

Homeowner's Guide to Teche Ridge

A Master Planned Traditional
Neighborhood Development



A guide to being a great neighbor and keeping your investment sound and profitable

Spring 2015.



Preface

This guide outlines the community processes and organizations used in creating Teche Ridge. We have highlighted the most important elements to consider when deciding to live in a masterplanned a community and lists where where to look for help when needed.

Teche Ridge is built on Smart Growth principles which have already shown great success in development planning, and have been useful in helping obtain desired benefits of community planning. “Teche Ridge’s regulations, Covenants, Associations, and codes” work together to create a working community. We reference the Homeowner’s guide outlines sections within the Declaration of Covenants (11 January 2014 version) and represents important information of what prospective residents should expect in this easy guide.

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Teche Ridge, LLC.
Phanat Xanamane Studio LLC.

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PRINCIPLES OF TECHE RIDGE

The quality of life at Teche Ridge is maintained through guiding principles that will shape the environment, patterns and community interactions that encourage a prosperous sustainable and joyous community.

Refer to Article 2 on page 2 in the Declaration of Covenants, Conditions, Restrictions and Servitudes for Teche Ridge for more information regarding this topic.

New Urbanism

An urban design movement which promotes walkable mixed-use and neighborhoods containing a range of housing and types.

Design Principles

Teche Ridge is a Master Planned Community of Traditional Neighborhood Design (“TND”) standards, created in the spirit of the great small towns and villages that grew up around the rivers, bayous, and coasts of Louisiana. It follows principles of “Smart Growth” and incorporates mixed-use, pedestrian-friendly design, and a variety of housing types.

General

The master plan seeks to ensure that the original intent of the community is maintained throughout its construction , thereby stabilizing the historical integrity and functional continuity of the community architectural standards. The master plan provides details for the types and styles of architecture permitted.

Drawings

A catalog of home plans are available for review. Variations on standardized styles will be allowed upon review by an Architectural Design Review Board. Street sections refer to the spatial relationships of the building to the sidewalks as well as utility requirements and typical local setbacks.

Public Places

Plazas, public buildings and parks will service social, cultural and community-building activities for Teche Ridge and the surrounding community. Parks and green space will be woven within the development. public spaces are where the community builds trust.

Neighborhood Design

Teche Ridge is broadly divided into “Village Center” and “Village General” and “Village Edge” areas. The Village Center is the densest area. There are more rural neighborhoods in other areas, but all are in close proximity to each other. This ensures the presences of a diversity of housing types to suit diverse housing needs.

Purpose and Intent

The intent of the Developer is to encourage a mix of residential, commercial, and civic uses found in a TND. The development encourages intergenerational living in a walkable community designed more for people than for cars.

Conventions

Residences, shops, workplaces and civic buildings will be located in the neighborhoods all in close proximity. The developer strives to form the bonds of an authentic community by providing a full range of housing types and working places as well as means for residents to come to know each other and to watch over their collective security.

CREATING COMMUNITY

The purpose of the Declaration that this guide overviews is to create a detailed plan of development for Teche Ridge and provide a flexible and reasonable procedures for future expansion as well as overall development, administration, maintenance and preservation of properties.

Refer to Article 3 on page 4 in the Declaration of Covenants, Conditions, Restrictions and Servitudes for Teche Ridge for more information regarding this topic.

Developer

The developer (declarant) has rights to all decision making regarding Teche Ridge for a period of thirty years or until a percentage of the lots have been sold to private Owners. The Developer encourages a mix of residential, mixed use and commercial within the community that is closely aligned with principles of Traditional Neighborhood Design (TND).

Governing Documents

Article 3 shall not be amended without the prior written consent of developer so long as developer owns any portion of the Property.

Different Reservations

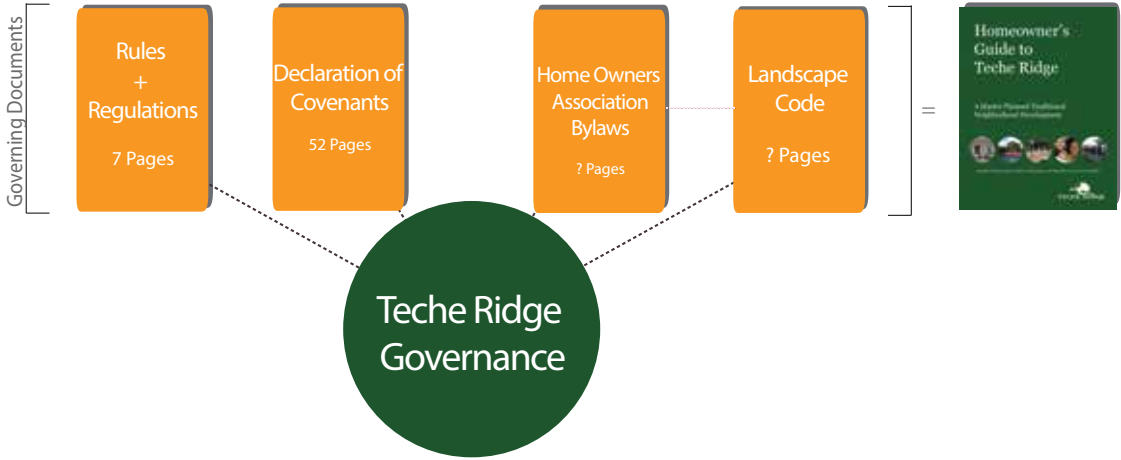
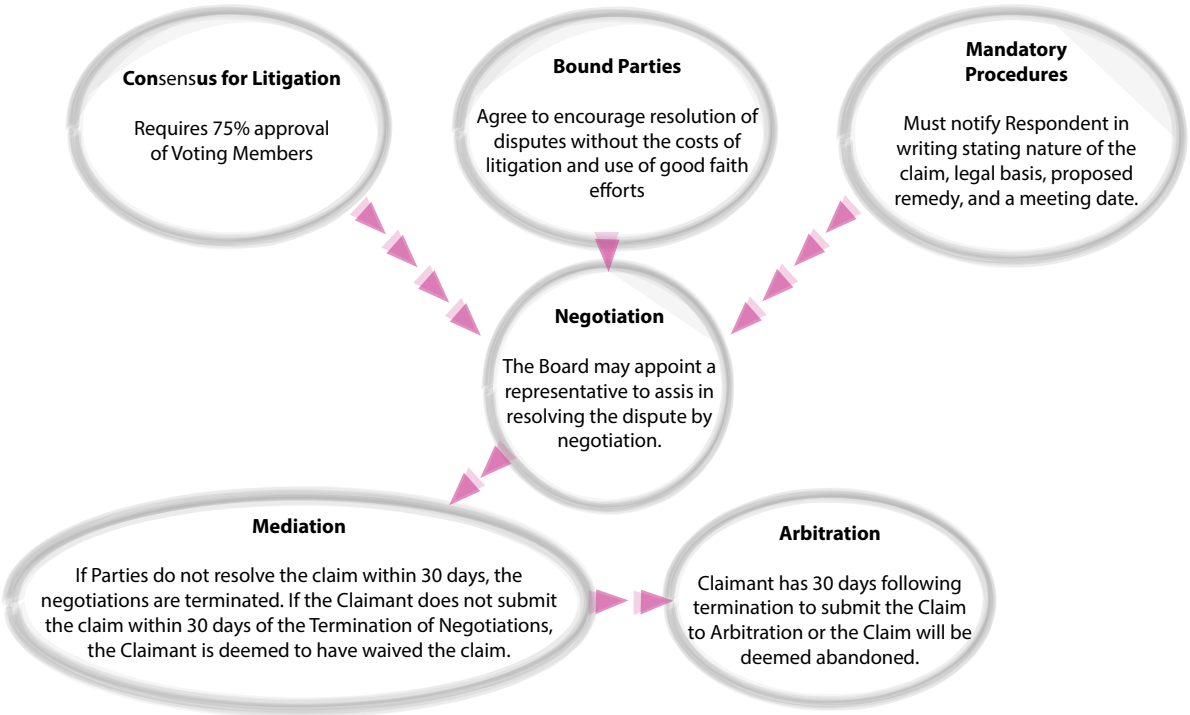
Developer may subject any portion of the property to additional covenants and servitudes. Such additional covenants shall be set forth in a supplemental Declaration and shall require the written consent of the owner(s) of such properties.

