

To: Board of Directors (Board)

Roses Bluff Owners Association, Inc.

From: Architectural Review Committee (ARC)

Re: Roofing Materials

At the request of the Board the ARC has reviewed alternative roofing materials for use on residences within Roses Bluff. The following concerns prompted this review:

- 1) continued insurability of residences because of issues associated with wood shingle roofs (see attached risk notification letter from State Farm);
- 2) decreased longevity of wood shingle roofs due to southern climate conditions; and
- 3) economic issues due to high product costs and maintenance expenses associated with wood shingle roofs (see attached letter from Roofing Resources, LLC)

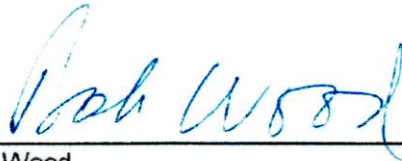
See the attached Resolution of the ARC for our proposed amendment to the Roses Bluff Architectural Guidelines.

Resolution of Architectural Review Committee

Pursuant to Article III, Section 4, of the Declaration of Protective Covenants, Conditions and Restrictions for Roses Bluff, the Architectural Review Committee hereby revises the "Roofs" provision of the Construction Components contained in the Roses Bluff Architectural Guide lines by adding the following language thereto:

"Roof material may also be GAF Timberline Lifetime High Definition Shingle "Weathered Wood" or a shingle that is substantially similar in design construction and color composition."

This, the 25th day of February, 2015.



Bob Wood



SuSu Anderson



Keith Findley

Peril Based Risk Information Tool

This tool will provide peril related information specific to the risk location provided.

Peril Search Results:

135 Winter Teal PI Madison, MS 39110-9282

Due to hail risk, wood roofs are ineligible for new customers. Existing customers with wood roofs on new risks require 2% deductible (or equivalent)

Rule Criteria .

Business Area: ABS

Product: Homeowners Dwelling.

Effective Date: 02-17-2015

Enter Location of Risk by Street
Address

Enter Location of Risk by **GPS** Coordinates In
DMS Format **(explain)**

Enter Location of Risk in Degree
Decimal Format **(explain)**

Street: 135 Winter Teal PI

City: Madison

State: MS

Zip: 39110-9282

County: MADISON
(Optional)

Latitude:

Longitude:

Zip:

Latitude:

Longitude:

Zip:

Applicant Name (required for printing)
Name: Renita Sprecher

Roofing Resources, LLC

P.O. Box 4452 * Brandon, MS 39047-4452
601-992-2545 • fax 769-241-5915
roofingresources@att.net
LICENSED, BONDED AND INSURED

February 13, 2015

Roses Bluff Homeowners Association
Attn: Mr. Bob Wood
107 Grey Brant Ct., Madison, MS 39110

Dear Bob,

	Cedar Shingles	GAF Lifetime Asphalt
Remove and Replace Cedar shingles including new felt and Debris Removal	\$612.00 per Square	
Remove Cedar shingles and deck complete roof install Asphalt shingles and Debris Removal. Includes 10 year warranty on our workmanship		\$375.00 per Square

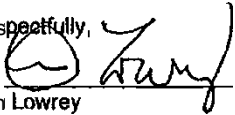
Other possible additional charges include 2 story, steep, or limited access on the property. This would be calculated on an individual house basis.

As you can see from the example above a 50 Square roof replacement would cost \$30,600.00 and Asphalt would cost \$18,750.00.

There is some one-time cost associated with the change out to asphalt shingles due to the fact the decking would have to be installed. Cedar shingles are installed on 1x4 lattes strips and asphalt is installed over plywood or OSB decking.

Should anyone have any questions please contact us and we will be happy to work with you for an answer

Respectfully,


Ken Lowrey
601-954-7262