

EXHIBIT A3

P.O.A. of The Shores, Inc. Construction Permit Policy

The property owner's association of The Shores POA, INC (the "Association") welcomes and invites Owners and Builders as an important part of this exceptional community. The Association wants to assist you in every way possible, but requires your cooperation, to make your project a success.

The natural environmental, and the time, care and expense invested by the Association and other parties to create the extraordinary amenities in The Shores community are obvious. These are among the factors which attracted you to The Shores community and which will undoubtedly attract future buyers. In addition, existing owners have made major investments in their homes and Lots, which must be recognized and protected. However, these investments may not be so obvious, and may not be similarly respected by your subcontractors, suppliers and employees (your construction team). We therefore issue this Policy in furtherance of the powers afforded the Board of Directors under the Bylaws and as authorized under Article IX Section 9.10 of the Declaration of Covenants, Conditions and Restrictions for The Shores on Richland Chambers lake. This policy is intended for the use and benefit of both current owners and future owners. The fee permitting rule applies both to new construction or any modifications to or on existing Lots.

PROPERTY PRESERVATION

The Board of Directors has considered and deliberated the impact of construction related activities including construction vehicles and equipment, on the infrastructure within The Shores community. The Association has a strong interest in preserving the roads within The Shores community. The Association has incurred increasing costs in repairing roads which were damaged by construction vehicles and equipment. The objective data supports the implementation of a construction fee permit to be charged to any owner seeking to construct or engage in certain construction activities on his or her Lot. In addition to the Declaration's requirements to submit full and complete architectural control plans and specifications, each owner shall submit the following construction permit fee:

1.	New Home Construction Permit Fee - 3,500 sq. ft. or larger (HVAC)	\$3,500
2.	New Home Construction Permit Fee - Less than 3,500 sq. ft. (HVAC)	\$2,500
3.	Guest House *	\$1,000
4.	Accessory Building (Shed - concrete floor involving concrete truck delivery) *	\$250
5.	Accessory Building (Shed - other than concrete floor) *	\$100
6.	Retaining Wall (Cost per lineal foot) *	\$2.50
7.	Boathouses/Piers*	\$250
8.	Boathouses/Piers with poured concrete flooring*	\$500
9.	Sidewalks/flatwork (Involving concrete truck delivery) *	\$500
10.	Pools/hot tubs/spas (involving concrete or gunite truck delivery)	\$500

*Charges if not associated with new home construction and presented at time of new home plan submission.


1/4/2020

Payment of the building permit does not indemnify subcontractors, suppliers and employees (your construction team) from financial responsibility of correcting damages caused by arbitrary actions resulting in unwarranted damages.

The construction permit fee payment shall be made payable to "P.O.A. OF THE SHORES, INC" and is non-refundable. The fee shall be returned in the event of the ACC's disapproval of the plans and specifications. The construction permit fee, shall accompany the plans and specifications submitted to the ACC for approval.

The Construction Permit Policy is effective upon adoption hereof, to remain in force and effect until revoked, modified or amended by the Board of Directors, and shall be filed or record with the Office of Navarro County Clerk.

This is to certify that the foregoing resolution was adopted by a majority of the entire Board of Directors at a meeting of same held or by electronic means on January 4, 2020 and has not been modified, rescinded or revoked.



Ron Hathcock; Board President

1/4/2020
Dated



Frank Cassara; Board VP &
Treasurer

1/4/2020
Dated



Alan Beach; Board Secretary

1/4/2020
Dated