All provisions of the governing documents shall apply to all owners, tenants, occupants ,guests and invitees of any lot. Each owner shall insert a provision in any lease informing the lessee and all occupants of the lot of the governing documents. Failure to include such a provision in the lease does not relieve any person of responsibility of complying with the governing documents. See Page 10

COMMUNITY TROUBLE SHOOTING

The association cannot commence a judicial or administrative proceedings without the prior approval of at least 75% of the voting members. It does not include actions brought by the Association to enforce the provisions of the Governing Documents, the imposition and collection of Assessments provided in ARTICLE 13, proceedings involving challenges to as calorem taxation, or counterclaims brought by the association in proceedings instituted against it.

Refer to Article 19 on page 70 in the Declaration of Covenants, Conditions, Restrictions and Servitudes for Teche Ridge for more information regarding this topic.



Teche Ridge
Governance

Lifestyle Topics

- Life Essentials
- Pedestrian Friendly
- Architecture
- Services
- Encourage
- Close Proximity
- Authentic Community
- Functional Continuity

<https://www.youtube.com/watch?v=K30p3X1a8IQ>

Q&A

Public Structures

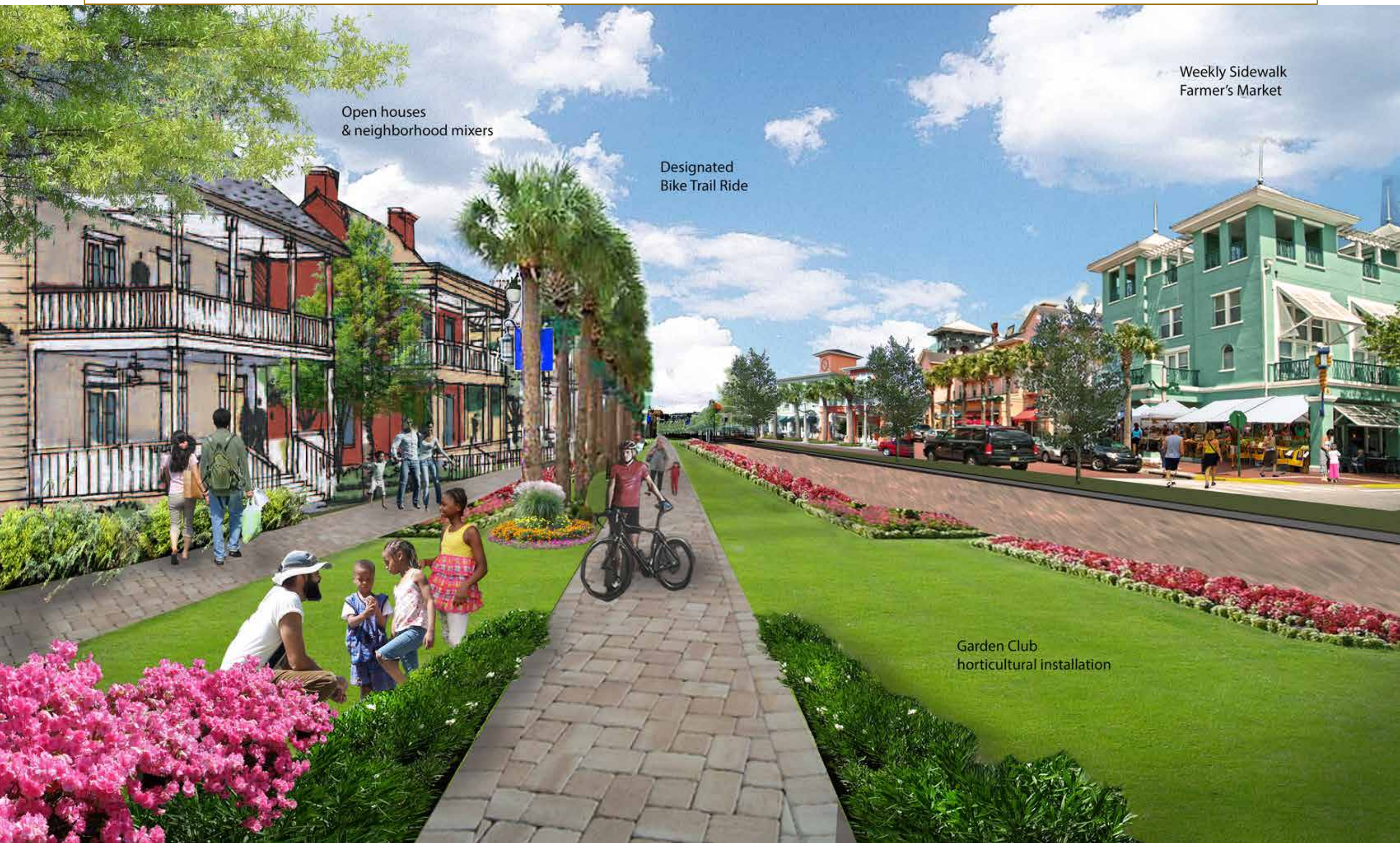
Q: How do I secure the use of public structures within Teche Ridge for private events?

