines will need to be removed.

APPENDIX "D" - VIOLATIONS OF TREE THINNING & REMOVAL POLICY

Fine Schedule for Violations of Tree Thinning and Removal Policy

Iron Horse is a wooded community. The various conifer trees on private and public lands within the community are a distinct value to all property owners, each of which has the responsibility to care for the trees on their property and maintain their health for the benefit of all.

Diseased, dying or dead trees pose a risk to community in various ways, including spreading disease and adding to dead fuels that could spread fires. Here the property owner has a responsibility to remove these trees in a timely manner. In other instances a property owner may wish to remove or trim trees to add to the economic enjoyment of his property by improving views. The Iron Horse Design Review Committee ("DRC") has previously established a policy for this process including the types and sizes of conifers and deciduous trees that can be removed and trimmed outside of the building envelope. That policy is set forth in Section 2.52 of the Iron Horse Design Review Guidelines.

Identifying the trees to be removed can be challenging. The Iron Horse DRC must be notified of the intent to remove trees for any of these purposes and submit a plan to do so, including marking of the subject trees, before any clearing commences. A \$250 review fee may be required. Once approved, a property owner should select their contractor carefully as mistakenly removing or damaging a tree may have severe consequences.

Damaging or removing any trees on private property in violation of the Design Review Guidelines and any rules adopted by the DRC is a serious matter. Pursuant to Section 6.8.4 of the Restated Declaration of Covenants, Conditions, Restrictions and Easements for Iron Horse, the DRC hereby adopts the following fine schedule for violations of Section 2.5.2 of the Design Guidelines:

- 1. Fine for the removal or destruction of the first tree in violation of Section 2.5.2 of the Design Guidelines: \$10,000.
- 2. Fine for the removal or destruction of each additional tree in violation of Section 2.5.2 of the Design Guidelines: Up to \$5,000 per tree.

Section 6 - PHOTO CREDITS

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