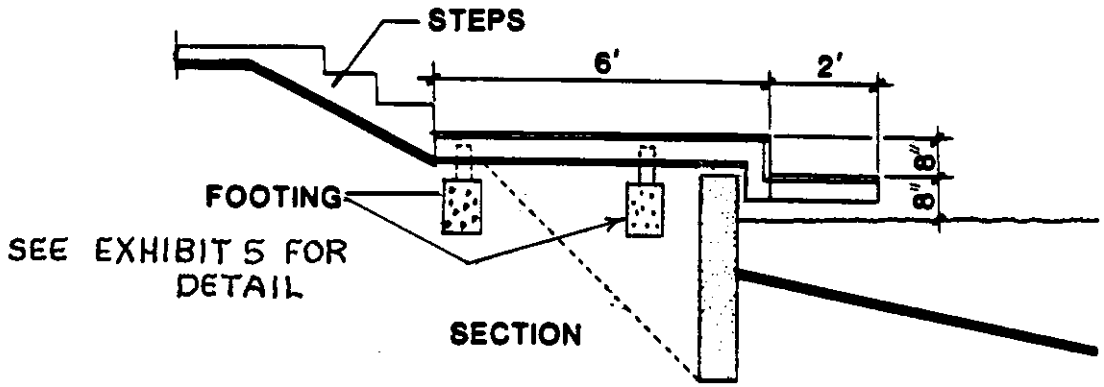
Exhibit 1
Dock Concept A



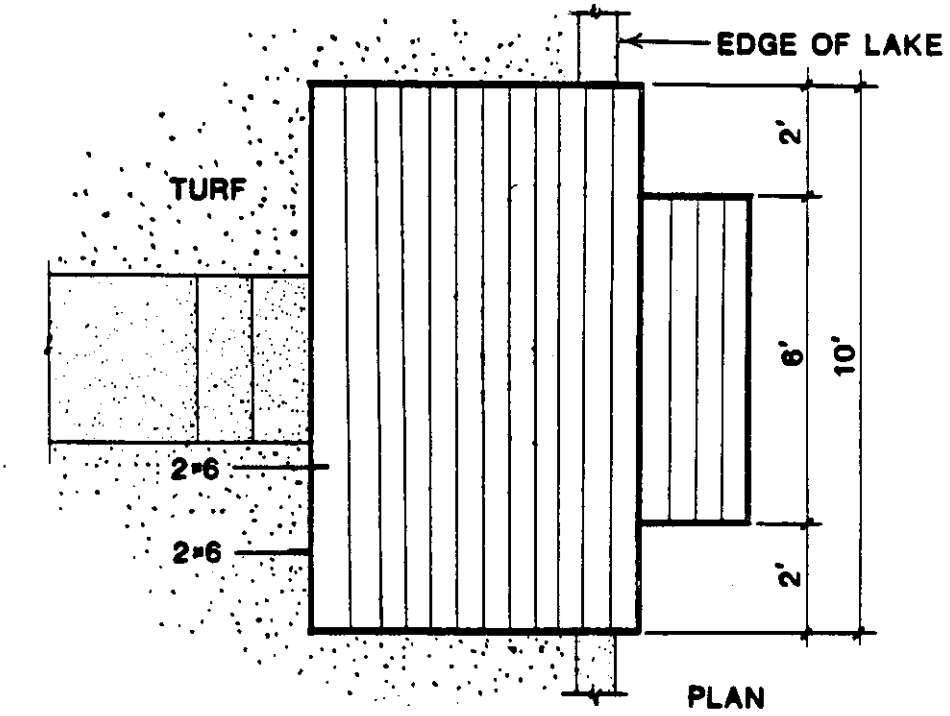
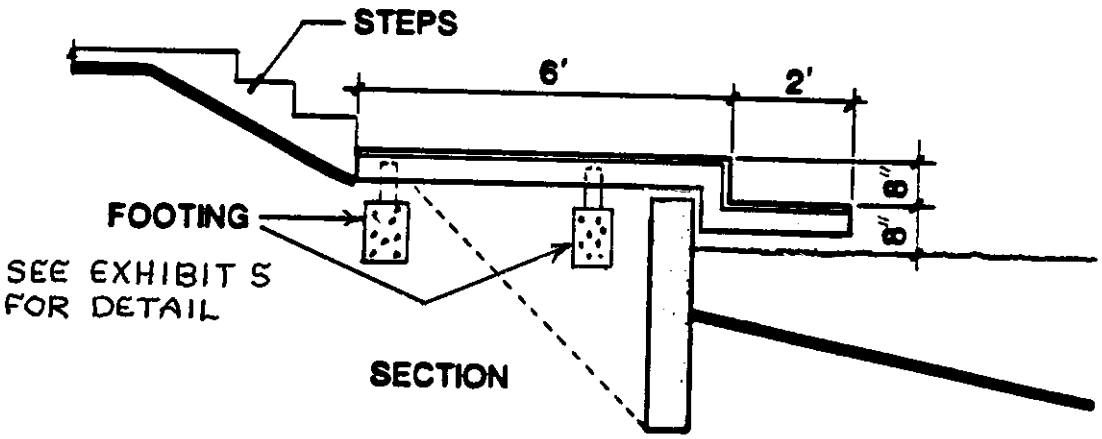


