ELDORADO BAY PROPERTY OWNERS ASSOCIATION
ARCHITECTURAL CONTROL COMMITTEE
STATEMENT OF POLICY AND
ARCHITECTURAL CONTROL RULES
NOVEMBER 2025

Statement of Policy

The By-Laws and Covenants of the Eldorado Bay Property Owners Association ("POA") set forth numerous provisions concerning the use, alteration or improvement ("use" or "uses") of the lots within the POA's three subdivisions (Bay, Subdivision and Beach). Certain of those uses may be pursued only after receiving approval to do so from the POA's Architectural Control Committee ("ACC"). Those uses include, among many others, new construction and exterior modifications to houses, garages, sheds, decks, fences, gates, boathouses, and retaining walls.

In many instances, the provisions permit the ACC to objectively apply the requirements of a provision to the proposed use. However, some provisions require the ACC to subjectively interpret a provision's requirements as it may apply to a proposed use. The By-Laws and Covenants provide authorization for the ACC to adopt procedural and substantive rules deemed to be necessary or proper for the performance of its duties. Such rule-making authority has not been exercised previously.

Over the years, the ACC has pursued an informal approach to processing owner applications for approval for the uses they propose. That approach has established and provided a satisfactory level of certainty among the POA's owners with respect to the approval practices of the ACC.

The Architectural Control Committee believes that its policy of informality, with respect to its exercise of its approval authority, may be strengthened by providing to all owners, new to the POA and otherwise, a codification of certain of its approval practices.

Although the following rules are expected to address most uses proposed by owners for approval, the ACC reserves the right to rely on the By-Laws and Covenants where the ACC finds that the rules do not otherwise provide the necessary guidance.

Additionally, these rules are subject to applicable state law, including but not limited to the Texas Property Code, and to the extent these rules conflict with any such laws, then the state law shall control.

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Architectural Control Rules

1) General

a) All applications for ACC approval will be addressed in good faith; that is, the ACC will consider only information that is relevant and material to its analysis of whether an Owner's proposed use:

i) Maintains and promotes an architectural styling that is compatible with the country, wooded setting of the POA's subdivisions.

ii) Preserves the open, wooded setting of the POA's subdivisions.

iii) Integrates the use of warm, earth-tone colors and materials that blend into the wooded surroundings of the POA's subdivisions.

b) The ACC may consider, as some evidence material to the determination of an application presented for approval, the impact of a proposed use on neighboring lots with respect to the existing:

(1) Views of the lake.

(2) Property values.

c) Advisory Notices - The ACC may, from time to time, post to the ACC website or otherwise publish, advisory notices designed to assist Owners' understanding of the POA's architectural control requirements. Those notices may include, but are not limited to:

i) User friendly publications such as, but not limited to:

(1) "ACC Architectural Guidelines".

(2) "ACC Helpful Tips".

(3) "ACC Frequently Asked Questions".

ii) Checklists for various proposed uses.

iii) Summaries of POA decisions requiring subjective analysis and interpretation by the ACC.

d) An Owner may engage a contractor or other third party to pursue ACC approval on the Owner's behalf. All communication between the ACC and such contractor and/or third party shall, if in written form, copy the Owner. If a communication is in a verbal form, such contractor and/or third party shall prepare and distribute to the ACC and the Owner an email summary of such communication. While compliance with the POA's By-Laws, Covenants, and these Rules may be shared with a contractor or other third party, responsibility for compliance remains with the Owner and may not be delegated, including but not limited to the:

i) Insuring that contractors and other third parties who enter the POA's subdivisions understand the requirements of the POA's By-Laws and Covenants.

ii) Requiring that their construction activities comply with POA's By-Laws and Covenants and ACC Approvals to pursue a proposed use.

iii) Monitoring their conduct to identify and address any non-compliance issues.

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2) **Owner Duty to Obtain ACC Approval**

a) Where ACC approval is required prior to pursuing a proposed use, an Owner shall submit to the ACC Chairman a completed application, in the form then required by the ACC.

b) An Owner's duty to obtain ACC approval shall not be diminished by the presence or absence of Franklin County Water District ("FCWD") requirements.

c) No proposed use may be commenced prior to the ACC providing to the Owner written approval to do so.

d) An ACC approval may be complete or conditional. Where a conditional approval is provided, an Owner may commence that portion of the use that has been approved and may not commence the remainder of the use until the ACC provides its further written approval, which may also be complete or conditional.

e) In the event the ACC finds that it is unable to provide to an owner its approval to pursue a proposed use, the ACC shall notify the owner of the impediments preventing approval and invite the owner to provide further information or resubmit the proposal after addressing the impediments to approval identified by the ACC.

f) In the event that an Owner encounters circumstances requiring changes to the pursuit of a proposed use, such must be provided to the ACC for supplemental approval and may not be commenced prior to the ACC providing to the owner written approval to do so.

g) As a condition of ACC approval, an Owner consents to the inspection of the Owner's lot after project commencement to confirm compliance with the By-Law and Covenant requirements as well as the terms of the approved application.