A: All public buildings within Teche Ridge are available to residents for use free of charge. Simply contact the Home Owner's Association (HOA) to book the building for a specific date and time.

Ordinance Review

Q: Are ordinances permanent?

A: Ordinances involving the day-to-day decisions regarding Teche Ridge are voted upon by the Board of Directors of the HOA. Ordinances involving construction or homeowners are to be voted upon by the Architecture Review Committee. This process allows for a self-governing community that preserves certain values while allowing change when appropriate.



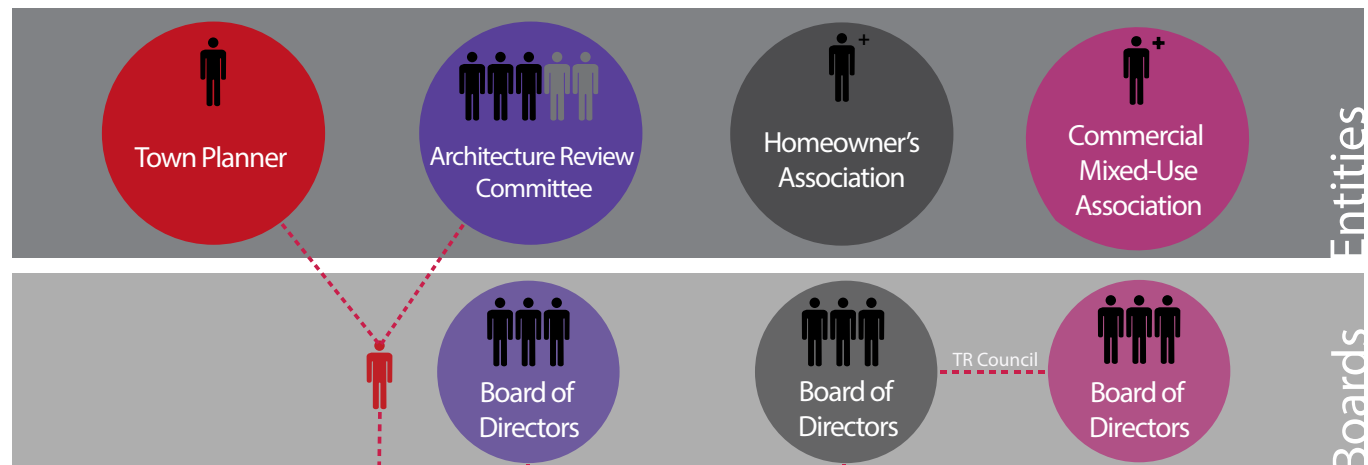
Open houses
& neighborhood mixers

Designated
Bike Trail Ride

Weekly Sidewalk
Farmer's Market

Garden Club
horticultural installation

HOME OWNER'S ASSOCIATION SUBCOMMITTEE STRUCTURE

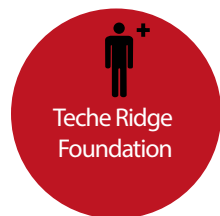


Responsible for encouragement and promotion of the arts and cultural events.

The Owners will be responsible for the continuation of the community through their participation in the Institute.

An advisory committee for such issues as may involve the community as a whole.

May delegate responsibilities to different parties by the approval of both Associations.



Community Quality Representative

Member as needed

Member

Potential Member

Declarant

Possesses the power to annex available land and incorporate it under the bylaws of the Declaration

Appoints Town Planner, Architecture Review Committee and Board of Directors until land owner quota is met

Rules of the Association

The Boards of Directors may adopt rules or amend previously adopted Rules and Regulations that regulate the operation, use, maintenance, condition, attractiveness, and control of, their lots, common area and any facilities made available to the owners.

If requested by at least 10% of the members, a community meeting may be called and any rule adopted by the boards may be repealed by majority vote of the members.

Upon acquisition of a lot, each owner agrees that said owner has reviewed a copy of the **Rules and Regulations** of its association as of the date of acquisition of the lot.

Copies of such additions, deletions or modifications will be made available

Covenants Committee

May be established by the Board of Directors to hear any complaints of **violations** of the covenants. Members of the boards may serve on the covenants committees.

Approving Changes

Declaration of covenants, conditions and restrictions, supplemental declaration, or declaration of condominium affecting any portion of the property must be issued and signed by the developer so long as they own the property. No **amendments** to or modification of any Rules and Regulations or Design Documents shall be effective without prior notice to and the written approval of developer.

DEVELOPER'S ROLE

The Developer, Southern Mutual Help Association has a long history of building communities that emphasize this philosophy of prosperity ensures, and the value created in stewardship, diverse exchange, art and celebration. These philosophies ensure that an investment in the community remains profitable socially, economically, and environmentally.

Refer to Article 4 on page 6 in the Declaration of Covenants, Conditions, Restrictions and Servitudes for Teche Ridge for more information regarding this topic.