Exhibit 2
Dock Concept B



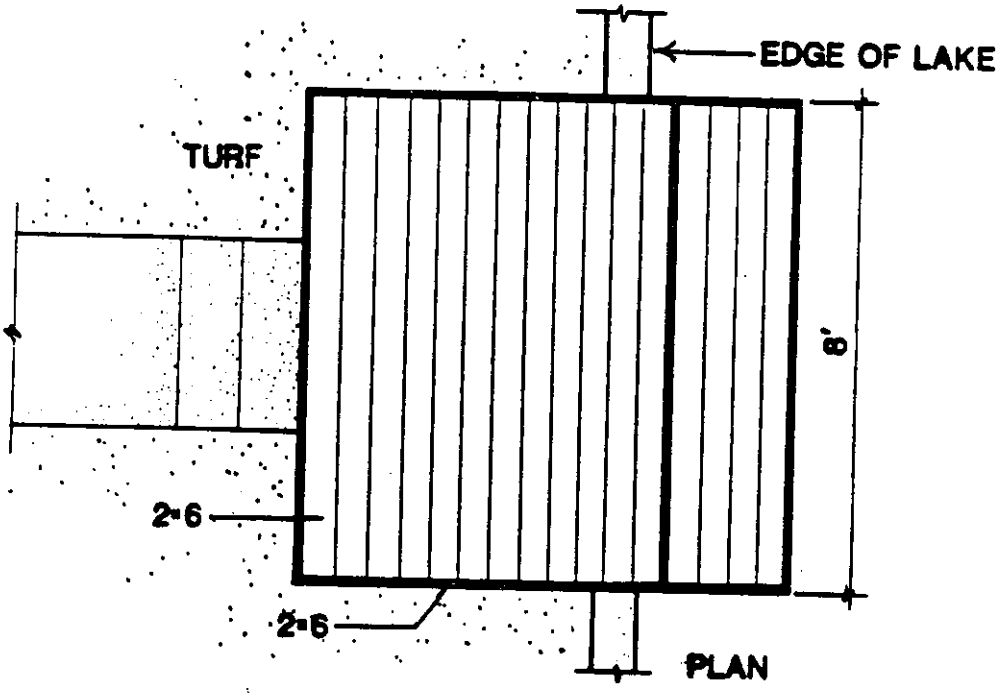
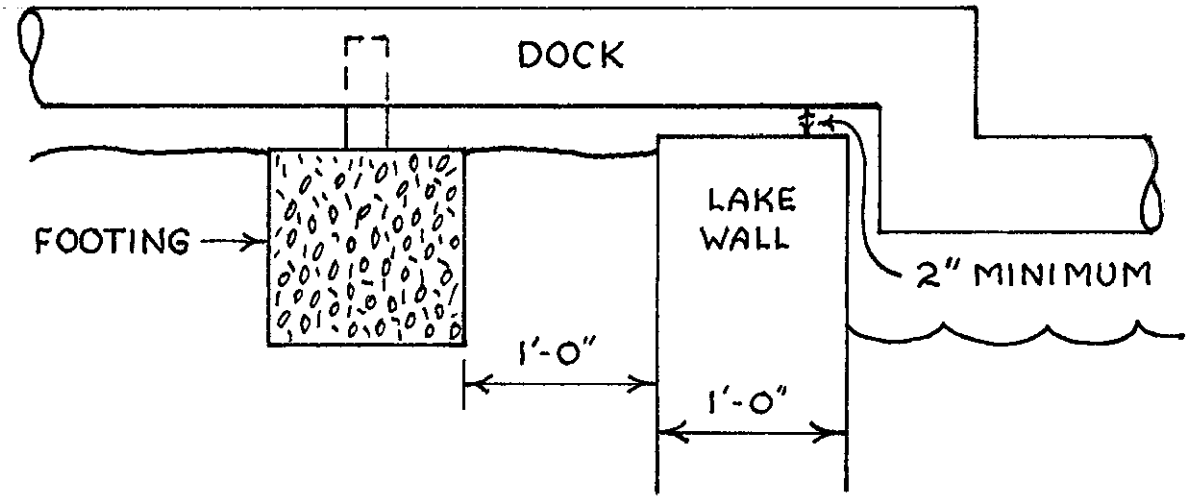
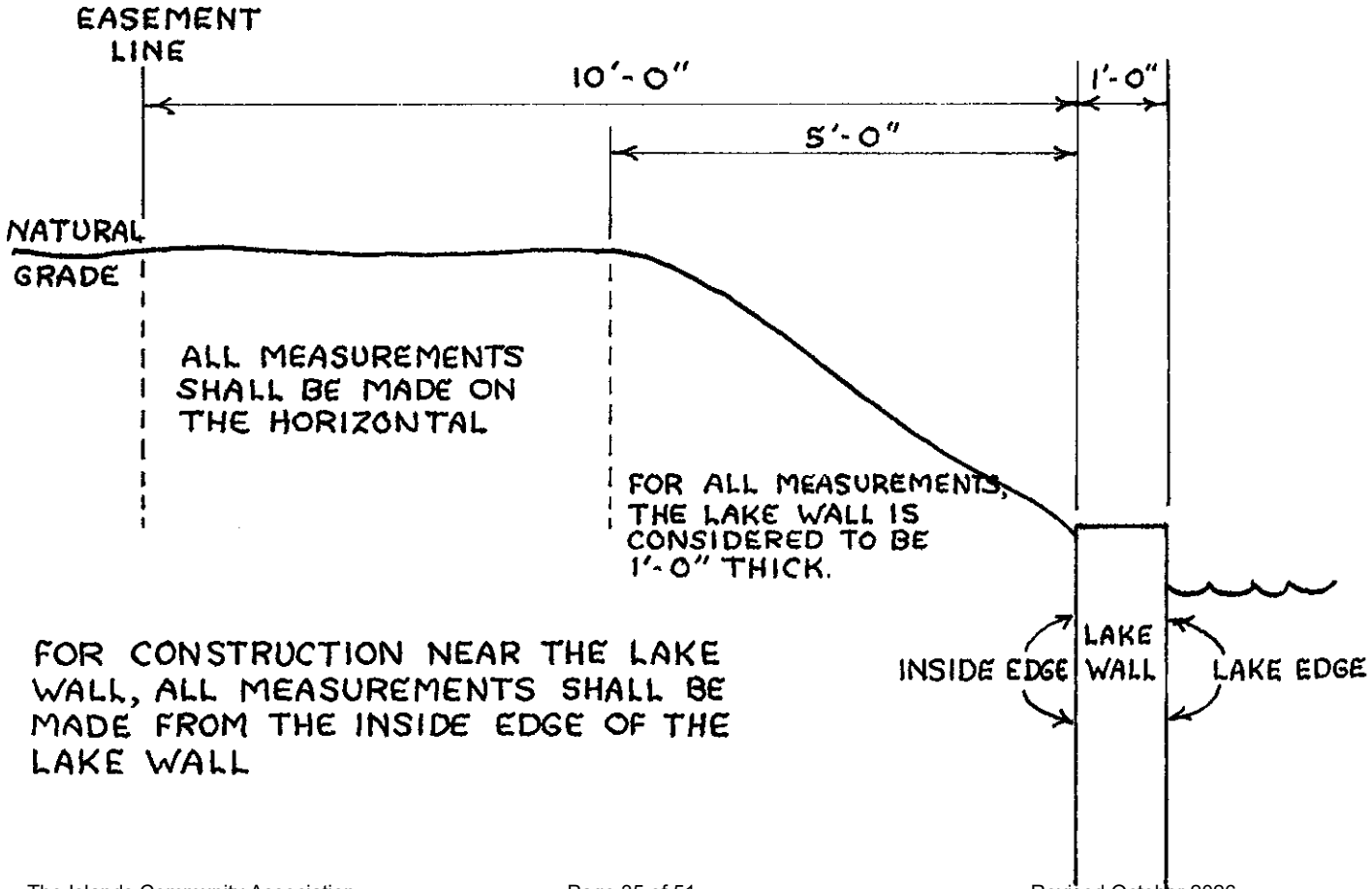