3) **Owner Duty to Comply with Franklin County Water District Requirements**

a) An Owner shall make the appropriate inquiries with representatives of the FCWD to determine if a permit is required prior to commencing a proposed use of the Owner's lot.

b) Where the FCWD requires an Owner to obtain a permit, a copy of the application materials submitted to the FCWD together with the permit must be provided to the ACC.

c) When an Owner reports that the FCWD does not require that a permit be obtained, the Owner may be requested to obtain written confirmation from the FCWD and provide such to the ACC.

4) **Owner Duty to Provide Information Required By the ACC**

a) The ACC may approve only those proposed uses that are supported by complete, valid and reliable information.

b) It is the duty of the Owner to provide all information determined by the ACC to be relevant to its consideration of the proposed use.

c) Where an Owner does not provide all requested information, the ACC may approve only that portion of the proposed use that may be supported by the information provided.

d) An Owner's duty to provide information to the ACC may include, but is not limited to, the submission of the following:

e) i) A completed application for approval, signed by the Owner.

ii) Complete information concerning the specifics of the project, including but not limited to:

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(1) Dimensions.

(2) Elevations.

(3) Building footprint, set-back and site location relative to property lines.

iii) Copies of all plans and specifications existing at the time of application. iv) Copies of all plans and specifications as they are prepared after application.

v) Exterior treatments location and material samples thereof, including but not limited to, paint, stain, masonry, siding and roofing materials.

f) Generally, required material samples include one or more of the following:

i) The actual material. ii) A photograph of the material.

iii) A manufacturer's label and/or website providing access to material information.

g) Where the installation of metal roofing is proposed, required materials include:

i) A sample of the actual metal roofing material.

ii) Information concerning the roof area upon which it is to be installed, including but not limited to, roof pitch and size.

h) Where the information provided by the Owner is found to be insufficient, the ACC shall describe the form and nature of additional information and the reasons that such information is being requested by the ACC.

5) Application Processing

a) An ACC application form may be downloaded from the POA website found at http://lakecypresssprings.org/eldorado/architecture.htm.

b) An Owner may commence the application process by submitting the application by:

i) Email addressed to myacc@lakecypresssprings.org or ii) Regular mail addressed to the current ACC Chairperson.

c) Upon receipt, the ACC Chairperson will:

i) Provide confirmation to the Owner that the application has been received. ii) Conduct an initial evaluation of the application for completeness and address the need for supplementation with the applicant.

iii) Circulate the application, as supplemented, among the ACC regular and adjunct members for review.

d) The members may confer and perform their duties via the internet or telephone or in person.

e) Where additional information is deemed to be required:

i) The ACC Chairperson shall advise the owner of the required information.

ii) ii) Provide confirmation to the Owner that the required information response has been received.

iii) Circulate the response to the members upon receipt.

f) Depending upon the response provided by the Owner, further information may be required.

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g) The 20 day period for the ACC to respond to an application will be calculated from the later of the following dates:

i) The date the ACC Chairperson provides confirmation to the Owner that the application has been received.

ii) The date the ACC Chairperson provides confirmation to the Owner that a response to the most recent required information request has been received.

h) The ACC will endeavor to complete its final consideration and respond to an application in a period shorter than the applicable 20 days when such is practicable.

i) When the application is ready for final consideration, the ACC Chairperson will:

i) Solicit and tally the votes of the members, ii) Determine the outcome of the voting and iii) Report the outcome to the Owner in writing.

6) Owner's Right to Address Adverse ACC Decisions

a) A disapproval of any application by the ACC does not bar an Owner from resubmitting an application for the proposed use at a later date.

b) An Owner may request a variance from any of the provisions of the By-Laws and Covenants.

i) The Owner is under the same duty to provide information required by the ACC and the variance request will be processed in a manner consistent with application processing.

ii) Where the ACC finds that it cannot recommend the granting of the request, the ACC Chairperson will report the outcome with the reasons therefor to the Owner in writing.

iii) Where the ACC finds that it should recommend the granting of the request, the ACC Chairman shall provide a written report to the Board of Directors for consideration.

iv) The date that the written report of recommendation is received by the Board President shall be considered the submission date.

v) The Board of Directors may consider the ACC report of recommendation and any other information it believes to be relevant to its consideration.

vi) The Board of Directors shall provide its decision in writing to the Owner and to the ACC Chairman.

(1) Where the recommendation is approved, the decision shall include the scope and limitations of the Board's approval.