Community Quality Representative: Phanat Xanamane

C: (337) 378-9469

E: phanat@phanat.net

Realtors: Allen Duhe' and Angela Scott

C: (337) 254-7812

O: (337) 297-4724

F: (337) 456-2124

E: aduhe@vaneatonromero.com

C: (337) 380-6530

O: (337) 359-0287

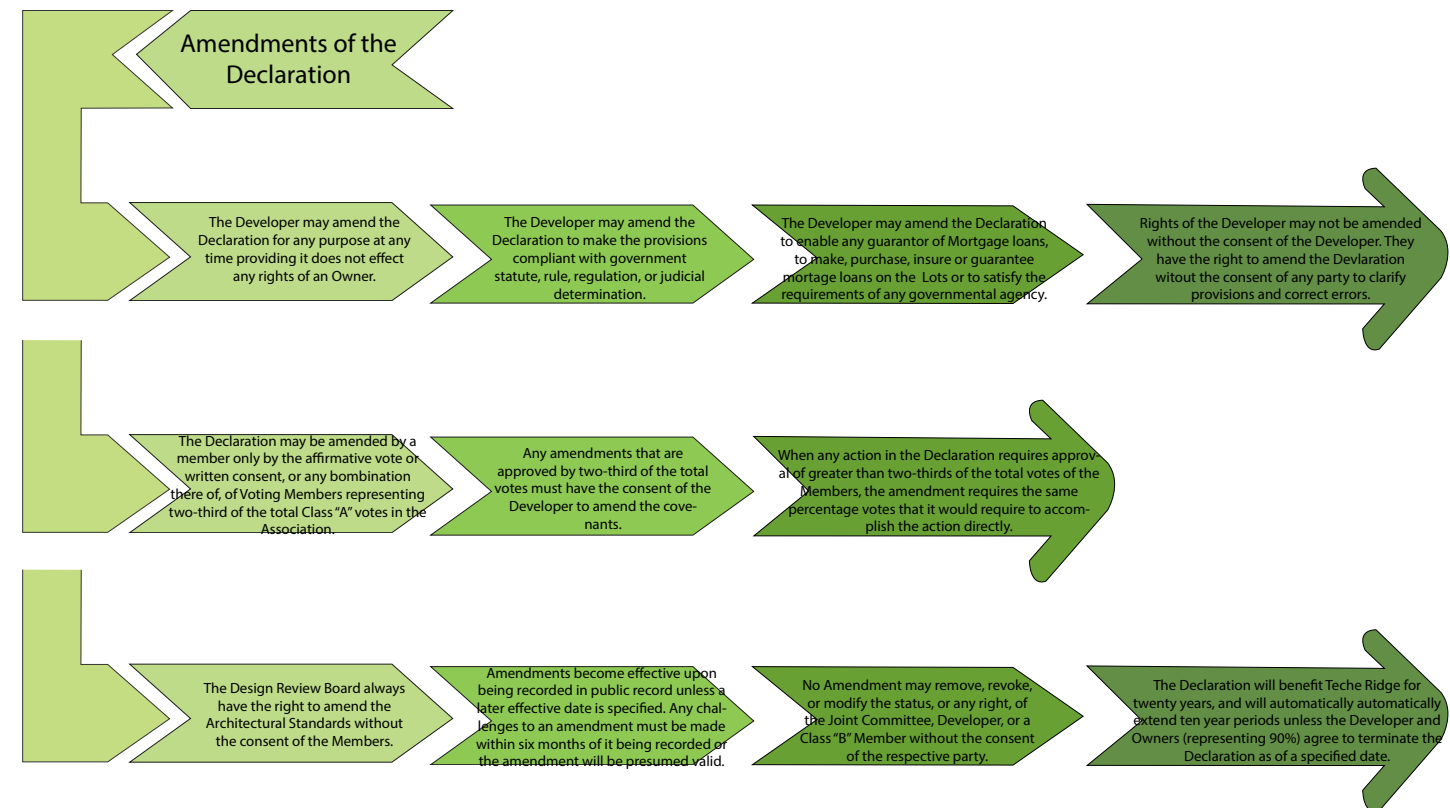
F: (337) 456-2287

E: ascott@vaneatonromero.com

AMENDMENT OF DECLARATION

Until the termination of the class "B" control period, developer may unilaterally amend this Declaration for any purpose. Thereafter, developer may unilaterally amend the declaration at any time and from time to time if such amendment is necessary.

Refer to Article 21 on page 74 in the Declaration of Covenants, Conditions, Restrictions and Servitudes for Teche Ridge for more information regarding this topic.



Lifestyle Topics

Rules and Regulations

Violations Amendments

<https://www.youtube.com/watch?v=0b2nl-MuEak>

Q&A

Length of Developer's Term
The Developer serves the Teche Ridge Community for a term or 30 years. This Declaration may not be terminated except by an instrument signed by owners of at least ninety (90%) percent of the total number of Lots within the Property or by relinquishing residents rights to the association.

NEIGHBORLY QUALITIES

Agreeing to a few ground rules within the community is essential in building trust and com-
radery in the neighborhoods. The Board of Directors from time to time adopt rules or amend
other Rules and Regulations governing Teche Ridge for the betterment of the community and
to preserve an individual's investment.

Refer to Article 5 on page 9 in the Declaration of Covenants, Conditions, Restrictions and
Servitudes for Teche Ridge for more information regarding this topic.

Animals

No animals may be kept for the purpose of breeding or
kept for commercial purposes. Rules and Regulations may
prohibit it or regulate the number, breed and size of pets,
or prohibit the keeping of animals other than customary
household pets.

Exotic pets which pose a threat to the native species or
people of Louisiana are prohibited. Examples would be:

- Constricting snakes
- Predator cats (Ocelots)
- Invasive Birds
- Invasive Lizards
- Animals of the weasel family
- An animal bred and/or trained to attack
- An animal with prior history of attacking

Each owner shall be responsible to immediately collect and
dispose of wastes and litter of any pets.



Porch Furnishings

All furnishings and any other items located on
porches must be designed for **outdoor** use. Should
any plants located on any porches die, they are to be
removed or placed with living plants.