Exhibit 3
Dock Installation/Easement

FOOTING DETAIL



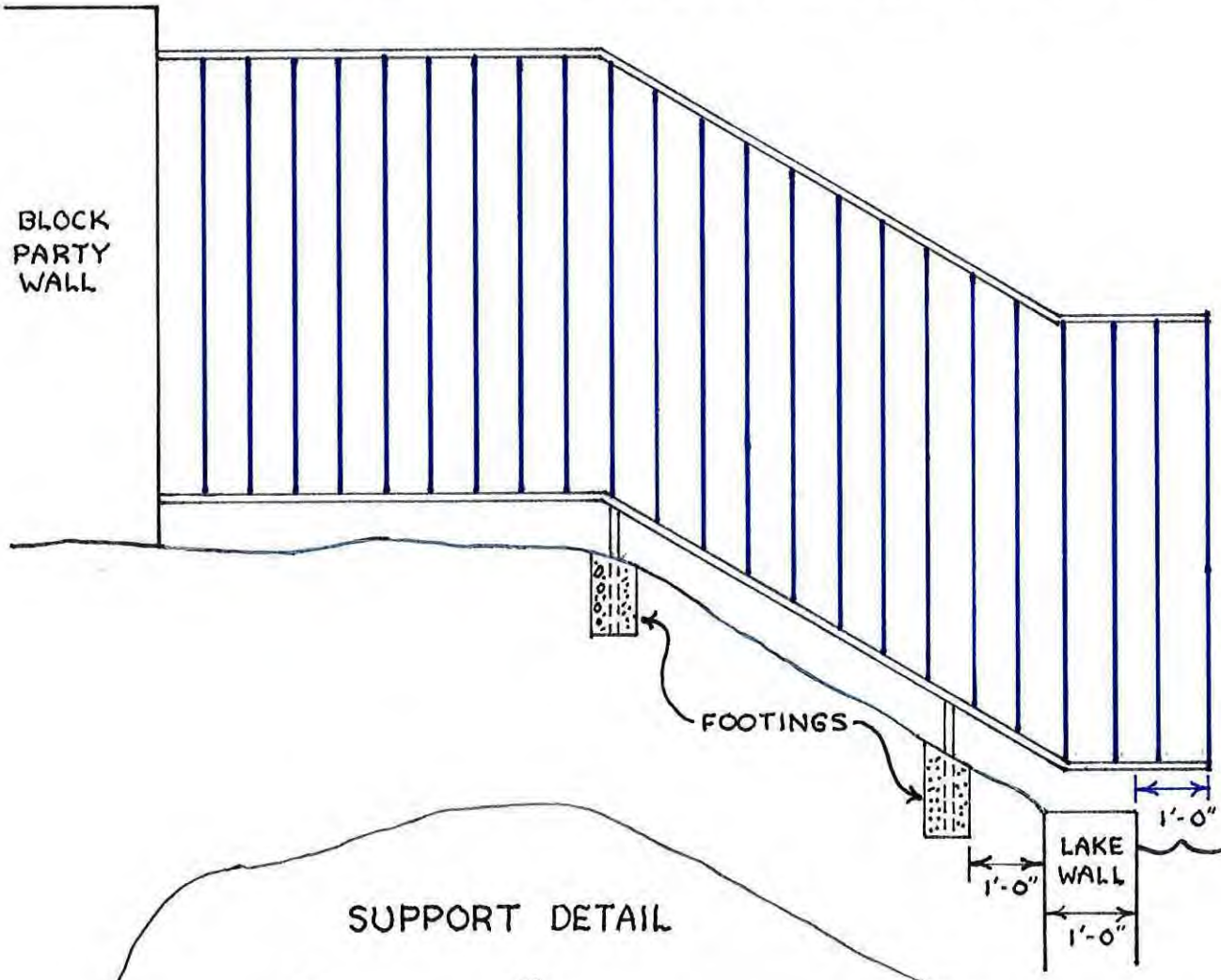
EASEMENT AND LAKE WALL



FOR CONSTRUCTION NEAR THE LAKE WALL, ALL MEASUREMENTS SHALL BE MADE FROM THE INSIDE EDGE OF THE LAKE WALL

Exhibit 4

VIEW FENCE AND SUPPORT NEAR LAKE WALL



SUPPORT DETAIL

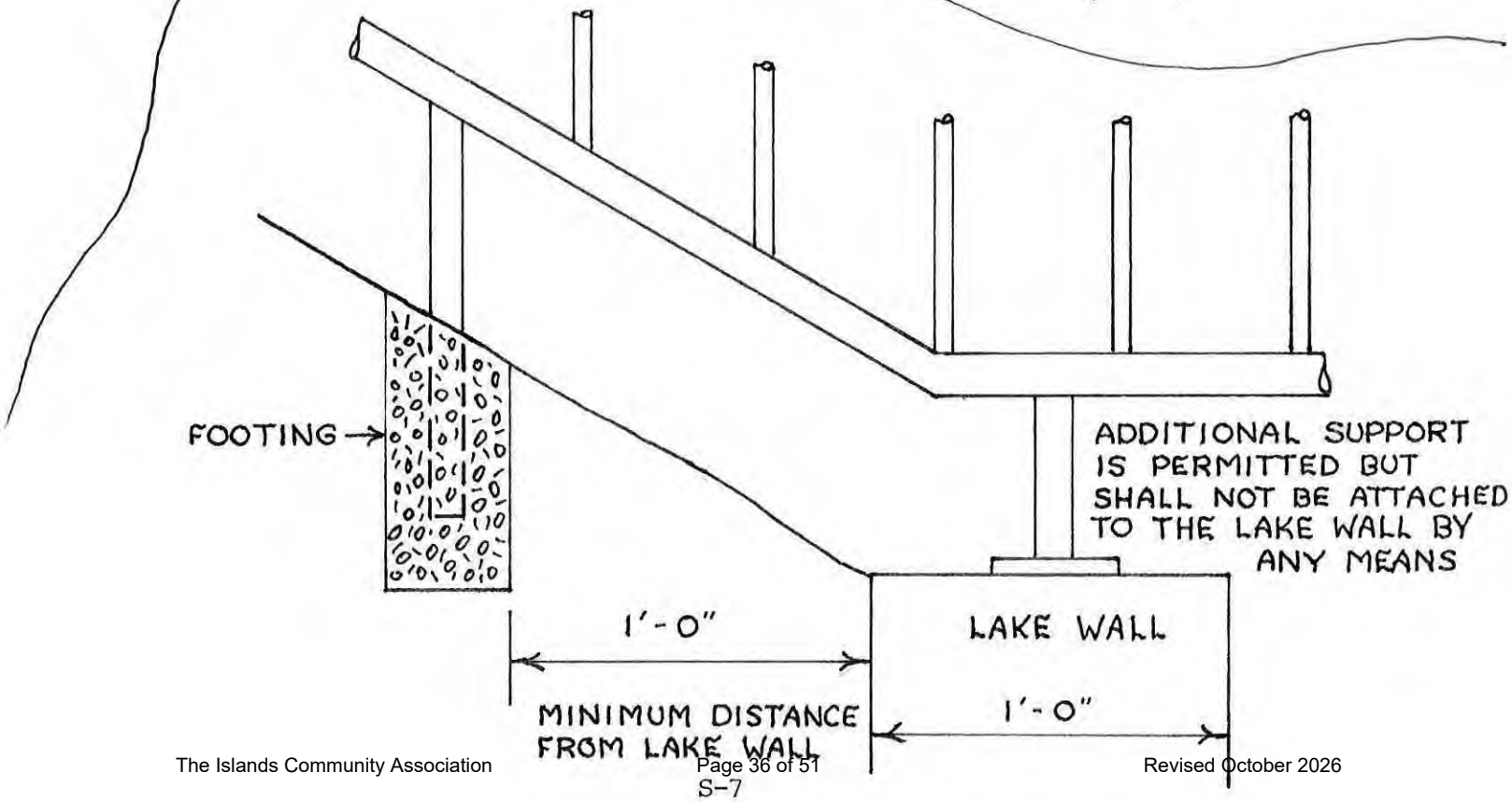


Exhibit 5

For Islands Use Only

Date received in office:

Initials:

COMMUNITY ASSOCIATION

Architectural Submittal Form **Account #:** _____

The Architectural Review Committee (ARC) meets on the first Wednesday of each month; Submittals are due by the last Wednesday of each month. **Please include as much detail as possible**, this will help the Committee with your vision.
Please return completed forms to the onsite office; you may drop them off, mail, or email.
Onsite office hours are Monday-Friday from 8am-5pm. 825 S. Islands Dr. W., Gilbert, AZ 85233
Phone: 480-545-7740 Email: islands.compliance@fsresidential.com

Date: _____ **Owner's Name:** _____

Islands Address: _____

Phone Number: _____ **Email:** _____

Sub Association (if you pay two assessments): _____
Charter Point, Coral Reef, Costain, Laguna Shores, Paradise Cove, Sandcastle, Seawynds and The Falls must have Sub Association approval prior to submitting to The Islands. Please include your approval letter from your sub association.

Lake (if you live on one): _____

Plans are being submitted for (example: landscape, dock, patio cover; basketball hoop, addition etc.):

_____

_____

_____

1. **Description, in detail of work to be done (Use additional sheets for drawing of proposed improvements)**

   _____

   _____

   _____

2. **Type of Materials to be used (Attach samples/brochures/color photos)**

   _____

   _____

   _____

For Islands Use Only
Date received in office:
Initials:

COMMUNITY ASSOCIATION

3. Contractors Name and Address (if applicable)

____

Telephone____________________________ **License #**____

Submittals should include the following: site plans clearly showing the big picture (entire lot) including orientation and relativity to other neighbors, lakes etc. In addition, there should be a zoomed-in detail of exactly what exists now (pictures) and what changes are proposed (drawings, if appropriate). All building material specifications and samples should be supplied. **INCOMPLETE SUBMITTALS WILL BE DENIED**. Architectural Review Committee requests will be approved, approved with stipulations, denied, or returned for additional information as soon as possible after the review.

The homeowner agrees to maintain improvement, if approved by the Architectural Review Committee. If, in the view of the Architectural Review Committee, the improvement is not being maintained, the Association has the right to maintain the improvement with the homeowner bearing all cost thereof.

The homeowner agrees to comply with all Town and State Laws, and to obtain the necessary permits. Approval by the Architectural Committee shall not be deemed a warranty or representation as to the quality of such construction, installation, addition, alteration, repair, change or other work, or that work conforms to any applicable building codes or other federal, state, or local lay, statue, ordinance or rule regulation.

The applicant shall complete the construction within one hundred twenty (120) days of the date of the building permit from the Town of Gilbert. Homeowner modifications or alterations that do not require a building permit must be completed within one hundred twenty (120) days of commencement of the modification or alteration, as approved by the ARC. If the construction has commenced but is not completed, the Association shall have the right to assess the owner for the cost of completion and to collect such costs as provided for in the CC&Rs.

For additional information, please refer to The Islands CC&Rs and The Islands Architectural Guidelines, which may be found at islandscommunity.org or the onsite office at 825 S. Islands Dr West, Gilbert, AZ 85233.

____

Signature of Owner **Date**

- -

For Architectural Review Committee Purposes Only

☐ Administratively Approved by ________________ On this day: __________________________

☐ ARC Approved on this day: _________________

☐ ARC Disapproved on this day: ________________

☐ ARC Approved with Stipulation on this day: _______________with the following stipulation:

____

Exhibit 6

THE ISLANDS
COMMUNITY ASSOCIATION

For Islands Use Only
Date received in office:
Initials:

Paint Request Form **Account #: ___________________________________**

Colors must be submitted for approval prior to painting. All exterior paint projects include the body of house, trim, pop-out, all property walls and garage doors. Please see The Islands Architectural Guidelines for more information.

Approval process: If pre-approved schemes are chosen, your request can be administratively approved in the office. If colors are combined from multiple schemes or you choose your own neutral colors, the request will need to go before the Committee.

***The Architectural Review Committee (ARC)*:** Meets on the first Wednesday of each month; Submittals are due by the last Wednesday of each month. Please return completed forms to the onsite office; you may drop them off, mail, or email. Onsite office hours are Monday-Friday from 8am-5pm. 825 S. Islands Dr. W., Gilbert, AZ 85233
Phone: 480-545-7740 Email: islands.compliance@fsresidential.com

Date: _________________ **Owner's Name:** ____

Islands Address: ____

Phone Number: ____________________________ **Email:** ____

Sub Association (if you pay two assessments): ____
Costain, Charter Point, Paradise Cove, The Falls, and Sandcastle must have Sub Association approval prior to submitting to The Islands. Please include your approval letter from your sub association.
Lake (if you live on one): ___________________

The Islands approved color palette has 26 schemes containing body colors with corresponding trim and pop-out colors. Body colors are to be used solely for the main body of the house. The ARC has the authority and reserves the right to disapprove a color combination. Homes that are side by side may not share the same color scheme.

Color Scheme #: __________________

Body & Property/Retaining Wall Color: __________________________

Trim Color: ____

Pop-Out Color: ____

Garage Door Color: ____

Front Door Color (if applicable): _________________________________

☐ **BY INITIALING IN THIS BOX, YOU AGREE THAT YOUR REQUESTED PAINT SCHEME IS DIFFERENT THAN YOUR SIDE-BY-SIDE NEIGHBORS, PER SECTION 23.3 OF THE ARC GUIDELINES.**

____
Signature of Owner **Date**

- -

For Architectural Review Committee Purposes Only

Date ________________________________ ARC Approved; subject to the following conditions: _______________
Approved by Administration _____________ ____
ARC Approved _____________
ARC Disapproved___________