(2) Where the recommendation is denied, the reasons for denial shall be provided.

A disapproval of any application by the ACC is final and binding but may be appealed to the Board of Directors in accordance with applicable state law, including but not limited to Texas Property Code Section 209.00505, which provides appeal, written notice, and hearing requirements. Nothing in these rules shall affect the right of an owner to pursue the procedures provided by the By-Laws and Covenants to amend the architectural control provisions of those documents.

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CONFIRMATION OF ADOPTION

At a meeting of the Architectural Control Committee conducted on the 3rd day of September 2026, pursuant to notice, and upon motion to adopt this Statement of Policy and these Architectural Control Rules, a majority of the regular members whose names and signatures appear below, approved said rules to be effective as of the date indicated in the Certification below and to continue in effect until such time as they be amended.

Confirmed this 3rd day of September, 2026.

G. Charles Kobdish
ID: B33DA7D7-B3EA-4AD7-A97C-528EA7...
Digitally signed by <myacc@lakecypresssprings.org>
September 4, 2026 at 11:51 AM CDT

Chuck Kobdish
ACC Chairperson

Regular Members approving adoption of these Architectural Control Rules:

G. Charles Kobdish
ID: B33DA7D7-B3EA-4AD7-A97C-528EA7...
Digitally signed by <myacc@lakecypresssprings.org>
September 4, 2026 at 11:51 AM CDT

Chuck Kobdish

B. Andrew Fletcher
ID: EDF225E6-1316-4CC8-BB4C-6C7841...
Digitally signed by <fletch1308@gmail.com>
September 3, 2026 at 11:17 AM CDT

Andy Fletcher

Stephanie Leppert
ID: 8006181F-A778-4466-9FEE-47ADC7...
Digitally signed by <stephanieleppert@yahoo.com>
September 24, 2026 at 5:30 PM CDT

Stephanie Leppert

ID: 40A9ED09-DF42-4AFC-AAD1-0EEE4F...
Digitally signed by <liz.miranda@tx.rr.com>
September 3, 2026 at 1:38 PM CDT

Liz Miranda

David Tatum
ID: D3AF951A-434A-4B66-A8AE-72D6D0...
Digitally signed by <dtatum@gpd.com>
September 17, 2026 at 11:09 AM CDT

David Tatum

patti thomas
ID: E77001EA-3E0A-490A-B245-B89EF8...
Digitally signed by <darylt@sbcglobal.net>
September 4, 2026 at 9:38 AM CDT

Patti Thomas

Document ID: CFF4D57E964BD424213D31C77975AE3C

CERTIFICATION

IN WITNESS WHEREOF, the undersigned, Jill Nail, as the duly elected, qualified and acting Secretary of the El Dorado Property Owners Association, Inc., a Texas nonprofit corporation, hereby certifies on behalf of the Association that these Architectural Control Rules were adopted by a majority of the regular members of the Association's Architectural Control Committee on the date hereinabove stated and were ratified by the Board of Directors of the Association at a meeting of the Board held on October 11, 2025, and shall take effect upon its recording in the Official Public Records of Franklin County, Texas.

El Dorado Property Owners Association, Inc.,
a Texas nonprofit Corporation

Jill Nail

By: Jill Nail
Its: Secretary

This Instrument was acknowledged before me on the 13th day of October, 2026, by Jill Nail, Secretary of El Dorado Property Owners Association, Inc., a Texas nonprofit corporation.

Notary Public Signature

[SEAL]

BRENDAN FOSTER
Notary ID #134519109
My Commission Expires
August 21, 2027

AFTER RECORDING, PLEASE RETURN TO:

Jim Gwisdala, President
El Dorado Property Owners Association, Inc.
PO Box 103
Scroggins, TX 75480

Document ID: CFF4D57E964BD424213D31C77975AE3C

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Audit Log

Envelope ID: 10821095

Verify

ARCHITECTURAL CONTROL COMMITTEE STATEMENT OF POLICY.pdf

Original SHA256:
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Result SHA256:
zltJDAQCrL3XgsN7lhSHZdL-x-ckFtH96t3TtsMr9As=
Generated at: September 24, 2026 at 5:30 PM CDT

Chuck Kobdish
myacc@lakecypresssprings.org

Email verification: Verified
IP: 99.6.50.202
Session ID: 259b1a79e3fdf319f07f18e335cab0f9
User agent: Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/152.0.0.0 Safari/537.36 Edg/152.0.0.0
Time zone: America/Chicago

SIGNATURE FIELD 1, SIGNATURE FIELD 2



Andy Fletcher
fletch1308@gmail.com

Email verification: Verified
IP: 104.187.114.113
Session ID: 013a12e3af757a1ed3ccc07d75ac982b
User agent: Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/152.0.0.0 Safari/537.36
Time zone: America/Chicago