Window Coverings

Only drapes, blinds, shades, shutters or curtains may
be affixed to the interior of any window visible from
any street, alley, or other portion of the property. The
side of **window coverings** visible from the exterior
must be white or off-white in color (except wood
blinds or shutters).

Vehicles and Equipment

The Association has the right to have any truck, mo-
bile home, travel trailer, tent, camper shell, detached
camper, recreational vehicle, boat or similar equip-
ment or **vehicle** kept in violation of the Declaration
to be towed away at the sole cost and expense of the
owner of the vehicle or equipment.

Lifestyle Topics

- Prohibited**
- Outdoor**
- Window Coverings**
- Vehicle**
- Utility Niches**
- Garage**

Q&A

Road Maintenance

Q: Who is responsible for road
and alleyway maintenance?

A: The Association will maintain
all Streets not dedicated to the
public and 10% of costs for al-
leyways. Owners are responsible
for the remaining 90% of costs
associated with the maintenance.

Artificial Vegetation

Q: Is artificial vegetation allowed
within Teche Ridge?

A: No artificial grass, plants or
other artificial vegetation shall
be maintained upon the exterior
portion of any Lot.

Moveable Structures

Q: Are movable structures ever
permissible?

A: During art festivals, craft fairs,
block parties and other special
events, a Board may approve the
use of tents, trailers and other
temporary buildings on the ap-
plicable areas.

Allowable Lot Signage

Place Name Signs
Banners and Flags on street
lights Yard-Arms
Political or ndorsement signs are
prohibited
One sign not exceeding 9" X 12"
no more than 36" above ground
Posters, circulars, and billboards
are prohibited

Motorized Vehicles

Q: What type of personal motor-
ized vehicles are permitted
within Teche Ridge

A: Only "road worth" golf carts are
permitted within Teche Ridge.
Minibikes, go-carts, All-Terrain Ve-
hicles and other similar vehicles
are not permitted.

Trash Collection

Except for garbage collection days, trash and
garbage containers are to be kept in either an area
designated as **utility niches** on the Initial Plat or in
a designated area approved by the Design Review
Board. The area around the storage location must be
enclosed with screening or appropriate landscaping
so that garbage cans are not visible from any of the
Common Road or Alley.

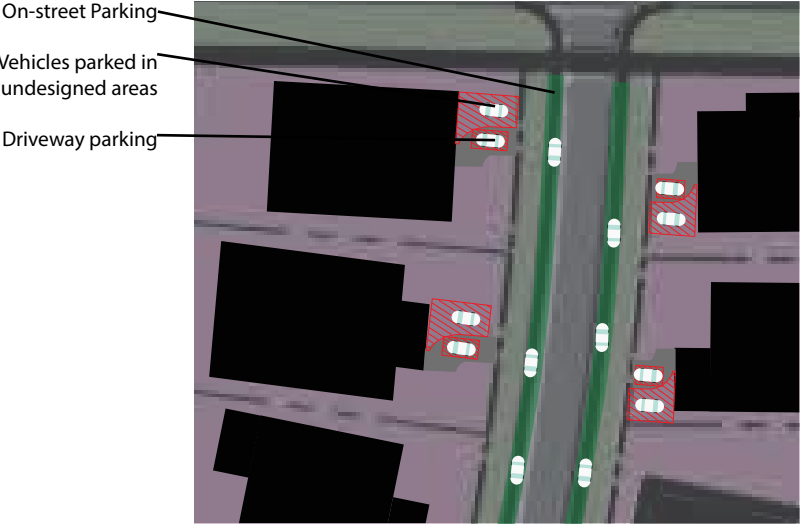
On trash collection days, Garbage containers can
be placed at the curb no earlier than 5:00 p.m. on
the evening prior and cans/containers should be
removed no later than 7:00 p.m. on the day the
garbage has been collected.

Burning of trash and accumulation or storage or
litter, lumber, scrap metals, refuse, bulk materials,
waste, new or used build materials, or trash of any
other kind is prohibited in Teche Ridge.



Parking

Parking on any portion of a Lot other then in a
Garage or Carport is prohibited. Parking on any
portion of the driveway is also prohibited, except
temporarily for a period not exceeding 24 hours.



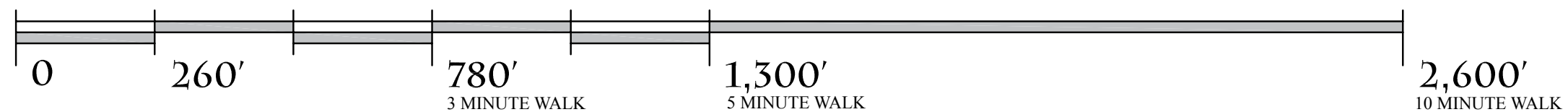
COMMON AREAS (PARKS)

Certain property within Teche Ridge and certain servitudes, called the Common Area, are owned and maintained by the Associations for the benefit of all Owners. All lakes and ponds are Common Areas and are owned and maintained by the Homeowners' Association.

Refer to Article 14 on page 60 in the Declaration of Covenants, Conditions, Restrictions and Servitudes for Teche Ridge for more information regarding this topic.



THREE MINUTE WALK RADIUS



PRESERVING QUALITY

Height restrictions, use restrictions, allowed building typology, placement requirements, parking requirements, setback requirements concerning porches, fence and/or garden walls, and other building restrictions are all set forth in the architectural standards and Article 6 of the Covenants.

Refer to Article 6 on page 25 in the Declaration of Covenants, Conditions, Restrictions and Servitudes for Teche Ridge for more information regarding this topic.

Modifications

The developer has the sole authority to make changes to the Masterplan and Architectural Standards while the developer maintains voting control of the Association until the developer cedes control of the Associations to the residents of Teche Ridge. The Design Review Board will have the sole authority to make changes to the Master Plan and Architectural Standards. The Design Review Board may revise any part of the Architectural Standards and/or Landscape Standards, and supplement all or any of the Architectural Standards and Landscape Standards from time to time for any of the follow reasons:

- (1) to make changes which the Design Review Board believes will better accomplish objectives
- (2) To adjust for market conditions so as to improve the value of all of lots
- (3) To recognize changing land use conditions over time
- (4) To establish the plan for the development of additional immovable property annexed to Teche Ridge

Modifications and changes to the design documents shall not be retroactive and shall not affect or bear on the construction of buildings within Teche Ridge to the extend such buildings have been constructed prior to the adoption of such modifications.