Revised 5.26.23

The Islands – Dunn Edwards Approved Color Palette

https://www.dunnedwards.com/colors/archive/color-ark_pro/the-islands/the-islands

Scheme #1 1. DEW318 Cottage White-Body 2. DEC771 Shaggy Barked-Trim/Pop-Outs 3. DEC752 Birchwood – Trim/Pop-Outs *(formerly Steveareno Beige)* 4. DET693 Myan Chocolate -Trim/Pop-Outs	**Scheme #10** 1. DEC715 Sandal -Body 2. DE6169 Milk Mustache -Trim/Pop-Outs 3. DE6124 Whole Wheat -Trim/Pop-Outs 4. DE6062 Tea Bag -Trim/Pop-Outs	**Scheme #19** 1. DET620 Barnwood Gray - Body 2. DE6384 Iron Fixture- Trim/Pop-outs 3. DEW351 Antique White -Trim/Pop-outs 4. DE6126 Stockhorse - Trim/Pop-outs
Scheme #2 1. DEC751 Ash Gray -Body 2. DEC750 Bison Beige -Trim/Pop-Outs 3. DET624 Sorrel Felt -Trim/Pop-Outs 4. DEW340 Whisper -Trim/Pop-Outs	**Scheme #11** 1. DEC718 Mesa Tan -Body 2. DEW328 Pearl White -Trim/Pop-Outs 3. DE6135 Verona Beach -Trim/Pop-Outs 4. DEA161 Wild Mustang -Trim/Pop-Outs	**Scheme #20** 1. DET512 Whale Watching - Body 2. DE6190 Ball of String - Trim/Pop-outs 3. DE6232 Abstract White - Trim/Pop-outs 4. DE6294 Midnight Spruce - Trim/Pop-outs
Scheme #3 1. DE6144 Graham Cracker -Body 2. DEW343 Pearl Necklace -Trim/Pop-Outs 3. DE6142 Floating Feather -Trim/Pop-Outs 4. DET681 Moderne Class -Trim/Pop-Outs	**Scheme #12** 1. DE6225 Fossil -Body 2. DE6228 Play on Gray -Trim/Pop-Outs 3. DET620 Barnwood Gray -Trim/Pop-Outs 4. DET614 So Chic! -Trim/Pop-Outs	**Scheme #21** 1. DEC752 Birchwood - Body 2. DEW311 French White - Trim/Pop-outs 3. DE6204 Trite White - Trim/Pop-outs 4. DE6062 Tea Bag - Trim/Pop-outs
Scheme #4 1. DET635 Ecru Wealth -Body 2. DET512 Whale Watching -Trim/Pop-Outs 3. DET626 Metal Fringe -Trim/Pop-Outs 4. DET678 Daydreaming -Trim/Pop-Outs	**Scheme #13** 1. DET627 Pewter Patter-Body 2. DET680 Espresso Macchiato-Trim/Pop-Outs 3. DET649 Carrara- Trim/Pop-Outs 4. DET620 Barnwood Gray- Trim/Pop-Outs	**Scheme #22** 1. DET622 Portobello Mushroom - Body 2. DE6071 Spooled White - Trim/Pop-outs 3. DEW339 Bone China - Trim/Pop-outs 4. DE6234 Serene Thought - Trim/Pop-outs
Scheme #5 1. DEC743 High Noon -Body 2. DE6198 Cream Wave -Trim/Pop-Outs 3. DE6173 Paper Sack -Trim/Pop-Outs 4. DEC755 Cocoa -Trim/Pop-Outs	**Scheme #14** 1. DEC741 Bone White- Body 2. DET510 Gunsmoke- Trim/Pop-Outs 3. DEC743 High Noon- Trim/Pop-Outs 4. DE6111 S'mores- Trim/Pop-Outs	**Scheme #23** 1. DE6216 Barrel Stove - Body 2. DE6021 Outer Boundary - Trim/Pop-outs 3. DE6214 Pigeon Gray - Trim/Pop-outs 4. DEW351 Antique White - Trim/Pop-outs
Scheme #6 1. DE6206 Desert Suede -Body 2. DE6204 Trite White -Trim/Pop-Outs 3. DE6216 Barrel Stove -Trim/Pop-Outs 4. DEA159 Rich Mocha -Trim/Pop-Outs	**Scheme #15** 1. DEC754 Quicksand-Body 2. DEW317 Day Lily- Trim/Pop-Outs 3. DE6229 Calico Rock- Trim/Pop-Outs 4. DET634 Downing to Earth- Trim/Pop-Outs	**Scheme #24** 1. DE6124 Whole Wheat - Body 2. DEC754 Quicksand - Trim/Pop-outs 3. DE6192 Nomadic Taupe – Trim/Pop-outs 4. DE6104 Chic Brick - Trim/Pop-outs
Scheme #7 1. DEC760 Desert Gray -Body 2. DET626 Metal Fringe -Trim/Pop-Outs 3. DEC764 Inside Passage -Trim/Pop-Outs 4. DET653 Historic White -Trim/Pop-Outs	**Scheme #16** 1. DEC717 Baked Potato- Body 2. DE6128 Sand Dune- Trim/Pop-Outs 3. DE6141 Salt Box- Trim/Pop-Outs 4. DEA163 Rodeo- Trim/Pop-Outs	**Scheme #25** 1. DEW339 Bone China - Body 2. DE6242 Wells Gray -Trim/Pop-outs 3. DET620 Barnwood Gray -Trim/Pop-outs 4. DE6293 Velvet Clover - Trim/Pop-outs
Scheme #8 1. DET661 Equestrian -Body 2. DET659 Schindler Brown -Trim/Pop-Outs 3. DET660 Natural Radiance -Trim/Pop-Outs 4. DE6223 Mission Trail -Trim/Pop-Outs	Scheme #17 1. DE5490 Antique China - Body 2. DE6392 Mink - Trim/Pop-outs 3. DE6062 Tea Bag- Trim/Pop-outs 4. DE6231 Shaker Gray - Trim/Pop-outs	**Scheme #26** 1. DE6128 Sand Dune - Body 2. DEW342 Baby's Breath- Trim/Pop-outs 3. DEC766 Steveareno Beige- Trim/Pop-outs 4. DEC702 Antique Rose - Trim/Pop-outs
Scheme #9 1. DET625 Reclaimed Wood -Body 2. DET648 White Picket Fence -Trim/Pop-Outs 3. DET621 Palomino Pony -Trim/Pop-Outs 4. DET622 Portobello Mushroom -Trim/Pop-Outs	**Scheme #18** 1. DEW345 White Fever - Body 2. DET680 Espresso Macchiato- Trim/Pop-outs 3. DET624 Sorrel Felt - Trim/Pop-outs 4. DE6213 Fine Grain- Trim/Pop-outs	

The Islands – Sherwin Williams Approved Color Palette

https://www.sherwin-williams.com/homeowners/color/find-and-explore-colors/hoa/gilbert/az/the-islands/

