

EXHIBIT B

ARCHITECTURAL PLANNING CRITERIA

WHEREAS, the Declaration of Covenants, Conditions and Restrictions for MISSION LAKE VILLAS, provides that a committee known as the Architectural Review Committee (the "ARC"); be initially established and administered by the Developer; and

WHEREAS, the above-referenced Declaration for MISSION LAKE VILLAS provides that upon the Developer transferring the lot which would cause the Developer to own less than ten (10%) percent of the total number of lots in MISSION LAKE VILLAS, that the Board of Directors of the MISSION LAKE VILLAS HOMEOWNERS' ASSOCIATION (the "Association") shall appoint, oversee and/or administer the ARC, and further that the Association, on recommendation of said committee, shall adopt and modify or amend from time to time Architectural Planning Criteria for MISSION LAKE VILLAS, which criteria are to be set forth in writing and made known to all owners and all prospective owners in MISSION LAKE VILLAS.

NOW, THEREFORE, the Developer has appointed a committee to be known as the Architectural Review Committee (ARC) in accordance with the duties and obligations imposed upon said committee by the Declaration of Covenants, Conditions and Restrictions for MISSION LAKE VILLAS. The ARC does hereby adopt the following Architectural Planning Criteria, putting all on notice of the same:

1. It is the plan of the Developer to develop MISSION LAKE VILLAS into a highly restricted community of quality homes. The ARC shall evaluate the proposed improvements with emphasis upon their harmonious incorporation into the natural environment and the community as a whole and with specific emphasis on external design, location of the improvement in relation to the surrounding structures and/or improvements, topography and conformity to the restrictive covenants imposed hereunder.

2. BUILDING TYPE. No building shall be erected, altered, placed, or permitted to remain on any lot in MISSION LAKE VILLAS other than a residence.

3. REQUIRED PLAN. Two sets of plans for the following lot improvements, both of which will be the property of the ARC, must be submitted to and will require review and approval by the ARC before any implementation can begin:

A. Clearing, Grading, Excavating, Trenching or other Extensive Interference with the Natural Terrain and Landscape. A plan for listed improvements will consist of a lot plan at a scale not less than 1 to 100, showing all easements of record and all trees over three inches (3") in diameter at one foot (1') above the natural grade of the land. All changes to be made to the lot, including preparation for the pouring of concrete, must be included on said plan. Cuts in the natural grade of the lot of more than one foot (1') variation from the original grade, or which will result in a final grade variation of over one foot (1') from the original grade should be shown by a presentation of an original and a final map of topography.

B. Construction Plans. All plans for construction should be submitted at a scale not less than 1 to 20, should show all setbacks, location of pad with outer wall dimensions including position of garage, location of driveways and walkways, and any other proposed lot improvements.

In addition, the plans should show elevations to scale, of all sides of contemplated structures, the floor plan and a summary specifications list of proposed construction materials. Samples of external construction materials, which cannot be adequately described, should be included.

C. Landscaping. All plans submitted should be at a scale not less than 1 to 20 and should show and locate all landscape improvements contemplated, including but not limited to such items as plant types and sizes, sprinkler systems, and driveway(s), walkway(s), path(s), wall(s) and fence(s) and types of materials to be used. A comprehensive landscaping plan prepared by a landscape architect or other qualified landscape engineer shall be submitted to the ARC prior to the commencement of any clearing, landscaping or construction.

4. ROOFS: Unless otherwise approved in advance by the ARC, all roofs of principal structures shall be composed of tile, asphalt/fiberglass or wood shingles, unless some other material is approved in advance by the ARC.

5. BLOCK. There shall be no exposed block.

6. SIGNS. No sign of any kind other than the name and address of the owner shall be displayed to the public view on any lot or improvements except for the following:

A. Homeowners may display one sign per lot not exceeding four square feet, provided said sign is approved in advance and in writing by the ARC.

B. The size, design, and color(s) of all signs shall be subject to approval by the ARC.

C. This provision shall not apply to the Developer.

D. FOR SALE SIGNS.

11. FENCES AND WALLS. The composition, location and height of any fence or wall to be constructed on any lot shall be subject to approval by the ARC. No boundary wall or fence shall be constructed greater than six (6') feet high.

12. SWIMMING POOLS. Any swimming pool to be constructed on any lot shall be subject to the approval of the ARC. Any lighting of a pool or other recreational areas shall be designed

so as to buffer the surrounding residences from the lighting and must be approved by the ARC.

A. Construction may be only of concrete or a concrete-type material, or such other material as may be approved by the Architectural Review Committee.

B. In cases where the backyard surrounding a pool is not fenced in, the pool itself must be enclosed with a fence not less than four (4) feet in height. The entrance gate to the backyard or the pool itself, as the case may be, is to be constructed with a self-closing latch placed at least forty (40") inches above the ground.

13. GARBAGE AND TRASH CONTAINERS. No lot shall be used or maintained as a dumping ground for rubbish, trash or other waste. All trash, garbage and other waste shall be kept in sanitary containers and, except during pick-up, if required to be placed at the curb, all containers shall be kept out of view from the road.

14. TEMPORARY STRUCTURES. No structure of a temporary character such as a trailer, basement, tent, shack, garage, barn, or other out building shall be used on a lot at any time as a residence either temporarily or permanently.

15. REMOVAL OF TREES. In reviewing building plans, the ARC shall take into account the natural landscaping such as trees, shrubs and encourage the owner to incorporate them in his landscaping plan. No trees of three (3") inches in diameter at one (1') foot above natural grade shall be cut or removed without the approval of the ARC, which approval may be given when such removal is necessary for the construction of a dwelling or other improvement.

16. WINDOW AIR CONDITIONING UNITS. No window or wall air conditioning units shall be permitted.

17. UTILITY CONNECTIONS. Building connections for all utilities, including, but not limited to, water, electricity, telephone and television shall be run underground from the proper connecting points to the building structure in such a manner to be acceptable to the ARC.

18. EXPOSED METAL. Anodized or painted finishes are required on all metal finishes, including, but not limited to, windows, window screens, roof flashings, garage doors and screened pool enclosures.

19. AMENDMENTS. The Developer reserves the right to modify the provisions herein at its sole discretion, so long as it owns ten (10%) percent or more of the lots in MISSION LAKE VILLAS.

f:\usr\wp\jwp\boyd\mission\deccov