Architecture Review

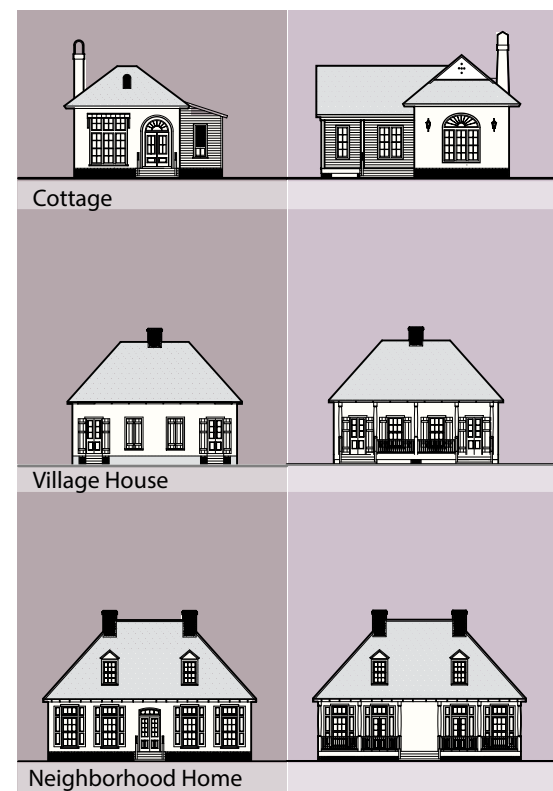
Each owner agrees that no work will commence on the owner's lot until the developer and the Design Review Board has given its prior written approval for such Work. The developer's authority over the Design Review Board and over Architectural Design **compliance** is reserved to the developer.

Architecture Review Board

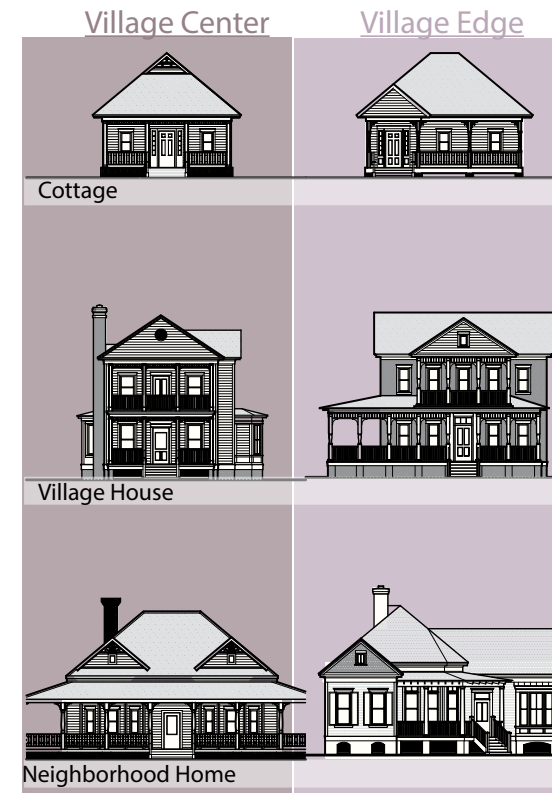
Posses the right to exercise control over construction and review all modifications to structures and improvements. The Board consists of at least three and no more than five members, one of whom is the Town Planner. The Design Review Board shall be appointed by the Board of the Homeowners' Association. The Board may retain architects, engineers or other professionals to assist in the review of any application and the Association may charge any fees incurred for such assistance to the applicant. The Design Review Board may also establish a Modifications Committee to review and approve any proposed modifications of property which are submitted at least two years after any Certificate of Substantial Conformance is issued to the lot owner.



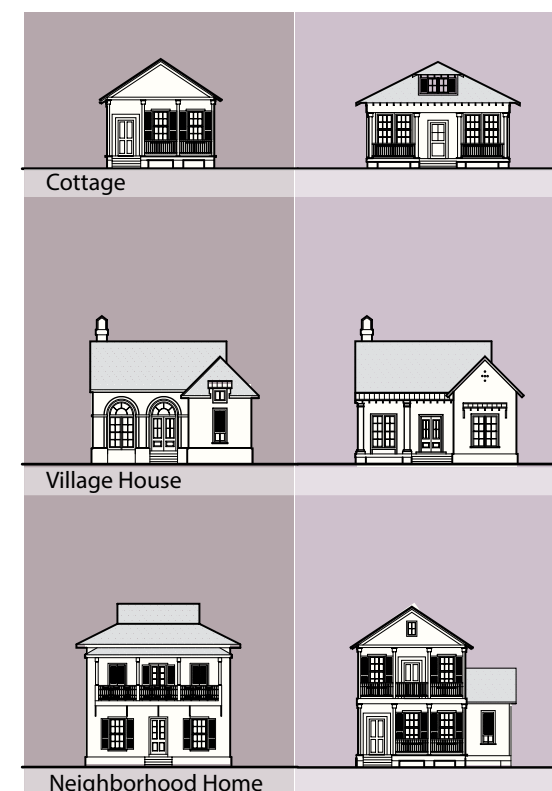
Acadian Architecture



Creole Architecture



Victorian Architecture



Caribbean Architecture

Town Planner

The Town Planner is appointed to **interpret** the Teche Ridge Master Plan and Architectural Standards. No Changes will be made to the Master Plan or Architectural Standards without the advice and consultation of the Town Planner. When the developer no longer selects the Town Planner, The Homeowners' Association Board will select the Town Planner. The Town Planner will:

- a. advise the developer, Association, and Design Review Board on correct interpretation of the Master Plan and Architectural Standards
- b. serve on the Design Review Board
- c. Sign all plans approved by the Design Review Board certifying that the plan and design are in compliance with the Master Plan and Architectural Standards
- d. Advise on design details
- e. Advise on acceptable color pallets, material choices, scale, setbacks and landscape
- f. Advise on any modifications or changes to the Master Plan and Architectural Standards

Permits

Builders and/or General Contractors must obtain a "Teche Ridge Right of Entry to construct permit" at time of design **approval**.