Scheme #1 1. SW7554 Steamed Milk - Body 2. SW7052 Gray Area - Trim/Pop-Outs 3. SW9086 Cool Beige - Trim/Pop-Outs 4. SW2856 Fairfax Brown -Trim/Pop-Outs	**Scheme #10** 1. SW6093 Familiar Beige - Body 2. SW7103 Whitetail - Trim/Pop-Outs 3. SW2823 Rookwood Clay - Trim/Pop-Outs 4. SW6040- Nutshell – Trim/Pop-outs *(formerly Less Brown)*	**Scheme #19** 1. SW9169 Chatura Gray - Body 2. SW7674 Peppercorn- Trim/Pop-outs 3. SW 7568 Neutral Ground -Trim/Pop-outs 4. SW6089 Grounded - Trim/Pop-outs
Scheme #2 1. SW6072 Versatile Gray - Body 2. SW7504 Keystone Gray - Trim/Pop-Outs 3. SW7503 Sticks & Stones -Trim/Pop-Outs 4. SW7102 White Flour - Trim/Pop-Outs	**Scheme #11** 1. SW9093 Nearly Brown - Body 2. SW7105 Paperwhite - Trim/Pop-Outs 3. SW2859 Beige - Trim/Pop-Outs 4. SW6104 Kaffee - Trim/Pop-Outs	**Scheme #20** 1. SW7746 Rushing River - Body 2. SW7042 Shoji White- Trim/Pop-outs 3. SW 7049 - Nuance - Trim/Pop-outs 4. SW9184 Foxhall Green - Trim/Pop-outs
Scheme #3 1. SW9103 Farro - Body 2. SW7103 Whitetail - Trim/Pop-Outs 3. SW7553 Fragile Beauty - Trim/Pop-Outs 4. SW2807 Rookwood Medium Brown - Trim/Pop-Outs	**Scheme #12** 1. SW7006 Extra White - Body 2. SW7643 Pussywillow - Trim/Pop-Outs 3. SW9169 Chatura Gray - Trim/Pop-Outs 4. SW7654 Lattice - Trim/Pop-Outs	**Scheme #21** 1. SW9086 Cool Beige - Body 2. SW6084 Modest White - Trim/Pop-outs 3. SW7551 Greek Villa - Trim/Pop-outs 4. SW7505 Manor House - Trim/Pop-outs
Scheme #4 1. SW6155 Rice Grain - Body 2. SW7746 Rushing River - Trim/Pop-Outs 3. SW7046 Anonymous - Trim/Pop-Outs 4. SW6385 Dover White - Trim/Pop-Outs	**Scheme #13** 1. SW7044 Amazing Gray - Body 2. SW7675 Sealskin - Trim/Pop-Outs 3. SW7005 Pure White - Trim/Pop-Outs 4. SW9169 Chatura Gray - Trim/Pop-Outs	**Scheme #22** 1. SW9160 Armadillo - Body 2. SW6028 Cultured Pearl - Trim/Pop-outs 3. SW7012 Creamy - Trim/Pop-outs 4. SW6163 Grassland - Trim/Pop-outs
Scheme #5 1. SW7536 Bittersweet Stem - Body 2. SW6126 Navajo White - Trim/Pop-Outs 3. SW9118 Tarnished Treasure- Trim/Pop-Outs 4. SW7515 Homestead Brown- Trim/Pop-Outs	**Scheme #14** 1. SW6357 Choice Cream - Body 2. SW6165 Connected Gray- Trim/Pop-Outs 3. SW7536 Bittersweet Stem- Trim/Pop-Outs 4. SW6117 Smokey Topaz - Trim/Pop-Outs	**Scheme #23** 1. SW6151 Quiver Tan - Body 2. SW6034 Dark Auburn – Trim/Pop-outs 3. SW6150 Universal Khaki- Trim/Pop-outs 4. SW7568 Neutral Ground- Trim/Pop-outs
Scheme #6 1. SW7036 Accessible Beige - Body 2. SW7013 Ivory Lace - Trim/Pop-Outs 3. SW6151 Quiver Tan - Trim/Pop-Outs 4. SW6068 Brevity Brown - Trim/Pop-Outs	**Scheme #15** 1. SW7553 Fragile Beauty - Body 2. SW7103 Whitetail - Trim/Pop-Outs 3. SW7744 Zeus - Trim/Pop-Outs 4. SW7055 Enduring Bronze - Trim/Pop-Outs	**Scheme #24** 1. SW2823 Rookwood Clay - Body 2. SW7719 Fresco Cream - Trim/Pop-outs 3. SW2822 Downing Sand– Trim/Pop-outs 4. SW7705 Wheat Penny- Trim/Pop-outs
Scheme #7 1. SW7534 Outerbanks - Body 2. SW7046 Anonymous - Trim/Pop-Outs 3. SW7555 Patience - Trim/Pop-Outs 4. SW6154 Nacre - Trim/Pop-Outs	**Scheme #16** 1. SW7519 Mexican Sand - Body 2. SW7596 Only Natural - Trim/Pop-Outs 3. SW7104 Cotton White - Trim/Pop-Outs 4. SW7523 Burnished Brandy- Trim/Pop-Outs	**Scheme #25** 1. SW7637 Oyster White - Body 2. SW0049 Silver Gray -Trim/Pop-outs 3. SW9171 Felted Wool -Trim/Pop-outs 4. SW7061 Night Owl -Trim/Pop-outs
Scheme #8 1. SW6122 Camelback - Body 2. SW6110 Steady Brown - Trim/Pop-Outs 3. SW7573 Eaglet Beige - Trim/Pop-Outs 4. SW2820 Downing Earth - Trim/Pop-Outs	**Scheme #17** 1. SW7562 Roman Column - Body 2. SW6006 Black Bean - Trim/Pop-outs 3. SW7505 Manor House- Trim/Pop-outs 4. SW 7047 Porpoise - Trim/Pop-outs	**Scheme #26** 1. SW7596 Only Natural - Body 2. SW7001 Marshmallow - Trim/Pop-outs 3. SW6080 Utterly Beige - Trim/Pop-outs 4. SW6053 Reddened Earth - Trim/Pop-outs
Scheme #9 1. SW7016 Mindful Gray - Body 2. SW7006 Extra White - Trim/Pop-Outs 3. SW6039 Poised Taupe - Trim/Pop-Outs 4. SW9160 Armadillo - Trim/Pop-Outs	**Scheme #18** 1. SW7103 Whitetail - Body 2. SW 7675 Sealskin - Trim/Pop-outs 3. SW9084 Cocoa Whip - Trim/Pop-outs 4. SW 9085 Touch of Sand Trim/Pop-outs	

Exhibit 7

COMMUNITY ASSOCIATION

Solar Energy Device Guidelines

I. Application

- **a.** These Guidelines apply to solar panels and other solar energy devices governed by ARS 33-1816 and 44-1761.
- **b.** Prior to installing any solar energy device, Owners shall submit to the ARC the "Application for Placement of Solar Energy Device" form attached to these Guidelines. A diagram/layout/rendering of exactly where the panels and equipment will be placed is also required.

II. No solar energy device (panels) may encroach upon the Common Area or the property of another Owner.

III. Solar energy devices (panels) must comply with all applicable Town, Country and State laws, regulations, and codes.

IV. The Owner is responsible for all costs associated with the installation and maintenance of the solar energy device (panels).

V. The Owner is responsible for all damage caused by or connected with the solar energy device (panels).

VI. The Owner must hold the Association harmless and indemnify the Association in the event that someone is injured by the solar energy device (panels).