SIGNATURE FIELD 3



Stephanie Leppert
stephanieleppert@yahoo.com

Email verification: Verified
IP: 68.168.201.68
Session ID: 49e0ce29b0b6a61dc459f786a0712044
User agent: Mozilla/5.0 (Macintosh; Intel Mac OS X 10_15_7) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/26.5 Safari/605.1.15
Time zone: America/Chicago

SIGNATURE FIELD 4

Stephanie Leppert

Liz Miranda
liz.miranda@tx.rr.com

Email verification: Verified
IP: 107.77.198.8
Session ID: 58202846e489e0bff2f2d26959be43e3
User agent: Mozilla/5.0 (iPhone; CPU iPhone OS 18_7 like Mac OS X) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/26.6.1 Mobile/15E148 Safari/604.1
Time zone: America/Chicago

SIGNATURE FIELD 5



David Tatum
dtatum@gpd.com

Email verification: Verified
IP: 66.64.20.210
Session ID: 54f21f7b5af2b04812998dd32e5768a0
User agent: Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/153.0.0.0 Safari/537.36 Edg/153.0.0.0
Time zone: America/Chicago

SIGNATURE FIELD 6

David Tatum

Patti Thomas
darylt@sbcglobal.net

Email verification: Verified
IP: 107.210.133.38
Session ID: c24e4ebf28943ade77b5d16aa331c88f
User agent: Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/152.0.0.0 Safari/537.36 Edg/152.0.0.0
Time zone: America/Chicago

SIGNATURE FIELD 7



Event Log

September 3, 2026 at 8:02 AM CDT	**Email sent** to liz.miranda@tx.rr.com
September 3, 2026 at 8:02 AM CDT	**Email sent** to myacc@lakecypresssprings.org
September 3, 2026 at 8:02 AM CDT	**Email sent** to dtatum@gpd.com
September 3, 2026 at 8:02 AM CDT	**Email sent** to fletch1308@gmail.com
September 3, 2026 at 8:02 AM CDT	**Email sent** to stephanieleppert@yahoo.com
September 3, 2026 at 8:02 AM CDT	**Email sent** to darylt@sbcglobal.net
September 3, 2026 at 11:17 AM CDT	**Email link clicked** by fletch1308@gmail.com
September 3, 2026 at 11:17 AM CDT	**Form viewed** by fletch1308@gmail.com
September 3, 2026 at 11:17 AM CDT	**Submission started** by fletch1308@gmail.com
September 3, 2026 at 11:17 AM CDT	**Submission completed** by fletch1308@gmail.com
September 3, 2026 at 12:56 PM CDT	**Email link clicked** by dtatum@gpd.com
September 3, 2026 at 12:56 PM CDT	**Form viewed** by dtatum@gpd.com
September 3, 2026 at 1:38 PM CDT	**Email link clicked** by liz.miranda@tx.rr.com
September 3, 2026 at 1:38 PM CDT	**Form viewed** by liz.miranda@tx.rr.com
September 3, 2026 at 1:38 PM CDT	**Submission started** by liz.miranda@tx.rr.com
September 3, 2026 at 1:38 PM CDT	**Submission completed** by liz.miranda@tx.rr.com
September 4, 2026 at 9:37 AM CDT	**Email link clicked** by darylt@sbcglobal.net
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September 4, 2026 at 9:38 AM CDT	**Submission started** by darylt@sbcglobal.net
September 4, 2026 at 9:38 AM CDT	**Submission completed** by darylt@sbcglobal.net
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September 4, 2026 at 11:51 AM CDT	**Submission completed** by myacc@lakecypressspringsorg
September 13, 2026 at 2:22 PM CDT	**Email link clicked** by stephanieleppert@yahoo.com
September 13, 2026 at 2:22 PM CDT	**Form viewed** by stephanieleppert@yahoo.com
September 16, 2026 at 8:53 AM CDT	**Email sent** to stephanieleppert@yahoo.com
September 16, 2026 at 8:53 AM CDT	**Email sent** to dtatum@gpd.com
September 17, 2026 at 11:09 AM CDT	**Form viewed** by dtatum@gpd.com
September 17, 2026 at 11:09 AM CDT	**Submission started** by dtatum@gpd.com
September 17, 2026 at 11:09 AM CDT	**Submission completed** by dtatum@gpd.com
September 24, 2026 at 5:29 PM CDT	**Email link clicked** by stephanieleppert@yahoo.com
September 24, 2026 at 5:29 PM CDT	**Form viewed** by stephanieleppert@yahoo.com
September 24, 2026 at 5:30 PM CDT	**Submission started** by stephanieleppert@yahoo.com
September 24, 2026 at 5:30 PM CDT	**Submission completed** by stephanieleppert@yahoo.com