Within three days after the Design Review Board has approved any application relating to proposed Work, the Board shall give written notice to the developer of the actions. The developer has ten days after receipt of the notice to veto any actions by written notice to the Design Review Board and the applicant.

Construction

If construction does not commence within 12 months of approval, it will be deemed withdrawn.

All work should be completed within two years of commencement unless completion is delayed due to causes beyond the control of the owner.

Upon completion, the Design Review Board will issue a "Certificate of Completion and Release" certifying that such construction conforms to the provisions of the Architectural Standards and the Declaration.

Architects/Contractors

Architects or other design **professionals** selected by an owner to design any improvements to be constructed on a lot must be approved by the Design Review Board.

No owner is allowed to self-contract the construction of any Improvements on any lot. The contractor selected by an owner to construct improvements on a lot must be approved by the Design Review Board.

Lifestyle Topics

Compliance **Board** **Certificate**
Professionals **Interpret**
Approval
Authentic Community

<https://www.youtube.com/watch?v=qetiEy797K0>

Q&A

Copies

Q: Where do I get the Design Documents for Teche Ridge?

A: Design Documents are to be made available for review in the Association office during normal business hours. Any Owner may receive a copy of the Documents at a cost of \$.50/page.

Approval List

Q: Where do I get a list of approved Architects and Contractors?

A: The list of approved Architects, Contractors, and other design professionals is maintained by the Association in the registered office of the Association. They will be made available online.

Lots Application

Q: What is required for submission when applying for approval?

A: At least one set of construction plans and specifications, elevations, a standard for substantial completion, proof of financial capacity, a minimum of 10% contingency, and other items required by the board are things needed for board to review the application.

Fees

Q: Are there any fees for the Board to review an application?

A: There is a review fee of \$300.00 and is subject to change at the discretion of the Board.

Time Line

Q: What is the time line for application approval?

A: Within 30 days of receipt, The Design Review Board will reach a decision regarding the application.



Civic Pavilion

Water Features

Park Activities

Public Art

Green Lawn

Interactive Fountain

Picnic Spot

WiFi Spot

“YOUR ROLE” IN THE COMMUNITY (GOVERNANCE)

Here is a page for keeping information and business cards of your neighbors, shared contacts, and networks. Build good relationships amongst your neighbors.


Refer to Article 10 on page 43 in the Declaration of Covenants, Conditions, Restrictions and Servitudes for Teche Ridge for more information regarding this topic.

<div></div> <div>Place Business Card Here</div> <div>Notes:</div>	<div></div> <div>Place Business Card Here</div> <div>Notes:</div>
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Lorna Bourg // New Iberia // Developer

“ There might be a beautifully designed home with 4 or 5 bedrooms next to a cottage that is much, much smaller. It’s all about the architectural design. There is beautiful landscaping and curb appeal on each house. It’s built around families, communication, health and trying to reduce the prominence of cars”



Jules Darden // Franklin // Engineer

(note: will get actual quote and pic from Miller to insert here.)
“Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nullam in ullamcorper augue. Maecenas porta diam a lacus aliquam bibendum. Maecenas mattis libero vel vehicula ferme”



Steve Oubre // Lafayette // Architect

‘Teche Ridge finally brings to Iberia Parish the beautiful design, ‘walkability,’ and smart-growth lifestyle offered by these successful neighborhoods developed in neighboring Lafayette Parish.”



Phanat Xanamane // New Iberia // Community Quality Representative

“We seek to recapture lost generations of Iberia Parish residents that have left or plan to leave in search of more lifestyles options to enhance their quality of life. Teche Ridge addresses this issue by creating new diverse housing stock, public community activities & dialogue to open up new economic and cultural development



Community facilities

Walkable distance
from your home

Lush rural landscaping and
gardens

Community events
and gatherings

Natural ecosystem and wildlife

CULTIVATE ARTS & CULTURE

The Teche Ridge Foundation is a non-profit entity created specifically to be responsible for the encouragement and promotion of the arts and cultural events within Teche Ridge. While the Developer will control the Foundation during the development stage, the Owners themselves will be responsible for the continuation of the community thorough their participation in the Foundation. Residents are encouraged to actively participate in creating community events to enhance the Teche Ridge lifestyle.

Refer to Article 11 on page 49 in the Declaration of Covenants, Conditions, Restrictions and Servitudes for Teche Ridge for more information regarding this topic.



Teche Ridge App.

Allows residents to review the Teche Ridge Guide in a digital format that can be accessed by residents and potential residents alike.

Seasonal Community Events

2015-2016

Blooms Spring Music	Tree Planting		SPRING
Pond Park Ecosystem Day	Food Truck / Culinary Arts	TR Market Farm Stand	SUMMER
Local Harvest Festival	Halloween Haunted House & Forest		FALL
	TR Run	Holiday Lighting Display	WINTER

Subcommittees

Townhouses		<p>Allows owners to organize mixers and other events to promote their neighborhood and form bonds with one another.</p> <p>Possible Programs: Showcases, open houses, monthly mixers</p>
Civic Buildings		<p>Provides residents amenities such a a gym, restaurant, bar, event venues, and shopping.</p> <p>Possible Programs: Special events, holiday events, information kiosks</p>
Teche Ridge Central Park		<p>Gathering place for family, music events, art exhibits and recreation.</p> <p>Possible Programs: outdoor concerts, public fitness classes, Teche Ridge festival, block party</p>
Ponds Park		<p>A botanical garden that celebrates our Louisiana’ natural outdoor heritage.</p> <p>Possible Programs: Wildlife exploration, horticulture display</p>
Village Market		<p>Providing the everyday essentials....milk, bread, icecream, wine, cheese, and a great cup of coffee.</p> <p>Possible Programs: Sidewalk sale days, food truck round-up, farmer’s market stands, holiday displays</p>
Footstep Park		<p>A place to remember those who have gone before and the footsteps we follow.</p> <p>Possible Programs: Memorial and remembrance services, candle light vigils</p>
StoryTree Park		<p>A relaxing reading park for the stories and tales that our children will remember. A park of inspirational leaders of the world both women and men as well as children.</p> <p>Possible Programs: Children story hour, puppet plays, craft classes</p>
Treelined Steets + Sidewalks		<p>Designed and built for the way our families are supposed to live.</p> <p>Possible Programs: Jogging groups, tree stewards</p>
Mansion Condo		<p>A Multi-Unit residence designed as an old southern style manor discreetly divided into 4 to 6 condominium units for those who love living in style, but without the maintenance.</p> <p>Possible Programs: mansion mixers for young professionals, seasonal decoration showcase, openhouses</p>

Lifestyle Topics

Members

Q: How do I become a member of a board or committee?