VII. The Owner shall keep the solar energy device (panels) in good repair so that it does not violate any portion of these Guidelines.

VIII. All conduit, wiring, exterior of panel boxes, etc. must be painted to match the exterior colors of the body/trim/pop out/roof color to match existing.

IX. Enforcement

- **a.** These Guidelines shall not be enforced in a way that (1) prevents the installation of solar energy devices; (2) impairs the functioning of the solar energy devices; (3) restricts the use of a solar energy device; or (4) adversely affects the cost or efficiency of the solar energy device.

X. Rules Regarding Placement, Installation, and Maintenance

- **a.** Solar energy devices (panels) must be shielded from view from the street, Common Area, and neighboring properties, so as not to be Visible from Neighboring Property to the maximum extent possible. The landscaping or structure used to shield the solar energy device must be approved in advance by the ARC.
- **b.** Placement and installation must be pursuant to the manufacturer's instructions.
- **c.** In order to protect against personal injury and property damage, the solar energy device must be properly grounded and secured. Also, it may not be placed in a location where it will come in contact with a power line or block or obstruct any driver's view of an intersection or street.
- **d.** When installing a solar energy device (panels), the Owner needs to take into consideration the provisions of its governing documents.

Revised 8-2023

For Islands Use Only

Date received in office:

Initials:

THE ISLANDS

COMMUNITY ASSOCIATION

Application for Placement of Solar Energy Device (panels)

Account #: ________________________________

Please return completed forms to the onsite office; you may drop them off, mail, or email.
Onsite office hours are Monday-Friday from 8am-5pm. 825 S. Islands Dr. W., Gilbert, AZ 85233
Phone: 480-545-7740 Email: islands.compliance@fsresidential.com

Date: ___________________ **Owner's Name:** ____

Islands Address: ____

Phone Number: ____________________________ **Email:** ___________________________________

Sub Association (if you pay two assessments): ____
Charter Point, Coral Reef, Costain, Laguna Shores, Paradise Cove, Sandcastle, Seawynds and The Falls must have Sub Association approval prior to submitting to The Islands. Please include your approval letter from your sub association.

Type of Device:_____________________________________**Company installing:**________________________

Identify Placement Location: *(as indicated in the guidelines, a diagram/layout/rendering of exactly where the panels and equipment will be placed is also required.)*

Roof (Front) ☐ **Roof (Back)** ☐ **Roof (Side)** ☐ **Patio/Deck/Yard (Front)** ☐ **Patio/Deck/Yard (Back)** ☐

Other ☐ **Specify:**____

Will the solar energy devices be placed so as to be *Visible from Neighboring Property*? Yes ☐ **No** ☐
If Yes, please provide information or an explanation supporting the necessity for placement so as to be *Visible from Neighboring Property*.

____

Will the placement be in compliance with all Association guidelines (which include manufacturer's guidelines and applicable building codes)**? Yes** ☐ **No** ☐

I will comply with all of the Association's Rules Regarding Placement, Installation, and Maintenance of solar energy devices. I assume liability for any damage to Association and other owner's property that occurs due to solar energy device placement, installation, and maintenance.

____
Signature of Owner **Date**

- -

For Architectural Review Committee Purposes Only

Date ___________________________________

Approved by Administration ________________

ARC Approved ______________

ARC Disapproved ____________

ARC Approved; subject to the following conditions: ____________

____

Exhibit 8

THE ISLANDS COMMUNITY ASSOCIATION
BOARD OF DIRECTORS RESOLUTION
VIOLATION AND ENFORCEMENT POLICY

NOW, THEREFORE, based on the power granted to the Board of Directors, the Board hereby enacts the following Violation and Enforcement Policy. This policy supersedes any previous policies.

ENFORCEMENT OPTIONS

For violations of the governing documents, the Board has the following enforcement options:

1. Suspend the Owner's right to vote;
2. Suspend the Owner's right to use the Common Area;
3. File a lawsuit in Maricopa Superior Court in order to seek an injunction to compel compliance with the governing documents. In any such action, the Association shall be entitled to recover all costs, including but not limited to, attorneys fees and court costs incurred by the Association;
4. Exercise self-help; or
5. Impose fines against the Owner.

The Board has the option to choose any of the above options or a combination of options. If the Board decides to impose a fine, the Board may choose to follow the Fine Schedule below. Additionally, the Board or manager may turn over any violations to the Association's attorney at any time.

FINE SCHEDULE

The fines set forth in this Fine Schedule shall constitute damages sustained by the Association and are intended to compensate the Association for the administrative burden of addressing the violation and the adverse impact of the violation on the community.

The Board reserves the right to deviate from the fine amounts set forth herein. The Board also reserves the right to pursue any and all other remedies set forth in the Declaration at the same time or in lieu of levying the fines set forth in this Fine Schedule.

I. GENERAL FINE SCHEDULE

Typically, the amount of the fines imposed by the Board will be determined based on the following General Fine Schedule. Notwithstanding anything herein to the contrary, the Board retains the discretion to adopt supplemental fine schedules to address specific violations of the Association's governing documents and any such supplemental fine schedules may be set forth as exhibits to this Resolution. If a supplemental violation-specific schedule is not adopted, the General Fine Schedule will generally apply.

A. COURTESY NOTICE: The Board may, but is not required to, send one or more courtesy notices.

B. TYPICAL FINE: Typically, the first fine for a violation will be **$75.00**.

C. If the violation is not cured within the time period set forth by the Association or if the violation re-occurs within three (3) months, the second fine will typically be **$100.00.**

D. CONTINUING OR REOCCURRING VIOLATIONS: If the violation continues without resolution, a **fine of $150.00** may be assessed **every 14 days** until the violation is resolved or every time a violation reoccurs within a three-month period.

II. SUPPLEMENTAL FINE SCHEDULES

Violation-specific fine schedules, if adopted by the Board, shall be set forth as Exhibits to this Resolution.

III. ADDITIONAL REMEDIES

A. In addition to fines, the Board reserves the right to enforce violations by any other means allowed by the governing documents or applicable law.

B. At any time, the Board or manager may turn over a matter to legal counsel for action, including but not limited to, a suit for injunctive relief.

C. Owners will be held responsible for the actions of their guests, tenants, lessees, contractors, subcontractors and invitees.

The Board of Directors adopted the foregoing Resolution on the 27th day of October, 2025.

By: _____
President, for the Board of Directors

EXHIBIT A

SUPPLEMENTAL FINE SCHEDULE – VIOLATIONS RELATING TO CONSTRUCTION

The following Supplemental Fine Schedule shall apply when an Owner is required to have a building permit by the Town of Gilbert. These include, but are not limited to:

- Work involving electrical, plumbing or mechanical systems;
- Construction of accessory structures;
- Remodeling exterior facades;
- Structural repairs to existing structure;
- New shade structures;
- Room additions or expansions;
- Pool and Hot Tub installations;
- New retaining walls or fences;
- Alteration of property grading or drainage; and
- Unapproved dumpster/pod.