A: Attend regularly scheduled board meetings, volunteer your time towards improving and keeping up the community.

INSURING YOUR INVESTMENT

Insurance is essential to protect the interests of the various owners and to assure that funds will be available for rebuildig after a casualty. However, because insurance costs may increase significantly or the types of coverage made available, Article 12 gives some flexibility to the Association Boards to select insurance coverage that is reasonable for the conditions that exist at that time.

Refer to Article 12 on page 50 in the Declaration of Covenants, Conditions, Restrictions and Servi- tudes for Teche Ridge for more information regarding this topic.

Review

Each board will arrange a review of the limits coverage for each type of insurance at least once a year.

Lot Coverage

Each owner is required to obtain casualty insurance for im- provements on their lot, naming its Association as an additional insured. Coverage must not be less then eighty percent of the insurable value of the improvements constructed on the lot. If requested, owners must provide evidence of insurance to the Association.

Damage

Immediately after damage to the property, the Board will file claims and obtain estimates of the cost of repair or reconstrc- tion. Special assessments may be necessary after exhausting insurance and reserves. The board is not obligated to replace damaged improvements, but may authorize the construction of a different type and design of new improvements.

Article 13: SCHEDULE OF PAYMENTS

To fulfill the Association Boards’ obligation to maintain the commons and perform such other services as provided by the Associations, the Association Boards are responsible for the fiscal management of their respective Association.

Annual Budget

*When the Annual Budget of Teche Ridge is made available, owners will be supplied with a copy upon request.

Assessments

Each Association Board will set the dates that general as- sessments are due and may provide for collection annually, monthly, quarterly or semi-annual installments.

Currently, the initial General Assessment is \$40.00 per month, and payable in advance for each calendar quarter.

Upon closing of title, a new owner must contribute two months assessments (includes the general assessment and foundation assessment).

Lot Improvements

If something damages or destroys a building or any other improvements on a lot, the owner should immediately rebuild and restore the improvements to previous conditions unless other plans are approved by the Design Review Board. If the owner fails to clean and secure the lot within thirty days, the Association may remove debris, raze or remove portions of damaged srtuctures and perform any other clean up at the owner’s expense.

Payment

Each Board will determine the manner in which the assess- ments will be paid. Assessments may be payable in installments extending beyond the fiscal year in which a special assessment is approved.

Lien for Assessments

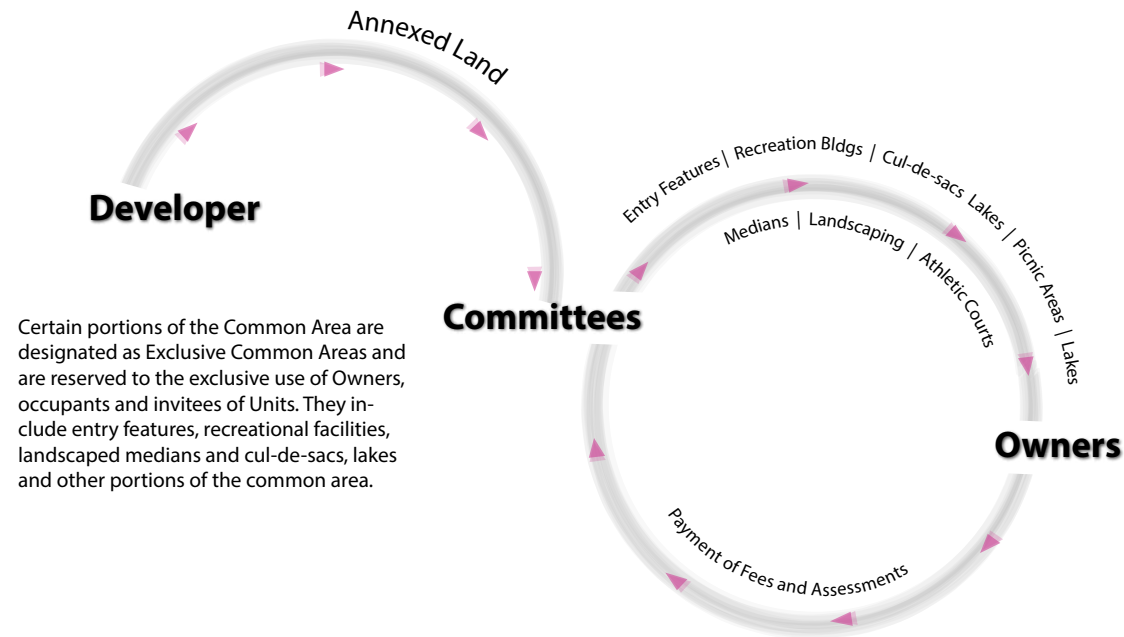
All assessments constitute a lien against a lot, and is levied against until all assessments are paid. The assessment Lien also secures payment of interest, late charges, and costs of collec- tion.

MORTGAGES / PAYMENTS

Article 20 contains provisions that benefit holders, insurers, and guarantors of first Mortgages on Lots within the Property as well as developer if developer or its affiliates provide mortgage financing of any Lot.

Refer to Article 20 on page 72 in the Declaration of Covenants, Conditions, Restric- tions and Servitudes for Teche Ridge for more information regarding this topic.

Article 15: EXCLUSIVE COMMON AREA





ADDITIONAL INFORMATION



Residential
Lots



Commercial
Building



Civic Spaces

NOTES:

Handwritten notes area with horizontal lines.

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