1. COURTESY NOTICE: The Board may, but is not required to, send a courtesy notice.

2. FIRST VIOLATION: If an Owner does not have a building permit that is required by the Town of Gilbert, the Board may levy a fine of $150.00 for the first violation.

3. SECOND VIOLATION: If an Owner does not remedy the violation within the amount of time specified by the Association, the Board may levy a fine of $200.00 for the second violation.

4. THIRD VIOLATION: If an Owner does not remedy the violation within the amount of time specified by the Association, the Board may levy a fine of $300.00 for the third violation.

5. For any violation after that, the Board will determine the fine on a case-by-case basis.

6. The Board reserves the right to deviate from the fine amounts set forth herein. The Board also reserves the right to pursue any and all other remedies, including but not limited to the right to take legal action and all other remedies set forth in the Declaration, at the same time or in lieu of levying the fines set forth in this Supplemental Fine Schedule.

EXHIBIT B

SUPPLEMENTAL FINE SCHEDULE – VIOLATIONS RELATING TO SHORT-TERM RENTALS

The following Supplemental Fine Schedule shall apply to violations relating to Short-Term Rentals.

1. COURTESY NOTICE: The Board may, but is not required to, send a courtesy notice.

2. FIRST VIOLATION: If an Owner violates the Short-Term Rental policy, the Board may levy a fine of $500.00 for the first violation.

3. SECOND VIOLATION: If an Owner violates the Short-Term Rental policy a second time within 6 months after the first violation, the Board may levy a fine of $1,000.00 for the second violation.

4. THIRD VIOLATION: If an Owner violates the Short-Term Rental policy a third time within 6 months after the second violation, the Board may levy a fine of $1,500.00 for the third violation.

5. For any violation after that, the Board will determine the fine on a case-by-case basis.

6. The Board reserves the right to deviate from the fine amounts set forth herein. The Board also reserves the right to pursue any and all other remedies, including but not limited to the right to take legal action and all other remedies set forth in the Declaration, at the same time or in lieu of levying the fines set forth in this Supplemental Fine Schedule.

Exhibit 9

THE ISLANDS WINDOW EXHIBITS



Insert/Stucco Flange/ Retro Fit/Jump Frame Installation Methods

Window frame extends over the stucco, with the window frame having the appearance of being attached to stucco. The existing frame is not removed.





Full Frame Replacements

Windows are inset and the frame is flush with the stucco so that windows look original to the home.

Stucco must be repaired and painted to match the existing color and texture of the home.



Insert/Stucco Flange/Retro Fit/ Jump Frame Installation Methods

Window frames visibly protrude outside of the stucco. Sealant bead around the window will typically also be visible.











COMMUNITY ASSOCIATION

For Islands Use Only
Date received in office:
Initials:

Architectural Window Submittal Form **Account #:** _____

The Architectural Review Committee (ARC) meets on the first Wednesday of each month; Submittals are due by the last Wednesday of each month. **Please include as much detail as possible**, this will help the Committee with your vision.
Please return completed forms to the onsite office; you may drop them off, mail, or email.
Onsite office hours are Monday-Friday from 9am-5pm. 825 S. Islands Dr. W., Gilbert, AZ 85233
Phone: 480-545-7740 Email: islands.compliance@fsresidential.com

Date: _____ **Owner's Name:** _____

Islands Address: _____Lake (if you live on one): _____

Phone Number: _____ **Email:** _____

Sub Association (if you pay two assessments): _____
Charter Point, Coral Reef, Costain, Laguna Shores, Paradise Cove, Sandcastle, Seawynds and The Falls must have Sub Association approval prior to submitting to The Islands. Please include your approval letter from your sub association.

Please provide specs, photos and additional information that accompanies the answers to the following:

- **Number of windows that will be replaced: _____**
- **Check box if all the windows on the home will be replaced.** ☐
- **Check box if you're changing the dimensions of your window(s).** ☐
- **How will the frames be installed (installation method to be used): _____**
- **What is the total frame width from glass pane to exterior edge: _____**
- **Color of frame to be used: _____**
- **If you're not replacing all the windows in one phase, please answer the following:**

  Number of windows on the front side of the house to be replaced: _____ out of _____.

  Number of windows on the back side of the house to be replaced: _____ out of _____.

  Number of windows on the right side of the house to be replaced: _____ out of _____.

  Number of windows on the left side of the house to be replaced: _____ out of _____.

  Number of glass doors to be replaced: _____ out of _____.

Additional information:

_____

_____

_____

For Islands Use Only

Date received in office:

Initials:

COMMUNITY ASSOCIATION

Contractors Name and Address (if applicable)

____

Telephone_________________________ **License #**____

Submittals should include the following: site plans clearly showing the big picture (entire lot) including orientation and relativity to other neighbors, lakes etc. In addition, there should be a zoomed-in detail of exactly what exists now (pictures) and what changes are proposed (drawings, if appropriate). All building material specifications and samples should be supplied. **INCOMPLETE SUBMITTALS WILL BE DENIED**. Architectural Review Committee requests will be approved, approved with stipulations, denied, or returned for additional information as soon as possible after the review.

The homeowner agrees to maintain improvement, if approved by the Architectural Review Committee. If, in the view of the Architectural Review Committee, the improvement is not being maintained, the Association has the right to maintain the improvement with the homeowner bearing all cost thereof.

The homeowner agrees to comply with all Town and State Laws, and to obtain the necessary permits. Approval by the Architectural Committee shall not be deemed a warranty or representation as to the quality of such construction, installation, addition, alteration, repair, change or other work, or that work conforms to any applicable building codes or other federal, state, or local lay, statue, ordinance or rule regulation.

The applicant shall complete the construction within one hundred twenty (120) days of the date of the building permit from the Town of Gilbert. Homeowner modifications or alterations that do not require a building permit must be completed within one hundred twenty (120) days of commencement of the modification or alteration, as approved by the ARC. If the construction has commenced but is not completed, the Association shall have the right to assess the owner for the cost of completion and to collect such costs as provided for in the CC&Rs.

For additional information, please refer to The Islands CC&Rs and The Islands Architectural Guidelines, which may be found at islandscommunity.org or the onsite office at 825 S. Islands Dr West, Gilbert, AZ 85233.

____

Signature of Owner **Date**

- -

For Architectural Review Committee Purposes Only

☐ Administratively Approved by _______________ On this day: _________________________

☐ ARC Approved on this day: ________________

☐ ARC Disapproved on this day: _______________

☐ ARC Approved with Stipulation on this day: ______________with the following stipulation:

____

COMMUNITY ASSOCIATION

For Islands Use Only

Date received in office:

Initials:

Legend

Use an "X" symbol to indicate the location of window(s) NOT being replaced in the diagram(s) below.

Use an "O" symbol to indicate the location of window(s) being replaced in the diagram(s) below.

Use an "/" symbol to indicate the location of window(s) with dimension changes in the diagram(s) below:

