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Neighborhood Declaration of Protective Covenants

STATE OF GEORGIA)	NEIGHBORHOOD DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR SWEETWATER AT GOLDEN ISLES II (and Provisions for Sweetwater at Golden Isles Property Owners Association II, Inc)
)	
COUNTY OF GLYNN)	
)	

THIS NEIGHBORHOOD DECLARATION of Covenants, Conditions and Restrictions for Sweetwater at Golden Isles II (hereinafter referred to as "Neighborhood Declaration") is made this 8th day of April, 2026, by SMITH FAMILY HOMES, LLC, a Georgia limited liability company (hereinafter referred to as "Declarant").

WITNESSETH:

WHEREAS, Declarant is a Georgia limited liability company organized and existing under the laws of the State of Georgia and is the fee simple Owner of certain real property which property is more particularly described in **Exhibit "A"** attached hereto and made a part of this Neighborhood Declaration (hereinafter referred to as "Property") which Property is located in Glynn County, Georgia; and

WHEREAS, Declarant desires to develop the Property in a coordinated manner into a residential subdivision to be known as "SWEETWATER AT GOLDEN ISLES II" with provisions for certain common areas, common access areas, common regulations and cost-sharing, all as more particularly set forth herein, and

WHEREAS, Declarant finds that private controls over the use of land are an effective means of establishing, preserving, maintaining and, in some instances, enhancing, the economic or intangible values pertaining to the use and enjoyment of the Property, and, to this end, Declarant desires to establish on the Property certain private land use controls, conditions, restrictions, equitable servitudes, encumbrances, affirmative obligations, burdens, benefits, reservations, easements, assessments, charges and liens (hereinafter referred to as "Covenants"); and

WHEREAS, Declarant deems it desirable to provide a flexible and reasonable procedure for the overall development of the Property, and to provide a mechanism for the proper administration of these Covenants, including, but not limited to, the ownership, operation, maintenance, preservation, use and enjoyment of the common facilities on the Property, the performance of acts of maintenance, administration, assessment, enforcement and other activities set forth in these Covenants and other mandated and discretionary functions consistent with the purpose of these Covenants which benefit the Property and all real property now or hereafter subjected to this Neighborhood Declaration; and

WHEREAS, in connection with the need for such a mechanism, Declarant has caused or will cause to be incorporated under the laws of the State of Georgia a non-profit corporation, SWEETWATER AT GOLDEN ISLES PROPERTY OWNERS ASSOCIATION II, INC. (hereinafter referred to as "Neighborhood Association") for the purpose of exercising the functions aforesaid, and which are hereinafter more fully set forth, and

NOW, THEREFORE, Declarant hereby declares the Property described in **Exhibit "A"** and any additional property which may hereinafter be subjected to this Neighborhood Declaration by Supplemental Declarations (as hereinafter defined) is and shall be held, transferred, sold, devised, assigned, conveyed, given, purchased, leased, occupied, possessed, mortgaged, encumbered and used subject to the terms, provisions, liens, charges, easements, covenants and restrictions of these Covenants. These Covenants, the benefits of these Covenants, and the affirmative and negative burden of these Covenants, whether pertaining to items, benefits and obligations presently existing or to be created or executed in the future, do

and shall, in equity and at law, touch and concern, benefit and burden, and run with the land and any estates in the land herein referred to as the "Property" and these Covenants are intended to be Covenants and servitudes burdening and benefiting all persons now or hereafter deriving a real property estate in the Property whether by Assignment, succession or inheritance or other method of conveyance.

ARTICLE I **DEFINITIONS**

When used in this Neighborhood Declaration, unless the context shall prohibit or otherwise require, the following words shall have the following meanings and all definitions shall be applicable to the singular and plural forms of such terms:

Section 1.1 Additional Property. "Additional Property" shall mean and refer to any additional property which may be added to the Property and made subject to this Neighborhood Declaration pursuant to Article X hereof.

Section 1.2 Architectural Control Committee. "Architectural Control Committee" or "ACC" shall mean and refer to the Architectural Control Committee established by Declarant.

Section 1.3 Articles of Incorporation. "Articles of Incorporation" or "Articles" shall mean and refer to the Articles of Incorporation for Sweetwater at Golden Isles Property Owners Association II, Inc. (hereinafter referred to as "Neighborhood Association"), as filed with the Georgia Secretary of State, as the same may be amended from time to time.

Section 1.4 Board of Directors. "Board of Directors" or "Board" shall mean and refer to the Board of Directors of the Neighborhood Association.

Section 1.5 Bylaws. "Bylaws" shall mean and refer to the Bylaws of the Neighborhood Association, as the same may be amended from time to time.

Section 1.6 Common Expenses. "Common Expenses" shall mean and refer to all expenditures lawfully made or incurred by or on behalf of the Neighborhood Association together with all funds lawfully assessed for the creation or maintenance of reserves, pursuant to the provisions of the Declaration.

Section 1.7 Common Property. "Common Property" shall mean and refer to all real property, including any portion of a Lot or Homesite (together with any and all improvements now or hereafter located thereon), and all personal property now or hereafter owned by the Neighborhood Association, for the common use and enjoyment of the Owners, including easements held by the Neighborhood Association for such purpose.

Section 1.8 Community Wide Standard. "Community Wide Standard" shall mean and refer to the standard of conduct, maintenance or other activity generally prevailing throughout the Development. Such standard may be more specifically defined by the Board of Directors.

Section 1.9 Declarant. "Declarant" shall mean and refer to Smith Family Homes, LLC, a Georgia limited liability company, its successors, and assigns.

Section 1.10 Development. "Development" shall mean and refer to the Property, the Common Property, and all improvements located or constructed thereon, and any portion of the Additional Property subjected to this Neighborhood Declaration. The term shall be used generally to describe the residential community of Sweetwater at Golden Isles II.

Section 1.11 Homesite. "Homesite" shall mean and refer to any numbered parcel of land shown as a residential building Lot upon that plat of survey of Sweetwater at Golden Isles II, recorded in Plat Book 37, Pages 371-372, in the Office of the Clerk of Superior Court of Glynn County, Georgia, or as similarly shown on revised or supplemental surveys of such tracts or such additional tracts as may be added to the

Property from time to time as provided herein. The term "Homesite" shall also include the dwelling or improvement placed or constructed on such parcel by or on behalf of Declarant or an Owner.

Section 1.12 Lot. "Lot" shall mean and refer to an unimproved Homesite.

Section 1.13 Master Association. "Master Association" shall mean and refer to Golden Isles POA, Inc., a Georgia non-profit corporation organized under the Georgia Nonprofit Corporation Code, as the same may be amended from time to time, and its successors and assigns.

Section 1.14 Master Declaration "Master Declaration" shall mean the "Declaration of Restriction, Covenants, Limitations, and Easements and Master Property Owners Association" dated December 31, 2007 and recorded in Deed Book 2360, Page 312, Glynn County, Georgia records, including any and all amendments, modifications, supplements, and restatements thereof.

Section 1.15 Master Plan. "Master Plan" shall mean and refer to that certain Final Plat of Sweetwater at Golden Isles Phase II recorded in Deed Book 37, Pages 371-372, Glynn County, Georgia records, and any other plats of additional phases of Sweetwater at Golden Isles as approved by Glynn County, Georgia. Subject to Glynn County regulations, the Master Plan may be revised or changed in any manner, at any time and from time to time, at the sole and absolute discretion of the Declarant.

Section 1.16 Member. "Member" shall mean and refer to a person entitled to Membership in the Neighborhood Association.

Section 1.17 Mortgage. "Mortgage" shall mean and refer to any Mortgage, Security Deed, Deed to Secure Debt or other form of security instrument affecting the Property or any Homesite within the Property.

Section 1.18 Mortgagee. "Mortgagee" shall mean and refer to a beneficiary or holder of a Mortgage.

Section 1.19 Mortgagor. "Mortgagor" shall mean and refer to any person who gives a Mortgage.

Section 1.20 Neighborhood Association. "Neighborhood Association" shall mean Sweetwater at Golden Isles II Property Owners Associations, INC., a Georgia nonprofit corporation organized under the Georgia Nonprofit Corporation Code as may be amended from time to time, its successors and assigns, which has been formed to care for the Neighborhood Common Area and/or facilities which are used exclusively by the members of the Neighborhood Association

Section 1.21 Neighborhood Declaration. "Neighborhood Declaration" shall mean and refer to this Neighborhood Declaration of Covenants, Conditions and Restrictions for Sweetwater at Golden Isles II (and provisions for Sweetwater at Golden Isles II Property Owners Associations, Inc.), as the same may be amended or supplemented from time to time.

Section 1.22 Neighborhood Expenses. "Neighborhood Expenses" shall mean assessments for Common Expenses provided for herein or by any subsequent amendment hereto which shall be used for the purposes of promoting the recreation, welfare, common benefit and enjoyment of the Owners and occupants of the Homesites or Lots on the Development, all as may be specifically authorized from time to time by the Board of Directors.

Section 1.23 Owner. "Owner" shall mean and refer to that record Owner (including Declarant) whether one or more persons, of a fee simple title to any Homesite; provided, however, that where fee simple title has been transferred and is being held merely as security for repayment of a loan, the person who would own the Homesite in fee simple, if such loan were paid in full, shall be considered the Owner.

Section 1.24 Person. "Person" shall mean and refer to a natural person, corporation, partnership, trustee, or any other legal entity.

Section 1.25 Property. "Property" shall mean and refer to that certain real property described in **Exhibit "A"** attached hereto, together with such additional real property, which may be subjected to the provisions of this Neighborhood Declaration in accordance with the provisions of Article X hereof.

Section 1.26 Restrictions. "Restrictions" shall mean and refer to all covenants, conditions, restrictions, easements, liens, and other obligations created or imposed by this Neighborhood Declaration or the Master Declaration.

Section 1.27 Structure. "Structure" shall mean and refer to: (a) any object placed upon any Homesite which may affect the appearance of such Homesite, including, by way of illustration and not limitation, any building or part thereof, garage, porch, shed, greenhouse or bathhouse, coop or cage, pet house, covered or uncovered patio, swimming pool, antennas and satellite dishes, fence, curbing, paving, wall, tree, shrub, sign, signboard, temporary or permanent living quarters (including any house trailer) or any other temporary or permanent improvement to such Homesite; (b) any excavation, grading, fill, ditch, diversion, dam or thing or device which effects or alters the natural flow of service waters from, upon or across any Homesite or which affects or alters the flow of any waters in any natural or artificial creek, stream, wash or drainage channel from, upon or across any Homesite, and (c) any change in the grade at any point on a Homesite of more than 6" whether or not subsection (b) of this Section 1.27 applies to such change.

Section 1.28 Supplemental Neighborhood Declaration. "Supplemental Neighborhood Declaration" shall mean and refer to an amendment or supplement to this Neighborhood Declaration filed pursuant to Article X which subjects Additional Property to this Neighborhood Declaration and/or imposes, expressly or by reference, additional restrictions and obligations on the land described therein.

ARTICLE II PLAN OF DEVELOPMENT

Section 2.1 Development of the Property. While Declarant has submitted the Property to the terms and provisions of the Neighborhood Declaration, said Property will be developed in phases and consequently, only those phases which are completed and platted shall comprise the Homesites. Declarant hereby reserves the right, but not the obligation, to be exercised in its sole and absolute discretion, to designate the boundaries of all Homesites and Common Property in various phases of the Property as they are developed and platted and to construct on any portion of the Property recreational facilities, including, but not limited to swimming pools, playgrounds, clubhouses and related facilities. Declarant shall have the right, but not the obligation, to make improvements and changes to all Common Property and to all Homesites owned by Declarant, including, without limitation, (1) installation and maintenance of any improvements added to the Common Property, (2) changes in the location of the boundaries of any Homesites owned by the Declarant or of the Common Property, (3) changes in the boundaries between the Property and any portion of the Property owned by Declarant; (4) installation and maintenance of any storm drainage system and water sewer or other utility systems and facilities, (5) installation of security and/or refuse facilities; and (6) construction, installation and maintenance of a permanent dwelling unit on any Lot or Homesite without the approval of the Neighborhood Association, the ACC, the Board of Directors or their respective successors or assigns.

Section 2.2 Development of Additional Property. In accordance with Article X of this Neighborhood Declaration, Declarant hereby reserves the option, to be exercised in its sole and absolute discretion, to submit from time to time, Additional Property or portions thereof to the provisions of this Neighborhood Declaration and thereby to cause Additional Property or a portion or portions thereof to become part of the Property.

Section 2.3 Residential Use. Declarant will develop the Property for the purposes of residential use only.

ARTICLE III COMMON PROPERTY

Section 3.1 Conveyance of Common Property

(a) Conveyance of Common Property. The Declarant may, from time to time, cause to be conveyed to the Neighborhood Association certain real property (which may include Homesites or portions thereof) or grants of easements, as well as personal property, to be used and enjoyed by the Owners as "Common Property". In addition, the Declarant may, from time to time, cause the conveyance of certain real property or grants of easements to the general public.

(b) Street Lights. Declarant may enter into an agreement with Okefenoke EMC or any other electric company for the installation, maintenance, and electric power for a system of street lights at Sweetwater at Golden Isles II. Okefenoke EMC or such other electric company may own the street lights and provide them to the Neighborhood Association under a lease agreement which would likely extend for a period of fifteen or more years. Lease payments by the Neighborhood Association would equal the costs plus a normal profit margin. The Neighborhood Association specifically recognizes that said street lights are not owned by the Neighborhood Association or Declarant and that the Neighborhood Association will accept and assume the lease agreement.

(c) Alteration of Common Property. It is contemplated by the Declarant that the Declarant will convey Common Property to the Neighborhood Association for scenic and natural areas of preservation and for general recreational use. The Declarant may, in its sole and absolute discretion, modify, alter, increase, reduce or otherwise change the Common Property contemplated to be conveyed to the Neighborhood Association in accordance with this subsection (c) of this Section 3.1 and in accordance with Article X of this Neighborhood Declaration at any time prior to the conveyance of such Common Property to the Neighborhood Association. Subsequent to fee conveyance of such Common Property to the Neighborhood Association, the Neighborhood Association shall have the same rights provided herein with the consent and approval of two-thirds of both Class "A" and "B" Members.

(d) Additional Conveyances. In addition to the Property described in this Section 3.1, the Declarant may convey, or cause to be conveyed, to the Neighborhood Association in accordance with this Section 3.1 any such other real and personal property as the Declarant may determine to be necessary or proper for the completion of the Development.

(e) Title to Common Property. Notwithstanding any legal presumption to the contrary, the fee title to, and all rights in, any portion of the Property owned by the Declarant and designated as Common Property or recreation area (or which is designated by any words which similarly signify such properties for the use of the Owners in the Development) whether by recorded plat of survey or otherwise, or designated for public use, shall be reserved to the Declarant and for its use and subject to its disposition until such time as the same shall be conveyed by grant or deed to the Neighborhood Association or to any municipality or other governmental body, agency or authority.

(f) Acceptance of Conveyances of Improved Property. The Neighborhood Association hereby covenants and agrees to accept all such conveyances of the Common Property.

(g) Certificate of Occupancy. With respect to any improved Common Property, issuance of a Certificate of Occupancy by the local governing authority having jurisdiction over such matters, shall be conclusive evidence that said property complies with all building and construction standards. The Declarant shall not be responsible for compliance with any requirements called for by said local governing authority after the issuance of a Certificate of Occupancy.

Section 3.2 Right of Enjoyment. Every Owner shall have a non-exclusive right and easement to use and enjoy the Common Property, which right shall be appurtenant to and shall pass with the title to every Homesite upon transfer, provided, however, that no Owner shall do any act which interferes with the free use and enjoyment of the Common Property by all other Owners. The Neighborhood Association may permit persons who are not Owners to use and enjoy any part or all of the Common Property subject to such limitations and upon such terms and conditions as it may from time to time establish. The right and

easement of enjoyment granted or permitted by this Section 3.2 is subject to those items set forth in Section 3.3 which includes suspension by the Neighborhood Association as provided in Sections 3.3 and 4.8.

Section 3.3 Rights of the Neighborhood Association. Subject to the rights and privileges conferred in Section 3.2 hereof the Neighborhood Association acting through the Board may: (a) promulgate rules and regulations relating to the use, operation and maintenance of the Common Property (which shall specifically include the right of the Neighborhood Association, acting through its Board of Directors, to allow residents of other developments outside of Sweetwater at Golden Isles II to use the Common Property), (b) charge reasonable fees in connection with the admission to and use of facilities or services, including the maintenance of the private roads of the Development and the maintenance of the limited access gate; provided that in setting any such fee the Board may establish reasonable classifications which shall be uniform within each such class, but need not be uniform between or among such classes; (c) suspend the voting rights of any Member, pursuant to Section 4.8 and the right of enjoyment granted or permitted by Section 3.2; (d) grant easements or rights of way over Common Property to any municipality or other governmental body, agency or authority, to any quasi-public agency or to any utility company or cable television system; (e) enforce all applicable provisions of valid agreements of the Neighborhood Association relating to the Common Property or any part thereof (f) borrow money for the purpose of carrying out the activities of the Neighborhood Association, including the acquisition, construction, improvement, equipping and maintenance of Common Property, and in aid thereof to encumber by Mortgage or other security interest, any or all of the Neighborhood Association's property, including Common Property (if owned by Neighborhood Association pursuant to Section 3.1) and revenues from assessments, user fees and other sources; (g) dedicate or transfer all or any part of the Common Property or interest therein to any municipality or other governmental body, agency or authority for such purposes and subject to such provisions and conditions as may be agreed upon by the Neighborhood Association and such grantee, including a provision that such Property or interest shall cease to be subject to this Neighborhood Declaration or all or any part of the Restrictions while held by any such municipality or other governmental body, agency or authority, and (h) sell, lease or otherwise convey all or any part of its properties and interest therein; provided, however, that the Neighborhood Association shall not sell, encumber by Mortgage or other security interest, convey, dedicate or transfer any Common Property or interest therein without the approval of two-thirds of both Class "A" and "B" Members of the Neighborhood Association.

Section 3.4 Types of Common Property. At the time of the conveyance of any real property or grant of easement by the Declarant to the Neighborhood Association to be used as a Common Property, the Declarant shall designate in the deed of conveyance or easement the specific or general purpose or purposes for which such real property or any portion thereof may be used, and in such event, such real property or a portion thereof shall not be used for any different purpose or purposes without a two-thirds vote of both Class "A" and Class "B" Members of the Neighborhood Association. For so long as the Declarant owns at least one Homesite held primarily for sale, or has an unexpired option to add Additional Property to these restrictions, the Common Property may not be used for any different purpose without the prior written consent of the Declarant.

Section 3.5 Entrance Easements and Entrance Monuments. It is contemplated that certain easements for landscaping or for the erection and maintenance of entrance monuments, subdivision signs, walls, fences, the limited access gate, the private roads and other structures intended to provide an attractive atmosphere or to provide privacy to Owners will be reserved by the Declarant and may be set forth on plats of survey of the Development recorded in the Glynn County records. Such easements shall be perpetual in duration and shall include the right to erect, maintain, repair, replace and re-erect any such structures within the easement areas as well as the right to plant grass, plants, flowers, shrubs and trees to tend and garden the same, and to generally landscape the area within said easements to keep them clean, attractive and uniform in appearance for the benefit of all Owners within the Development. All Owners taking title to any Homesite upon which such an easement lies, will take title subject to the easement rights set forth herein, as well as such rights as may be set forth in any instrument conveying such easements to the Neighborhood Association. Such easements shall be Common Property. In addition, or alternatively, such entrance monuments or other similar improvements may be constructed within or upon rights of way within the Development, in which case, such improvements shall be maintained by the Neighborhood Association as any other Common Property.

Section 3.6 Encroachment Easements. If any buildings, dwelling units, or other improvements initially constructed by Declarant, or by any builder on any of the Homesites (including, without limitation, any roof overhangs, balconies, siding, porches or other structures which may be attached to the walls or roofs of such buildings) with the prior written consent of the ACC encroach onto or over or extend into the air space or any portion of the Common Property, or conversely, if any such improvements initially constructed on the Common Property encroach onto or over portions of any Homesite, a valid easement for the encroachment and for the maintenance, repair and replacement thereof shall exist so long as the encroachment exists.

Section 3.7 Delegation of Use. Any Owner may delegate his right to use and enjoy the Common Property to the members of his family, his social invitees or his tenants who reside on the Homesite. Tenants who reside on a Homesite shall have the same rights of delegation as an Owner. If any Owner is not occupying his Homesite as a primary residence and has leased his Homesite to tenants, the Owner shall not have the right to use and enjoy the Common Property, which right may then only be exercised by the tenants. Any delegation of rights must be made in accordance with the Bylaws and will be subject to reasonable regulation by the Board and in accordance with the procedures it may adopt.

ARTICLE IV

PROVISIONS FOR SWEETWATER AT GOLDEN ISLES II PROPERTY OWNERS ASSOCIATIONS

Section 4.1 Purposes, Powers, and Duties of the Neighborhood Association. The Neighborhood Association shall be formed as a non-profit corporation for the primary purpose of performing certain functions for the common good and general welfare of the residents of the Development. To the extent necessary to carry out such purpose, the Neighborhood Association: (a) shall have all the powers of a corporation organized under the Georgia Nonprofit Corporation Code, as may be amended from time to time, and (b) shall have the power to exercise all of the rights, powers, and privileges of the Neighborhood Association as set forth in this Neighborhood Declaration.

Section 4.2 Membership in the Neighborhood Association. Declarant, and every person or entity who is a record Owner of a fee simple or undivided fee simple interest in any Homesite or Lot which is made subject to this Neighborhood Declaration, shall be a Member of the Neighborhood Association (subject to the provisions relating to multiple or joint ownership set forth in Section 4.3), provided that any such person or entity holding such title or interest merely as the security for performance of an obligation shall not be a Member of the Neighborhood Association.

Section 4.3 Voting Rights. In recognition of the fact that Declarant finds it essential to maintain effective control of the Neighborhood Association during the initial development stages, Declarant hereby establishes two classes of voting Membership, Class "A" and Class "B."

(a) Class "A". The Class "A" Membership shall include all those Owners described in Section 4.2 above, including Declarant, of any Lot or Homesite within the Property. Each Class "A" Member shall have one vote for each Lot or Homesite owned by such Member. If any two or more Lots or Homesites shall be consolidated into one Lot or Homesite, subject to the provisions of Section 6.4 herein, the Owner of such Lot or Homesite shall be entitled to only one vote for such resulting consolidated Lot or Homesite owned by such Member and the total outstanding Class "A" votes within the Property shall be reduced accordingly. When more than one person is a Class "A" Member by virtue of an ownership interest in the same Homesite or Lot, the vote for such Homesite or Lot shall be exercised as they among themselves determine, but in no event, shall more than one vote be cast with respect to any one Homesite or Lot. In the event of disagreement among such co-owners in an attempt by two or more to cast the vote of such Homesite or Lot, such co-owners shall not be recognized and the vote of such Homesite or Lot shall not be counted. The Membership of a Class "A" Member shall automatically terminate upon the Member's sale of his Homesite or Lot. However, no termination of Class "A" Membership shall affect such Member's obligation to pay assessments, fines or penalties as hereinafter provided for, due and payable for any period prior to

the date of such termination, and there shall be no refund for assessments paid for periods falling after the date of such termination.

(b) Class "B". The Class "B" Members shall be Declarant and any successors or assigns of Declarant's rights hereunder. In addition to any Class "A" voting rights of Declarant hereunder this Section 4.3, Declarant shall have one vote for each outstanding Class "A" vote held by any other person or entity within the Property. The Class "B" Membership and voting privileges shall cease and terminate for Declarant whenever Declarant: (1) shall voluntarily give up its Class "B" Membership; (2) shall cease to own at least five percent (5%) of all Lots or Homesites within the Property. For this purpose, the total planned number of Lots is fifty-five (55). To the extent that Additional Property is added, the number of lots may increase from time to time, or (3) ten (10) years from the date of recording this Neighborhood Declaration, whichever shall first occur.

Section 4.4 Quorum for any Action Authorized.- The presence at the meeting of any Members, or of proxies, entitled to cast 51% of the total vote of the Class "A" Membership and, until the Class "B" Membership terminates, as provided for herein, the presence of one hundred percent (100%) of the Class "B" Membership shall constitute a quorum. If the required quorum is not forthcoming in any meeting, the meeting shall be adjourned and another meeting shall be scheduled for a date not less than ten (10) days nor more than thirty (30) days subsequent to the initial meeting. Written notice of the time and place of the adjourned meeting shall be provided to all Members as provided in the Bylaws. The quorum requirement for the reconvened meeting shall be the presence of Class "A" Members or proxies entitled to cast twenty-five (25%) of the total vote of the Class "A" Membership and the presence of one hundred percent (100%) of the Class "B" Membership so long as such Membership exists.

Section 4.5 Bylaws. The Bylaws of the Neighborhood Association shall be drawn and approved by Declarant to govern meetings, duties, and related aspects of the Neighborhood Association. Declarant may, in its sole and absolute discretion, cause them to be recorded in fire Office of the Clerk of Superior Court of Glynn County, Georgia as a supplement to this Neighborhood Declaration. The recordation shall be deemed to be notice to the Neighborhood Association and all Members thereof. Declarant is not required, however, to record the Bylaws, but may provide notice thereof to the Members by such manner as it deems appropriate.

Section 4.6 Powers and Duties Prior to Activation of Neighborhood Association. Prior to activation of the Neighborhood Association by Declarant, Declarant shall possess all powers and rights described herein as belonging to the Neighborhood Association. Prior to the activation of the Neighborhood Association, Declarant shall attempt to maintain the Homesites, Lots and Common Property of the Development, but the extent of said maintenance and landscaping shall be entirely at the discretion of Declarant. Declarant may levy reasonable assessments upon Lots or Homesites within the Development and order that each Lot or Homesite shall bear its share of the cost of said maintenance and landscaping and such assessment shall be paid to Declarant. Declarant shall possess all rights and powers of collection and enforcement of such assessments as are provided herein to the Neighborhood Association. Declarant will activate the Neighborhood Association on or around April 1, 2026. In general, the Declarant may assign, in whole or in part, any of its reserved rights set forth in these Covenants to the Neighborhood Association by a specific document which shall be recorded in the Office of the Clerk of Superior Court of Glynn County, Georgia.

Section 4.7 Board of Directors and Officers.

(a) Board. The affairs of the Neighborhood Association shall be managed by the Board of Directors. The number of directors and the method of election of directors shall be as set forth in this Neighborhood Declaration and in the Bylaws of the Neighborhood Association. Except to the extent otherwise expressly required or authorized by the Georgia Nonprofit Corporation Code, as may be amended from time to time, or this Neighborhood Declaration, the Neighborhood Association's Bylaws or Articles of Incorporation, the powers inherent in or expressly granted to the Neighborhood Association may be exercised by the Board, acting through the officers of the Neighborhood Association, without any further consent or action on the part of the Owners or Members.

(b) Officers. The number of officers and the method of election of officers shall be as set forth in this Neighborhood Declaration and the Bylaws of the Neighborhood Association. Notwithstanding any other language or provision to the contrary in this Neighborhood Declaration, or in the Articles of Incorporation or the Bylaws of the Neighborhood Association, officers of the Neighborhood Association shall be appointed by the Board until such time as Declarant no longer has the right to appoint Members to the Board of Directors.

(c) Adjustment of Votes. It is the intention of the Declarant that the Development will be in phases; each phase consisting of Homesites and/or Common Property. Each such phase will be platted of record in the Office of the Clerk of Superior Court of Glynn County in accordance with Article X of this Neighborhood Declaration. By acceptance of a deed conveying a Lot or Homesite, each Owner acknowledges that, upon the filing by Declarant of the subdivision plats covering such phases and the sale of Homesites shown thereon, the total votes outstanding in the Neighborhood Association will automatically adjust based upon the number of Lots and Homesites in the phases added and in accordance with the formulas set forth in Section 4.3; provided, however, nothing contained herein shall obligate the Declarant to develop any proposed phase of the Development.

(d) Casting of Votes. The votes of the Members shall be cast under such rules and procedures as may be prescribed in this Neighborhood Declaration or in the Bylaws of the Neighborhood Association, as amended from time to time, or by law.

Section 4.8 Suspension of Membership. The Board may, but shall not be obligated to, suspend the voting rights of any Member and/or the right of enjoyment of the Common Property of any person who: (a) shall be subject to the Right of Abatement, as defined in Section 8.2 by reason of having failed to take the reasonable steps to remedy a violation or breach of the Restrictions, or of design standards as may be adopted by the ACC within thirty (30) days after having received notice of the same pursuant to the provisions of Sections 6.2 or 8.2 of this Neighborhood Declaration, or (b) shall be delinquent in the payment of any assessment, fine or penalty levied by the Neighborhood Association pursuant to the provisions of this Neighborhood Declaration. Any suspension shall be for the balance of the period in which said Member or Person shall remain in violation, breach, or default, as aforesaid. No such suspension shall prevent an Owner's ingress or egress from his Homesite Lot.

Section 4.9 Voting Procedures. The procedures for the election of Directors of the Neighborhood Association and the resolution of such other issues as may be brought before the Membership of the Neighborhood Association shall be governed by this Neighborhood Declaration, the Georgia Nonprofit Corporation Code, and the Articles of Incorporation of the Neighborhood Association and the Bylaws of the Neighborhood Association, as each shall from time to time be in force and effect.

Section 4.10 Control by Declarant and Appointment of the Board. Until such time as Declarant no longer has the right to appoint members to the Board, the Board of the Neighborhood Association shall consist of three (3) members. Notwithstanding any other language or provision to the contrary in this Neighborhood Declaration, or in the Articles of Incorporation or the Bylaws of the Neighborhood Association, the Declarant hereby retains the right to appoint all members to the Board until such time as Declarant terminates its rights hereunder. The right of Declarant to appoint members of the Board also includes the right to remove and replace appointees until such time as Declarant's rights to appoint members to the Board ceases. Declarant shall retain the right to appoint and remove members of the Board until sixty (60) days after the first of the following events shall occur: (i) the expiration of ten (10) years from the date of the recording of this Neighborhood Declaration; (ii) the date upon which one hundred percent (100%) of the Homesites which may be developed on the Property shall have been conveyed by Declarant to an individual Owner or Owners for residential occupancy, or (iii) the surrender by Declarant of the authority to appoint and replace Directors by an express amendment to this Neighborhood Declaration executed by the Declarant and recorded in the Office of the Clerk of Superior Court of Glynn County. Upon the final expiration of all rights of Declarant to appoint and replace directors of the Neighborhood Association a special meeting of the Neighborhood Association shall be called. At such special meeting for Owners shall elect a new Board of Directors which shall undertake the responsibilities of the Board, and Declarant shall

deliver the books, accounts, and records, if any, which Declarant has kept on behalf of the Neighborhood Association, and any agreements or contracts executed by or on behalf of the Neighborhood Association during such period, which Declarant has in its possession. Notwithstanding any other language to the contrary, the Board of Directors appointed by the Declarant shall retain the power and authority to act on behalf of the Neighborhood Association, and to exercise all rights available to Board Members until such time as a new Board of Directors has been elected. Each Owner by acceptance of a deed to or other conveyance of a Lot or Homesite vests in Declarant such authority to appoint and replace directors and officers of the Neighborhood Association as provided in this Section.

Section 4.11 Rules and Regulations. The Neighborhood Association, through its Board of Directors, may make and enforce reasonable rules and regulations governing the use of the Property, and dwellings within the Property, and for Common Property, which rules and regulations shall be consistent with the rights and duties established by this Neighborhood Declaration. Such regulations and use restrictions shall be binding upon all Owners, Members, occupants, tenants, invitees, and licensees, if any, until and unless revised or canceled by the Board of Directors or overruled, canceled, or modified in a regular or special meeting of the Neighborhood Association by the affirmative vote of Members representing a majority of the total Class "A" votes in the Neighborhood Association and by the affirmative vote of the Class "B" Member, so long as such Membership shall exist.

Section 4.12 Enforcement. The Neighborhood Association shall be authorized to impose sanctions for violations of this Neighborhood Declaration, the Bylaws, or rules and regulations adopted by the Neighborhood Association. Sanctions may include reasonable monetary fines and suspension of the right to vote and to use any recreational facilities within the Common Property. In addition, the Neighborhood Association through the Board, in accordance with Article VIII of the Neighborhood Declaration, shall have the right to exercise the Right of Abatement as set forth in Section 8.2 to cure violations, and shall be entitled to suspend any services provided by the Neighborhood Association to any Owner or such Owner's Homesite or Lot in the event that such Owner is more than thirty (30) days delinquent in paying any assessment or other charge due to the Neighborhood Association. The Board shall have the power to seek relief in any court for violations or to abate nuisances. The Neighborhood Association, through the Board, by contract or other agreement, shall have the right to enforce county and city ordinances, if applicable, and to permit Glynn County to enforce ordinances on the Property for the benefit of the Neighborhood Association and its Members.

Section 4.13 Implied Rights. The Neighborhood Association may exercise any other right or privilege given to it expressly by this Neighborhood Declaration or the Bylaws. The Neighborhood Association may also exercise every other right or privilege reasonably implied from the existence of any right or privilege given to it herein or reasonably necessary to effectuate any such right or privilege.

Section 4.14 Governmental Interests. For so long as the Declarant owns any property described on Exhibits "A" or "B", the Neighborhood Association shall permit the Declarant to designate sites or portions of Property for water and sewer facilities, parks, and other public facilities. The sites may include Common Property owned by the Neighborhood Association. No water tower or towers may be constructed within the Property.

ARTICLE V

NEIGHBORHOOD ASSESSMENTS AND MAINTENANCE CHARGES

Section 5.1 Covenant for Neighborhood Assessments and Creation of Lien and Personal Obligations. Each Owner (excluding Declarant), jointly and severally, for himself, his heirs, distributees, legal representatives, successors and assigns, by acceptance of a deed for a Homesite or Lot, whether or not for covenants contained herein shall be expressed in any such deed, hereby covenants and agrees as follows:

(a) to pay when due to the Neighborhood Association the annual assessments which are levied by the Neighborhood Association pursuant to this Neighborhood Declaration against all Homesites

or Lots owned by him; notwithstanding the foregoing, said annual assessments may include any assessments owed to the Master Association governed by the Master Declaration;

(b) to pay when due to the Neighborhood Association any special assessments for capital improvements and any fines, penalties or other charges which may or shall be levied by the Neighborhood Association pursuant to this Neighborhood Declaration against all Homesites or Lots owned by him, hereby created a continuing charge and lien upon all Homesites and Lots owned by him against which all assessments, fines, penalties and other charges are made to secure payment of such items and any penalties and interest thereon as provided in Section 5.6 hereof as well as costs of collection, including reasonable attorneys' fees;

(c) that there is hereby created a continuing charge and lien upon all Homesites owned by him against which all assessments, fines, penalties and other charges are made to secure payment of such items and any penalties and interest thereon as provided in Section 5.6 hereof and costs of collection, including reasonable attorneys' fees,

(d) that such continuing charge and lien on such Homesites and Lots binds such Homesites and Lots in the hands of the Owner, and the Owner's heirs, devisees, legal representatives, successors and assigns Such charge and lien is superior to any and all charges, liens or encumbrances which may hereafter in any manner arise or be imposed upon such Homesites or Lots whether arising from or imposed by judgment or decree or by any agreement, contract, Mortgage, or other instrument, except (i) such liens for taxes or other public charges as may be made superior by applicable law, and (ii) the lien or charge of all Mortgages of record made in good faith and for value;

(e) that no sale or transfer at foreclosure or in lieu of foreclosure shall relieve any Homesite or Lot from liability for any assessment thereafter assessed and

(f) that all annual and special assessments (together with interest thereon and late charges as provided in Section 5.6 of this Neighborhood Declaration and costs of collection including reasonable attorneys' fees) levied against any Homesite or Lot owned by an Owner shall be (in addition to being a continuing charge and lien against such Homesite or Homesites as provided in Section 5.1(c) of this Neighborhood Declaration) a personal obligation which shall survive any sale or transfer of the Homesite or Lot owned by him provided, however, that such personal obligation for delinquent assessments shall not pass to an Owner's successor-in-title unless expressly assumed by such successor, and

(g) to pay any and all assessments levied by the Master Association pursuant to the Master Declaration, and to fulfill any other duties and obligations under the Master Declaration. It is expressly understood that this Neighborhood Declaration is subject to the Master Declaration and that assessments due by the Neighborhood Association to the Master Association should be deemed Common Expenses hereunder.

Section 5.2 Purpose of Assessment. The assessments levied by the Neighborhood Association shall be used for the purpose of providing for the common good and general welfare of the residents of the Development, including, but not limited to, security, the acquisition, construction, improvement, maintenance and equipping of Common Property, including the private roads and the limited access gate, the enforcement of the restrictions contained in this Neighborhood Declaration and the Master Declaration, the enforcement of the design standards of the ACC, the payment of operating costs and expenses of the Neighborhood Association, the payment of all principal and interest when due on all debts owed by the Neighborhood Association, and also other purposes set forth or contemplated by this Neighborhood Declaration.

Section 5.3 Annual Assessment or Maintenance Charge.

(a) Subject to the terms of this Article, each Homesite and Lot in the Property is hereby subjected to an annual assessment or maintenance charge, which maintenance charge and assessment will be paid by the Owner or Owners of each Homesite within the Property or Additional Property. Payment of such

assessments will be made in advance in monthly, quarterly, annual, or semi-annual installments with the due dates being established by the Board of Directors.

(b) The annual maintenance charge and assessment will commence to each Homesite or Lot on for first day of the month following for conveyance of for Homesite or Lot to an Owner by Declarant or a successor in title to Declarant.

(c) Beginning on February 1, 2026, the maximum annual maintenance charge and assessment is \$525. From year to year thereafter, the maximum annual assessment may be increased by for Board of Directors; however, the maximum annual assessment may be increased each year by not more than the greater of twenty percent (20%) above the maximum annual assessment for the previous year or an amount equal to the initial annual assessment compounded annually at twenty percent (20%).

(d) The annual assessment for each year shall be determined by the Board of Directors as the needs of the Development may in the judgment of the Directors require, however, the annual assessment for each year shall not exceed for maximum annual assessment for that year. In addition, if for any reason the Board of Directors shall fail to determine for annual assessment for any successive year, for annual assessment for previous year shall continue for such successive year until a new annual assessment is determined by the Board of Directors.

(e) Assessments may be used by the Neighborhood Association to provide for, by way of clarification and not limitation, any and all of the following: (i) normal, recurring maintenance of the Common Property (including, but not limited to, mowing, edging, watering, clipping, sweeping, pruning, raking and otherwise caring for existing landscaping and maintaining and repairing recreational facilities) and for acquisition and installation of capital improvements to such areas; provided that the Neighborhood Association shall have no obligation (except as expressly provided in this Neighborhood Declaration) to make capital improvements to the Common Property, (ii) payment of all legal and other expenses incurred in connection with the enforcement of all recorded covenants, restrictions and conditions affecting the Property to which said assessments apply, (iii) payment of all reasonable and necessary expenses in connection with the collection and administration of the maintenance charge and assessment, (iv) employment of security guards or watchmen, if determined necessary (v) caring for vacant Lots, and (vi) doing any other thing or things necessary or desirable in the opinion of the Board or Membership of the Neighborhood Association to keep the property neat and in good order, or which is considered of general benefit to the Owners or occupants of the Property, it being understood that when and if presented to the Members, the judgment of the majority of the Members of the Neighborhood Association in the determination of what constitutes normal, recurring maintenance shall be final and conclusive so long as such judgment is exercised in good faith. The Neighborhood Association may also establish and maintain an adequate reserve fund for the periodic maintenance, repair, and replacement of improvements to the Common Property.

(f) The Declarant shall not at any time be subject to any dues assessments; however, the Declarant hereby agrees that until such time as Declarant no longer has the right to appoint members to the Board of the Neighborhood Association, Declarant shall loan to the Neighborhood Association the difference between the costs and expenses incurred by the Neighborhood Association and the amounts levied against the Owners subject to assessments; provided, however, that any such loans shall be repaid to Declarant promptly after the Neighborhood Association becomes solvent and/or able to pay such loan. Such subsidization shall not extend to an amount properly levied against Owners but not collected therefrom. Further, in determining the amount of subsidization, "costs and expenses" shall not include non-cash expenses, such as depreciation, nor allocations for capital or other reserves. Beginning the first day of the month subsequent to the termination of the Declarant's right to appoint Board members, Declarant shall pay an annual maintenance charge and assessment in an amount equal to the annual assessment multiplied by a factor of twenty percent (20%) for each Declarant owned Lot This same percentage shall also apply to any special assessments levied by the Neighborhood Association. Notwithstanding the preceding, the full annual maintenance charge and assessment will commence at the beginning of the subsequent year as to each Homesite or Lot owned by Declarant, predecessor Declarants, or a builder

upon the issuance of a certificate of occupancy for any dwelling or improvements on the Homesite or Lot and the occupancy of such improvements or dwelling by any Person.

Section 5.4 Special Assessments for Working Capital Fund, Nonrecurring Maintenance, and Capital Improvements. In addition to the annual assessments authorized by this Article V, the Neighborhood Association may levy in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, any Neighborhood Association expenses not covered by the annual budget, including, but not limited to, the cost of nonrecurring maintenance, or file acquisition, construction, reconstruction, repair or replacement of a capital improvement upon any Common Property, including fixtures and personal property related thereto, provided that any such assessment shall have been approved by a two-thirds (2/3) vote of both Class A and Class B Members of the Neighborhood Association who are present in person or by proxy at a meeting duly called for such purpose.

Section 5.5 Notice and Quorum for Assessment Meetings. Written notice of any meeting called for the purpose of taking any action requiring a vote under Section 5.3 or 5.4 shall be sent to all members, or delivered to their residence, not less than fourteen (14) days nor more than thirty (30) days in advance of the meeting. At the first such meeting called, the presence of Members or of proxies entitled to cast fifty-one percent (51%) of all the votes of the Class A Membership and one hundred percent (100%) of the Class B Membership (for so long as the Class B Membership exists) shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be twenty-five percent (25%) of the total vote of the Class A Membership and, until the Class B Membership terminates, the presence of all Class B Members. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

Section 5.6 Effect of Nonpayment of Assessment. If any assessment permitted under Article V is not paid within fifteen (15) days after its due date, there shall be imposed a late or delinquency charge in the amount of the greater of Ten Dollars (\$10.00) or ten percent (10%) of the amount of each assessment or installment not paid when due, whichever is greater. Any assessment or installment, and any late charge connected therewith, which is not paid within thirty (30) days after the due date of the assessment shall bear interest (from the due date with respect to the assessment or installment, and the date such charge was imposed with respect to the late charge), at a rate of eighteen percent (18%) per annum or at such rate as the Board may from time to time establish; provided, however, that in no event shall the Board have the power to establish a rate of interest in violation of the laws of the State of Georgia. If any one or more installment of any assessment is not paid within thirty (30) days after the due date the Board may declare any remaining balance of the assessment at once due and payable. In event that an Owner shall fail to pay fully any portion of any assessment or installment on or before the date on which payment is due, such unpaid portion (including any remaining balance declared immediately due and payable in accordance with the preceding sentence), together with any delinquency charges, interest, costs of collection, including court costs, the expenses of sale, any expense required for the protection and preservation of the Homesite or Lot, and reasonable attorneys' fees, shall be a binding personal obligation of such Owner, as well as a lien on such Owner's Homesite or Lot enforceable in accordance with the provisions of this Neighborhood Declaration. In addition to the above, if any Owner has not paid any assessment or installment, or any late charges or expenses related thereto, within sixty (60) days after the due date of file assessment or installment, the Neighborhood Association shall have the right to notify any or all Mortgagees having a security interest in such Owner's Homesite or Lots that such Owner is in default in the performance of his obligations under these Covenants, and of those actions taken or proposed to be taken by the Neighborhood Association as a result of the default.

Section 5.7 Certificate of Payment. Upon written demand by an Owner, the Neighborhood Association shall within a reasonable period of time issue and furnish to such Owner a written certificate stating that all assessments (including penalties, interest and costs, if any) have been paid with respect to any Homesite or Lot owned by said Owner as of the date of such certificate, or that all assessments, interest and costs have not been paid, setting forth the amount then due and payable. The Neighborhood Association may make a reasonable charge for the issuance of such certificate. Any such certificate, when duly issued as herein provided, shall be conclusive and binding with regard to any matter therein stated as

between the Neighborhood Association and any bona fide purchaser of, or lender on, the Homesite or Lot in question.

Section 5.8 Contributions by Declarant. In accordance with Subsection 5.3(f) above, it is the Declarant's intention to support the Neighborhood Association by loaning to the Neighborhood Association an amount sufficient to fund deficits during such time as the Declarant has the right to appoint members to the Board of the Neighborhood Association; provided, however, that any such loans shall be repaid to Declarant promptly after the Neighborhood Association becomes solvent and/or able to pay such loan. It is not, however, the intention of the Declarant to forfeit refundable reserves or deposits paid by Declarant, nor to pay for deficits created by the nonpayment of assessments by an Owner or Owners. It is also not the intention of Declarant to pay for expenses which are otherwise covered in the annual budget, but which, due to the requirement of an advance payment, create temporary or seasonal deficits. Accordingly, the following covenants shall apply: (a) Declarant shall be reimbursed for all amounts paid by Declarant in the funding of deficits caused by the nonpayment of assessments by an Owner or Owners; (b) Declarant shall be promptly reimbursed by the Neighborhood Association for all refundable deposits made by Declarant on behalf of the Neighborhood Association upon the Neighborhood Association's receipt of any and all such deposits; (c) for the calendar year in which the Declarant's right to appoint members to the Board of the Neighborhood Association expires or is terminated, Declarant shall be reimbursed for all advance payments made by Declarant on behalf of the Neighborhood Association for which the actual expense is covered in the annual budget. In other words, at the end of the calendar year, the Neighborhood Association shall owe the Declarant an amount to be determined as follows:

(i) Begin by determining the difference between expenses actually incurred for the calendar year and the amount of regular annual assessments actually collected for the calendar year (not including portions allocated to capital reserves);

(ii) If the difference determined in (i) above equals zero, or if there is an excess in regular annual assessments actually collected, then Declarant shall be reimbursed for all deficit payments made by Declarant for the calendar year,

(iii) if the difference determined in (i) above is greater than zero, said difference shall be multiplied by a fraction, the numerator of which equals the number of days Declarant had the right to appoint members to the Board of the Neighborhood Association for the calendar year, and the denominator of which equals 365. The resulting product shall be reimbursed to Declarant. By way of illustration and not limitation, assuming the Declarant advanced payments to the Neighborhood Association in the amount of \$2,000, the Neighborhood Association actually incurred expenses totaling \$25,000 for a calendar year and the amount of assessments collected for such year by the Neighborhood Association (not including any capital reserves) totaled \$30,000, then in this scenario the Neighborhood Association would have \$5,000 in excess funds and would reimburse the \$2,000 advanced by the Declarant to the Declarant. By further illustration and not limitation, assuming the Declarant advanced payments to the Neighborhood Association in the amount of \$2,000, the Declarant's right to appoint members to the Board of the Neighborhood Association expired on the 180 day during the calendar year, the Neighborhood Association actually incurred expenses totaling \$35,000 for a calendar year and the amount of assessments collected for such year by the Neighborhood Association (not including any capital reserves) totaled \$30,000, then in this scenario the Neighborhood Association would be short \$5,000 and would reimburse \$2,466 ($\$5,000 \text{ multiplied by } .4932$ [180 divided by 365] equals \$2,466) to the Declarant, (d) Declarant shall be entitled to reimbursement from the Neighborhood Association in accordance with the covenants contained in this Section 5.8 at the time Declarant's rights to appoint members to the Board of the Neighborhood Association expires or terminates. With regard to uncollected assessments, Declarant shall not be entitled to reimbursement until the assessment is actually collected. With regard to refunds of deposits, Declarant shall not be entitled to reimbursement until any such refund is received by the Neighborhood Association. The Declarant, however, shall have the right to pursue the collection of any unpaid assessments on behalf of the Neighborhood Association, as well as the right to act on behalf of the Neighborhood Association (if necessary) in obtaining refunds of all deposits paid for by Declarant. With regard to amounts owed to Declarant as provided for in subsection 5.8 above, said amount owed to Declarant shall be fully due and payable by the Neighborhood Association by January 31 of the next year following the end of the calendar year in which Declarant's right

to appoint members to the Board expires or terminates. In addition, at the time Declarant's right to appoint members to the Board of the Neighborhood Association expires or terminates, Declarant shall have the right to withdraw from the Neighborhood Association reserve account provided for in subsection 5.3(e) an amount equal to one-half of the amount on deposit at that time to cover Declarant's good faith estimate of amounts which shall be owed to Declarant in accordance with subsection 5.8 above. If for any reason the amount withdrawn exceeds the actual amount owed to Declarant as determined at the end of the calendar year then Declarant shall promptly refund such excess to the Neighborhood Association, (e) in no event shall the Neighborhood Association's obligation to reimburse the Declarant as set forth in this Section 5.8 relieve the Declarant of the obligation to pay assessments in accordance with subsection 5.3(f) above; however, the Declarant may set off amounts due as assessments against amounts owed Declarant hereunder, and (f) this Section 5.8 may only be amended with the prior written consent of the Declarant. Each Owner, by acceptance of a deed to a Homesite or Lot in the property, and the Neighborhood Association, shall be deemed to have approved of the reimbursements to Declarant required by this Section 5.8.

Section 5.9 Assessments Payable to the Master Association. The Master Declaration requires the Neighborhood Association to pay assessments to the Master Association on behalf of the Owners to be used by the Master Association to maintain certain amenities for the benefit of the members of the Master Association. The assessments due to the Master Association will be established as provided in the Master Declaration and shall be an operating expense of the Neighborhood Association. The Master Association also has lien rights against the Property and/or the Homesites which they may foreclose in the event of the non-payment of any assessment due to the Master Association. The Master Association also has the right to act on behalf of the Neighborhood Association if the Neighborhood Association fails to reasonably enforce the provision of this Neighborhood Declaration and take the appropriate action necessary to enforce this Neighborhood Declaration, including, but not limited to, the right to assess the owners under the Master Declaration for the purpose of paying assessments due pursuant to the Master Declaration, or to recover any expenses incurred by the Master Association as a result of the Master Association's performance of any obligations of the Neighborhood Association as provided above. The assessment structure of the Master Association, the rights and obligations of the Master Association and its members, and the general management and administration of the Master Association, are controlled by the Master Declaration.

ARTICLE VI

GENERAL COVENANTS AND RESTRICTIONS

Section 6.1 Application. The covenants and restrictions contained in this Article VI and those found in the Master Declaration, if any, shall pertain and apply to all Homesites and Lots and to Structures erected or placed thereon.

Section 6.2 Maintenance. Notwithstanding the rights and easements reserved by Declarant in Section 7.1, each Owner shall keep and maintain each Homesite and Lot owned by him, as well as all landscaping thereon, in good condition and repair, including, but not limited to (i) the repairing and painting (or other appropriate external care) of all Structures; (ii) the seeding, watering and mowing of all lawns and (iii) the pruning and trimming of all trees, hedges and shrubbery so that the same are not obstructive of a view by motorists or pedestrians of street traffic. If in the opinion of the ACC, any Owner shall fail to perform the duties imposed by this Section, the ACC shall notify the Neighborhood Association. If the Board shall agree with the determination of the ACC with respect to the failure of said Owner to perform the duties imposed by this Section, then the Board shall give written notice to the Owner to remedy the condition in question, setting forth in reasonable detail the nature of the condition and the specific action or actions needed to be taken to remedy such conditions. If the Owner shall fail to take reasonable steps to remedy the condition within ten (10) days after the mailing of said written notice by certified mail, the Neighborhood Association shall have the Right of Abatement as provided in Section 8.2 hereof. In the event the Board provides written notice to an Owner of a failure by said Owner to perform its lawn care duties under this Section more than twice during any twelve (12) month period, then the Board shall have the right, but not the obligation, as part of its Right of Abatement to hire a local lawn care service company to perform such Owner's duties under this Section pursuant to the terms and provisions of Section 8.2 hereof. Guidelines relating to the maintenance of Homesites and any Structures thereon, including artwork to be placed on an

Owner's lawn, and landscaping (including the addition of trees, shrubbery, plants and fertilizers) shall be included in the design standards of the ACC, and Owner shall not undertake any such activities without the authorization of the ACC or the Declarant.

Homesite which are rented or leased pursuant to Section 6.24 herein shall have the same responsibilities and obligations as all other Homesites, and the Owner(s) of such rented or leased homesites shall be solely responsible to ensure compliance with the obligations provided in this Neighborhood Declaration. In the event that such Owner does not comply with the requirements of this paragraph and Section, then the Neighborhood Association may, after providing written notice to such Owner and providing such Owner with ten (10) days to comply with this Section, as part of its Right of Abatement, hire a local lawn care service company to perform such Owner's duties under this Section pursuant to the terms and provisions of Section 8.2.

Section 6.3 Restriction of Use. Homesites shall be used for single-family residential purposes only, or if conveyed or dedicated to the Neighborhood Association as Common Property for such purposes as the Neighborhood Association sees fit (subject to such restrictions as may be contained in grant or conveyance of said Homesite or Lot) and for no other purposes, provided that Declarant may operate sales offices and/or model homes on any Homesite or Lot owned by Declarant

Section 6.4 Resubdivision of Property. Once a Lot or Homesite has been conveyed by Declarant to an Owner, the Lot or Homesite shall not be split, divided, or subdivided for sale, resale, gift, transfer, or otherwise, nor shall its boundary lines be altered, without the prior written approval of the ACC of plans and specifications for such split, division, or subdivision, or boundary line alteration. This provision shall not apply to the Declarant who shall have the right, at its sole and absolute discretion, to alter boundary lines of any Homesite or Lot or acreage of any Lot owned by Declarant. Nothing herein contained shall be construed to prohibit the Declarant the right to re-plat any Homesite or Homesites into one (1), two (2) or more Homesites which are owned by the Declarant, by subdivision, recombination or reconfiguration, and the Declarant may take such other steps as are reasonably necessary to make such replatted Homesites suitable and fit for use for its originally intended purpose. Such steps may include, but are not limited to, the relocation of easements, walkways, and rights-of-way to conform to the new boundaries of said replatted Homesites. However, Declarant shall not unreasonably alter the layout of the property from that layout shown in the Master Plan.

Section 6.5 Erosion Control. No activity which may create erosion or siltation problems shall be undertaken on any Homesite or Lot without the prior written approval of the ACC of plans and specifications for the prevention and control of such erosion or siltation. The ACC may, as a condition of approval of such plans and specifications, require the use of certain means of preventing and controlling such erosion or siltation. Such means may include (by way of example and not of limitation) physical devices of controlling the run-off and drainage of water, special precautions in grading and otherwise change the natural landscape, and required landscaping as provided for in Section 6.6.

Section 6.6 Landscaping. No construction or alteration of any Structure shall take place without the prior written approval by the ACC of plans and specifications for the landscaping to accompany such construction or alteration.

Section 6.7 Trees. No living tree having a diameter of three (3) inches or more (measured from a point two (2) feet above ground level) shall be removed from any Homesite unless such removal is in conformity with approved landscaping plans and specifications submitted pursuant to the provisions of Sections 6.5 and 6.6 hereof. Guidelines relating to the preservation of trees and other natural resources and wildlife upon the Property may be included in the design standards of the ACC. In Addition, each Homesite shall maintain (or install and maintain, if necessary) at least one (1) tree having a diameter of two (2) inches or more (measured from a point two (2) feet above ground level) in the front of the Homesite.

Section 6.8 Temporary Buildings. No temporary building, trailer, garage, single or double wide on frame manufactured or modular home or building under construction shall be used, temporarily or permanently, as a residence on any Homesite or Lot except as temporary sleeping or living quarters

required or desirable for security purposes in accordance with plans and specifications therefore approved by the ACC. Declarant may use temporary structures, such as construction trailers, while developing the subdivision or constructing dwellings on Homesites owned by Declarant.

Section 6.9 Signs.

(a) No signs whatsoever (including but not limited to "FOR SALE", commercial, business operated from home, and similar signs) shall, without the ACC's prior written approval of plans and specifications thereof, be installed, altered or maintained on any Homesite, or on any portion of a Structure visible from the exterior thereof, except: (i) such signs as may be required by legal proceedings; and (ii) directional signs for vehicular or pedestrian safety in accordance with plans and specifications approved by the ACC;

(b) In no event during approved construction of any Structure shall more than one (1) job identification sign be approved by the ACC except for Declarant

(c) Notwithstanding any other provision in this Neighborhood Declaration, the Declarant may erect and place such signs on any portions of the Property owned by Declarant or on any Common Property, which Declarant in its sole and absolute discretion deems appropriate. This Section 6.9(c) may only be amended with the prior written approval of the Declarant.

Section 6.10 Setbacks.

(a) Each dwelling which is erected by any person other than Declarant on a Homesite shall be situated on such Homesite in accordance with the building and setback lines shown on the recorded plat, unless otherwise approved by the ACC. For the purposes of this requirement, for all setbacks other than those established by the ACC, all porches, patios, decks, shutters, awnings, eaves, gutters and other such overhangs will not be considered in violation thereof, even though such Structure shall extend beyond said building and setback lines, unless the ACC has established such a requirement as part of its approval of a Structure or has otherwise established setback requirements.

(b) In approving plans and specifications for any proposed Structure to be caused to be built by any person other than Declarant, the ACC may establish setback requirements for the location of such Structure.

Section 6.11 Fences. No fence or wall of any land shall be erected, maintained, or altered on any Homesite without the prior written approval of the ACC of plans and specifications for such fences and walls.

Section 6.12 Roads and Driveways. No road or driveway shall be constructed or altered on any Homesite or Lot without the prior written approval of the ACC of plans and specifications for such roads and driveways. The Declarant, however, shall have the right to construct, or to authorize the construction of, such roads and driveways as may be convenient for the development of the Property or the Additional Property through any Homesite or Lot owned by Declarant or through Common Property. The Neighborhood Association has the right to collect assessments to maintain any private roads.

Section 6.13 Antennae/Satellite Dish. No outside television or radio aerial, antennae or other device for the reception or transmission of radio or television or other electronic signals shall be erected or maintained on any Lot or Homesite or upon the exterior of any dwelling or the Common Property appurtenant to any dwelling. The ACC or Declarant shall approve any application for the installation of one (1) satellite dish less than three (3) feet in diameter per Homesite or Lot, so long as the application indicates that the installation is for the personal use of the Owner and that the satellite dish will not be visible from the street. Notwithstanding the above, the ACC or Declarant shall have the power to require specific forms of screening such as fences or shrubbery as it deems appropriate in order to effectuate the intent of this Section 6.13 that such devices not be visible from the street and in order to render the installation as inoffensive as possible to other Owners. All installations must comply with local zoning requirements and building codes, if applicable.

Section 6.14 Exterior Lighting. Unless otherwise approved by the ACC, exterior lighting may be installed only in compliance with applicable ACC design standards. Floodlights must be "down shielded", which shall mean facing the Owner's dwelling and oriented upward or downward. All exterior lights shall be limited to any brightness/lumens limits and restrictions on hours of operation established by the Association. No exterior lights shall shine into the windows or private areas of adjacent Owners such as interior spaces, decks, side and/or rear yards. Notwithstanding anything stated herein to the contrary, exterior lighting shall be subject at all times to applicable laws, rules, and regulations related to nuisances.

Section 6.15. Security Cameras. All security cameras (including camera type, proposed location and mounting method, and field of view diagram) shall be approved by the ACC in advance of installation. For purposes of this provision, "security camera" shall mean any device capable of recording or transmitting video or images for surveillance purposes. Security cameras shall point at the Owner's dwelling and shall be installed to minimize angles which intrude into the Lot(s) or Homesite(s) of any other Owner(s). Security cameras shall not capture the private areas of adjacent Owners, such as interior spaces, decks, side and/or rear yards. Notwithstanding anything stated herein to the contrary, security cameras shall be subject at all times to applicable nuisance and noise pollution laws, rules and regulations, and all laws, rules and regulations related to surveillance, recording, and privacy

Section 6.16 Clotheslines, Garbage Cans. No clotheslines visible from any street, sidewalk or public area shall be permitted. All equipment, garbage cans, and woodpiles shall be kept in a garage or screened by adequate planting or approved fencing so as to conceal them from view by neighboring residences and streets.

Section 6.17 Parking and Related Restrictions.

(a) No resident owned vehicles of any type whatsoever shall be permitted to park on the streets of the Development at any time nor shall any resident owned vehicle be permitted to park on any Homesite or Lot except on a paved driveway or in a garage. Vehicles of guests shall be permitted to park on the streets of the Development on a temporary basis.

(b) No school bus, truck or commercial vehicle over three-quarters (3/4) ton capacity, house trailer, mobile home, motor home, recreational vehicle, camper, habitable motor vehicle of any kind, boat or boat trailer, trailers of any kind, or like equipment, exceeding twenty (20) feet in length shall be permitted on any Homesite or Lot.

(c) Vehicles and equipment described in Section 6.15(b) above, but which are less than twenty (20) feet in length, may be permitted on other than a temporary basis if stored within the garage with garage door closed.

(d) Any trash, firewood, wood scraps, building material or other such materials contained in any approved vehicle or trailer shall be covered from view.

(e) The purpose of this Section 6.15 is to help maintain the neat and attractive appearance of the Development by requiring the streets of the Development to remain cleared, and for larger vehicles and equipment to be either hidden from view or eliminated altogether if intended to be stored on more than a temporary basis. In effectuating the purpose of this Section, the ACC may adopt guidelines, rules and regulations which shall give greater substance to its provisions, as for example, by defining what shall be considered temporary or permanent in the case of each subsection above.

(f) The use of off road or unlicensed vehicles of any type including but not limited to four (4) wheel all terrain vehicles and dirt bikes are prohibited in the Development.

Section 6.18 Recreational Equipment. Recreational and playground equipment must be approved by the ACC, and shall be placed or installed only upon the rear yard of a Homesite unless otherwise approved by the ACC. Specifically restricted under this provision are skateboard ramps, tree houses,

trampolines, inflated structures, above ground pools, archery ranges and any associated equipment, air powered guns and any associated equipment, paint ball guns and any associated equipment and any other recreational equipment considered potentially hazardous.

Section 6.19 Non-Discrimination. No Owner or person authorized to act for an Owner shall refuse to sell or rent, after receiving a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the purchase or rental of any Homesite to any persons because of race, color, religion, sex, age or national origin in accordance with federal law. Anything in this Neighborhood Declaration to the contrary notwithstanding, this covenant shall run with the land and shall remain in effect without any limitation in time.

Section 6.20 Wetlands. On Homesites or Lots adjacent to a wetland primarily serving the Property (a) no refuse of any kind shall be placed on or disposed of into the adjacent waters or wetland which are to be kept clean and free of pollution; (b) no boats shall be used or permitted therein, except as may be approved by the ACC; and (c) subject to that easement for maintenance provided for in Section 7.1(e), and except as may be included as part of any Common Property including or adjacent to a wetland, no alteration may be made of a wetland bottom or edge, nor shall any canals be dug or excavated, nor shall any bulkheading, barges, docks, pilings, or other marine structures be erected adjacent thereto or thereupon unless approved by the ACC.

Section 6.21 Animals. No animals, livestock, swine or poultry of any kind, including birds, insects and reptiles, may be raised, bred, or kept on any Homesite or Lot other than a maximum of three (3) household pets kept on any one Homesite unless otherwise approved by the Master Association and Neighborhood Association in writing. No livestock or poultry shall be kept on any Homesite or Lot. No animal shall be allowed to become a nuisance or kept, bred, or raised for a commercial purpose. No Structure for the care, housing or confinement of any animal shall be constructed, placed, or altered on any Homesite unless plans, specifications and location for said Structure have been approved by the ACC. For the purposes of this Section 6.19, the term "household pets" shall exclude bees, cows, horses, poisonous snakes, swine, goats, and fowl, all of which are specifically prohibited from being kept on the Property. Also specifically prohibited are all aggressive breeds, including, but not limited to Staffordshire Bull Terriers, Bull Terriers, Bull Mastiff Pit Teniers and American Pit Bull Terriers, Dobermans as well as Rottweilers or any dog or breed found to be aggressive, violent, or destructive. In order to preserve the aesthetic qualities of the Property, to maintain sanitary conditions on the Property, to prevent the spread of worms and infectious diseases on the Property, to maintain a proper respect for other Owners and users of the Property, and to maximize the overall use and enjoyment of the Property, each Person who keeps a pet within a dwelling shall abide by rules and regulations established by the Declarant or the ACC from time to time. The breach of any of these rules and regulations shall be a noxious and offensive activity constituting a nuisance.

Section 6.22 Solid Waste.

(a) No person shall dump rubbish, garbage, or any other form of solid waste on any Homesite or Lot or on Common Property.

(b) Except during approved construction, no Person shall burn rubbish, garbage, or any other material on any Homesite, Lot, or on Common Property.

(c) Except for building materials employed during the course of construction of any Structure caused to be built by Declarant or approved by the ACC, no lumber, metals, bulk materials or solid waste of any kind shall be kept, stored, or allowed to accumulate on any Homesite or Lot unless screened or otherwise handled in a manner approved by the ACC.

(d) If rubbish, garbage, or any other form of solid waste is to be disposed of by being collected on a regular and recurring basis, closed containers may be placed in the open on any day persons are making such pick-up. At all other times, such containers shall be screened or enclosed from view from the street and adjacent Lots or Homesites.

Section 6.23 Nuisances. No noxious or offensive activity shall be carried on upon any Homesite or Lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the community.

Section 6.24 Landscape and Monument Easements. On Homesites subject to a Landscape or Monument Easement as set forth on any recorded plat of survey of the Development, such Homesites are subject to those easements rights set forth in Section 3.5.

Section 6.25 Water/Sewage. Declarant shall make provisions with the appropriate entity for water for each Homesite prior to sale of that Homesite by Declarant. No private water wells for domestic water use may be drilled or maintained on the Property by anyone other than Declarant. Declarant shall make provisions for sewage collection for each Homesite with the appropriate entity prior to sale of any Homesite by Declarant. No septic tank shall be permitted on the Property.

Section 6.26 Lease Restriction. No Owner may rent or lease its Homesite for a period of less than twelve (12) months. No Owner may rent or lease its Lot or Structures other than the residential dwelling on the Homesite.

Section 6.27 Occupancy Restrictions. No Homesite may be used or occupied as a primary residence by more than seven (7) Persons nor may a Homesite be used or occupied by more than two (2) Persons who are not Family Members of the Owner of the Homesite, and in all such cases parking for such user(s) and/or occupant(s) shall be limited to the garage and/or driveway of the subject Homesite. Any Person who rents or leases a Homesite is subject to the same occupancy restrictions as provided in this Section (i.e. - no more than seven (7) Persons nor more than two (2) Persons who are not Family Members of the Person leasing or renting the Homesite may occupy or use the Homesite as their primary residence during the rental or lease term). For the purposes of this Section, "Family Members" shall include: (i) the Owner of the Homesite (or any Person who rents or leases a Homesite), (ii) the spouse of an Owner (or the spouse of any Person who rents or leases a Homesite), (iii) the dependent children of an Owner (or of any Person who rents or leases a Homesite), and (iv) the dependent parents of an Owner.

ARTICLE VII **EASEMENTS, ZONING AND OTHER RESTRICTIONS**

Section 7.1 Easements.

(a) Declarant hereby expressly reserves to the Declarant, its successors and assigns forever, the right to create perpetual easements in, on, over and under any part of the Property owned by Declarant for any purpose which Declarant deems necessary, including, by way of example, and not limitation, the following:

(i) the erection, installation, construction and maintenance of wires, light poles, lines, conduits, and other poles and the necessary or proper attachments in connection with the transmission of electricity, telephone, cable television, and other utilities and similar facilities;

(ii) the erection, installation, construction, and maintenance of storm-water drains, land drains, public and private sewers, irrigation systems, pipelines for supplying gas, water and heat, and for any other public or quasi-public facility, service or function;

(iii) slope control purposes, including the right to grade and plant slopes and to prevent the performance of any activity which might interfere with slopes or which might create erosion or sliding problems or which might change, obstruct or retard drainage flow,

(iv) the planting or re-planting of hedges, shrubbery, bushes, trees, flowers and plants of any nature; and

(v) the erection, installation, construction and maintenance of fences, walls, monuments, signs, etc. along streets in, around and along, and at entrances to, the Development and the right to landscape such areas, plant, re-plant and prune hedges, shrubbery, bushes, trees, flowers, grass and plants of any nature.

(b) No Owner shall have any right to use any easement created by the Declarant in, on or over any portion of the Property unless such easement has been assigned by the Declarant to the Neighborhood Association.

(c) The Declarant hereby expressly reserves to the Declarant, its successors and assigns, across the Property, and across each portion of any Additional Property subsequently submitted to this Neighborhood Declaration by annexation as provided in Article X hereof perpetual easements appurtenant to all or any portion of the Property and to all or any portion of the Additional Property not subject to this Neighborhood Declaration for the following uses and purposes: (i) an easement for ingress and egress by vehicular and pedestrian traffic over (1) such drives, roadways, walkways and paths as are shown on the plat or plats recorded in connection with the initial phase of the Property and such portions of the Additional Property as are submitted to this Neighborhood Declaration, and (2) such drives, roadways, walkways and paths as may be constructed in the future, (ii) an easement for the purpose of installing, operating, maintaining and replacing wires, pipes, conduits and other structures and facilities necessary to the furnishing of gas, water, sewage, storm drainage, electricity, street lights, telephone, and other utilities and services, including the right to connect with and to use in common with the Owners in the initial phase of the Property and portions of the Additional Property subsequently submitted to this Neighborhood Declaration, the wires, pipes, conduits, and other structures and facilities furnishing such utilities and services to such Owners, (iii) an easement for the purpose of creating and maintaining satisfactory drainage across Homesites or Lots in the Development being ten (10) feet wide along each side yard and ten (10) feet wide along the rear yard of each Homesite or Lot; provided, however, said easement shall not include any portion of a Homesite upon which the foundation of any dwelling is located, and (iv) an easement for landscaping and maintenance purposes over and under that portion of each Homesite or Lot comprising the front or street side yard(s) for the purpose of maintaining and landscaping such portions of each Homesite or Lot. This right and easement to landscape and maintain the front yard of each Homesite or Lot shall not obligate the Declarant to maintain or landscape any portion of any Homesite or Lot, nor shall it relieve Owner from its obligation to maintain such areas as a portion of his Homesite or Lot. Any maintenance or landscaping performed shall be undertaken at Declarant's sole cost and expense and with a minimum of interference to the quiet enjoyment of the Homesite by the Owner. Declarant's rights under this Section 7.1(c)(iv) shall terminate for Declarant whenever Declarant shall voluntarily terminate such rights or whenever Declarant shall cease to own at least one Homesite(s) within the Property, whichever shall first occur.

(d) In addition to the above, the Declarant hereby grants a general easement in favor of utility, cable television and other such service companies over, under, and across each phase of the Property, and over, under, and across each portion of any Additional Property subsequently submitted to this Neighborhood Declaration by annexation as provided in Article X hereof, to maintain, repair, replace and service wires, pipes, conduits, street lights and other structures and facilities provided for the benefit of the Owners.

(e) The Declarant hereby expressly reserves a perpetual easement for the benefit of Declarant and its successors and assigns, and for the benefit of the Neighborhood Association, for the use and enjoyment of the surface waters of those portions of any wetland submitted as part of the Property, as well as a perpetual easement for the maintenance of wetlands or shorelines, if any, which are within the Development or which are made available for the use and enjoyment of the Owners within the Development. The Declarant, its successors and assigns, shall be under no duty to maintain any portion of any wetlands; however, such an easement is reserved in case maintenance is necessary to facilitate the use and enjoyment of the surface waters. Any maintenance performed shall be undertaken with a minimum of interference to the quiet enjoyment of Property adjacent to any wetland. The easement area for maintenance shall extend to twenty (20) feet above the shoreline of the wetland, which shall be determined at any time by the water level of the wetland and shall include those portions of the wetland which extend over any Homesites adjoining the wetland. The easement for use and enjoyment created hereby will not

include any portion of a Homesite above the water level, it being the intention of this easement to be limited to the waters of any wetland. The right to use and enjoyment of said water shall be subject to the restrictive covenants set forth in Section 6.18 of this Neighborhood Declaration as well as those regulations which may be promulgated by the Board of the Neighborhood Association from time to time.

(f) The easements created in this Article VII are in addition to any easements or rights created elsewhere in this Neighborhood Declaration or in other easements of record. The provisions of this Article VII may not be amended without the written consent of the Declarant, its successors and assigns.

Section 7.2 Easement Area. The words "Easement Area" as used herein shall mean those areas on any Homesite with respect to which easements are shown on a recorded deed or grant of easement, or on any filed or recorded map or plat relating thereto, or as otherwise set forth in Section 7.1.

Section 7.3 Entry. The Declarant and its employees, agents, successors and assigns, shall have the right at all reasonable times to enter upon all parts of each Easement Area for any of the purposes for which such Easement Area is reserved without being deemed to have committed a trespass or wrongful act solely by reason of such entry and carrying out of such purposes. The Declarant and its employees, agents, successors and assigns shall be responsible for leaving each Homesite in good condition and repair following any work or activity undertaken by the same in an Easement Area pursuant to the provisions of Section 7.1.

Section 7.4 Zoning and Private Restrictions. None of the covenants, restrictions or easements created or imposed by this Neighborhood Declaration shall be construed as permitting any action prohibited by applicable zoning laws, or by the laws, rules or regulations of any governmental body. In the event of any conflict between such laws, rules or regulations and the covenants, restrictions and easements created or imposed by this Neighborhood Declaration, the most restrictive provision shall govern and control. Notwithstanding the foregoing, if these Covenants are included as part of any zoning ordinance or resolution, the adoption of the same shall not prevent the later modification or amendment of these Covenants in accordance with the provisions for amendment contained in this Neighborhood Declaration.

Section 7.5 Landscaping. In all utility easement areas, access to transformers, pedestals, and other above ground utility equipment cannot be impeded by additional fencing or landscaping other than that approved by Declarant and the affected utility company.

Section 7.6 Easement Across Adjacent Residential Lot. The proximity of some dwellings to the Lot line necessitates the entry into adjacent Lots by Property Owners for the purpose of maintaining their own dwellings and landscaping. By acceptance of a Deed, each Owner of a Lot (for purposes of this Section 7.6, "Servient Lot") grants the adjacent Property Owner whose dwelling runs within five (5) feet of the Lot's common boundary line (for purposes of this Section 7.6, "Dominant Lot"), a maintenance easement which shall run parallel to and five (5) feet inside of the Lot's common boundary lines and agrees to indemnify and hold the Declarant, its successors and assigns harmless from any liability or expense relating to such easement. This maintenance easement is to permit the maintenance and repair of the dwelling and landscaping on the Dominant Lot, and to permit reasonable water runoff and general drainage for the Dominant Lot, but for no other purpose. Therefore, this five (5) foot deep maintenance easement shall extend in length only along the distance of the dwelling plus five (5) additional feet on each end of the dwelling, and this maintenance easement shall not extend along the entire distance of the common boundary line. All use of this easement shall be in a reasonable manner and at reasonable hours. Any dispute regarding the exercise of such easement rights shall be settled by decision of the Declarant, its successors and assigns. Any damage caused to the Servient Lot or dwelling thereon by use of this easement by the Owner of the Dominant Lot, shall be repaired or replaced at the expense of the Owner of the Dominant Lot.

Section 7.7 Easements for Eaves, Landscaping and other Projections. Due to the proximity of some dwellings to the Lot lines, the eaves and other similar projections of some dwellings or garages may encroach upon adjacent Lots. Therefore, the Declarant hereby reserves and the Owner of each Lot (for purpose of this Section 7.7, the "Servient Lot"), by acceptance of a Deed, grants to the Owner of each

adjacent Lot (for purposes of this Section 7.7., the "Dominant Lot") a perpetual easement over such portions of each Servient Lot as is necessary to accommodate the eaves, landscaping and other similar projections as originally constructed or approved by the Declarant to permit the existence of such encroachments. The easement granted hereby, however, shall not intrude more than three (3) feet into any Servient Lot. In the event of destruction of the dwelling on the Dominant Lot, the easement granted hereby shall permit the eaves and other similar projections of any replacement dwelling constructed on the Dominant Lot in accordance with this Neighborhood Declaration to encroach upon the adjacent Servient Lot to the same extent as the dwelling originally constructed on the Dominant Lot by the Declarant.

ARTICLE VIII **ENFORCEMENT**

Section 8.1 Right of Enforcement. This Neighborhood Declaration and the restrictions contained herein shall inure to the benefit of and shall be enforceable by (i) the Declarant so long as it is an Owner or maintains the right to annex Additional Property in accordance with Article X hereof (ii) the Neighborhood Association, and (iii) each Owner, his legal representatives, heirs, successors and assigns

Section 8.2 Right of Abatement

(a) Except where different notice provisions are provided in Section 6.2, in the event of a violation or breach of any restriction contained in this Neighborhood Declaration, the Neighborhood Association shall give written notice by certified mail to the Owner setting forth in reasonable detail the nature of such violation or breach and the specific action or actions needed to be taken to remedy such violation or breach. Except where different remedy provisions are provided in Section 6.2, if the Owner shall fail to take reasonable steps to remedy such violation or breach within thirty (30) days after the mailing of such written notice, then the Neighborhood Association shall have the Right of Abatement. If any assessment, interest, cost or charge required by this Neighborhood Declaration is not paid within sixty (60) days after such assessment is due or such charge is imposed, the Neighborhood Association shall have the right to notify any or all Mortgagees having a security interest in the Owner's Homesite or Lot that such Owner is in default in the performance of his obligations under these Covenants, and of those actions taken or proposed to be taken by the Neighborhood Association as a result of the default.

(b) The "Right of Abatement", as used in this Neighborhood Declaration, means the right of the Neighborhood Association, through its agents and employees, to enter at all reasonable times upon any Homesite or Lot as to which a violation, breach or other condition to be remedied exists, and to take the actions specified in the notice to the Owner to abate, extinguish, remove, or repair such violation, breach or other condition which may exist thereon contrary to the provisions of this Neighborhood Declaration or the rules and regulations adopted by the Neighborhood Association, without being deemed to have committed a trespass or wrongful act solely by reason of such entry and such actions, provided such entry and such actions are carried out in accordance with the provisions of this Section, and with the cost thereof, including the costs of collection and reasonable attorneys' fees, together with interest thereon at the lesser of the highest rate permitted by law or eighteen percent (18%) to be a binding personal obligation of such Owner enforceable in law, as well as a lien on such Owner's Homesite or Lot enforceable pursuant to the provisions of Section 8.5 hereof. Such lien shall be superior to any and all charges, liens, or encumbrances which may in any manner arise or be imposed upon the Homesite or Lot after such entry whether arising from or imposed by judgment or decree or by any agreement, contract, mortgage or other instrument, excepting only (i) such liens for taxes or other public charges as are by applicable law made superior, (ii) the liens created by Section 5.1 hereof, and (iii) the lien or charge of all first and second Mortgages of record (meaning any recorded Mortgages with first or second priority over other Mortgages) made in good faith and for value.

Section 8.3 Fines and Penalties and Creation of Lien

(a) Except for nonpayment of any annual or special assessments, which is controlled by Section 5.6, in addition to all other remedies set forth in this Neighborhood Declaration, the Neighborhood

Association, acting through its Board of Directors, may establish fines and penalties for any or all violations of these Covenants

(b) The Neighborhood Association, acting through its Board of Directors, shall have the authority to establish different degrees or categories of violations and to further establish fines or penalties which vary in amount, or method of application, from category to category. All fines within any one category shall be set at a standard amount and shall be applied by a standard method.

(c) Except for violations of rules governing the use, operation and maintenance of the Common Property, no fine or penalty provided for herein shall begin to accrue unless the Owner has been given notice in accordance with Section 8.2(a). This provision shall not supersede any other provision of this Neighborhood Declaration requiring different notice.

(d) Due to the recognition that fines and penalties are often not established until after a violation has occurred, the Neighborhood Association, acting through its Board of Directors, shall have the authority to assess any fines or penalties established in accordance with these provisions against any and all violations of these Covenants, regardless of when the violation occurred, however, no fines or penalties can begin accruing until after they are adopted and notice of the penalty has been given to the Owner.

(e) Any fines or penalties assessed pursuant to this Section 8.3 for violations of these Covenants, including any fines or penalties assessed for violation of rules and regulations relating to the use, operation and maintenance of the Common Property, together with the cost of collection and reasonable attorneys' fees, shall be a binding personal obligation of the Owner enforceable in law, as well as a lien on such Owner's Homesite enforceable pursuant to the provision of Section 8.5 hereof. Such lien shall be superior to any and all subsequent charges, liens or encumbrances which may in any manner arise or be imposed upon the Homesite whether arising from or imposed by judgment or decree or by any agreement, contract, mortgage, or other instrument, excepting only (i) such liens for taxes or other public charges as are by applicable law made superior, (ii) the liens created by Section 5.1 hereof, and (iii) the lien or charge of all first and second Mortgages of record (meaning any recorded Mortgages with first or second priority over other Mortgages) made in good faith and for value.

Section 8.4 Specific Performance. Nothing contained in this Neighborhood Declaration shall be deemed to affect or to limit the rights of the Declarant, the Neighborhood Association or any Owner to bring suit for and collect damages. However, it is hereby declared that it may be impossible to measure accurately the damages which will accrue to a beneficiary hereof, its transferees, successors or assigns, by reason of a violation of or failure to perform any of the obligations provided by this Neighborhood Declaration; and therefore, any beneficiary hereof shall be entitled to relief by way of injunction or specific performance, as well as any other relief available at law or in equity, to enforce the provisions hereof.

Section 8.5 Collection of Assessments and Enforcement of Lien. If any assessment, interest, cost or other charge is not paid as required by this Neighborhood Declaration, the Neighborhood Association may bring either an action at law against the Owner personally obligated to pay the same, or an action to foreclose any lien created by this Neighborhood Declaration against any Homesite or Lot subject to the lien, or both, for the purpose of collecting such assessment, cost or charge, plus any interest thereon and costs of collection, including reasonable attorneys' fees.

Section 8.6 No Waiver. The failure of the Declarant, the Neighborhood Association, or the Owner of any Homesite, his or its respective legal representatives, heirs, successors and assigns, to enforce these Covenants shall in no event be considered a waiver of the right to do so thereafter, as to the same violation or breach or as to any violation or breach occurring prior or subsequent thereto.

ARTICLE IX DURATION AND AMENDMENT

Section 9.1 Duration. This Neighborhood Declaration, and all of the terms, easements, provisions, liens, charges, restrictions and covenants set forth herein, shall run with and bind the Property, shall be and

shall remain in effect, and shall inure to the benefit of, and be enforceable by, the Declarant, its successors and assigns, the Neighborhood Association, or by any Owner, and their respective legal representatives, heirs, successors and assigns, for an initial period of twenty (20) years, and shall automatically renew for successive twenty (20) year periods, and there shall be no limit on the number of times this Neighborhood Declaration shall be renewed. Notwithstanding the above, this Neighborhood Declaration may be terminated only upon compliance with the provisions of O.C.G.A Section 44-5-60(d)(2).

Section 9.2 Amendment.

(a) By Declarant. So long as Declarant owns at least one (1) Homesite or Lot held primarily for sale or has an unexpired option to add Additional Property to the Development, these Covenants may be amended unilaterally at any time and from time to time by Declarant (i) if such amendment is necessary to bring any provision hereof into compliance with any applicable governmental statute, rule or regulation or judicial determination which shall be in conflict therewith, (ii) if such amendment is necessary to enable any reputable title insurance company to issue title insurance coverage with respect to the Homesites or Lots subject to these Covenants, (iii) if such amendment is required by an institutional or governmental lender or purchaser of Mortgage loans, including, for example, the Federal National Mortgage Corporation, to enable such lender or purchaser to make or purchase Mortgage loans on the Homesites or Lots subject to these Covenants, (iv) if such amendment would enable any governmental agency, such as the Veterans Administration or reputable private mortgage insurance company to insure Mortgage loans on the Homesites and Lots subject to these Covenants, or (v) if such amendment is necessary to correct a scrivener's error in the drafting of this Neighborhood Declaration, provided any such amendment shall not adversely affect the title to any Owner's Homesite or Lot, unless such Owner shall consent thereto in writing.

(b) By Owners and Declarant. These Covenants may be amended at any time and from time to time by the affirmative vote of at least two-thirds (2/3) of the Owners at a special or annual meeting of the Owners, where a quorum is present; provided, however, such amendment by the Owners shall not be effective unless also signed by the Declarant, if the Declarant is the Owner of any real property subject to these Covenants or any portion of the Additional Property, and further provided further, however, that no amendment affecting the Declarant's right to add Additional Property shall be effective unless also signed by the Declarant.

(c) Effect. No amendment to the provisions of these Covenants shall materially and adversely alter, modify, change or rescind any right, title, interest or privilege herein granted or accorded to the holder of any Mortgage encumbering any Homesite or Lot affected thereby unless such holder shall consent in writing thereto. No amendment to these Covenants shall be effective if such amendment would impair or prejudice the rights of the Master Association or would violate the provisions of the Master Declaration without the prior written approval of Declarant (as such term is defined in the Master Declaration), or its successors or assigns. Notwithstanding the foregoing, nor the other provisions contained in this Neighborhood Declaration, no amendment to the Neighborhood Declaration, the Articles of Incorporation or the Bylaws, which modifies or affects the rights, privileges, options or exemptions of the Declarant shall be effective unless consented thereto in writing by the Declarant. Any such amendment shall not become effective until the instrument evidencing such change and signed by the Declarant has been filed for record in the Office of the Clerk of Superior Court of Glynn County. The written consent thereto of any Mortgage holder affected thereby shall also be filed with such amendment. Every purchaser or grantee of any interest in any real property now or hereafter subject to these Covenants, by acceptance of a deed or other conveyance thereof, thereby agrees that these Covenants may be amended as provided in this Section 9.2.

ARTICLE X ANNEXATION

Section 10.1 Submission of Additional Property. Declarant shall have the option and right from time to time, without the necessity of consent by the Neighborhood Association, the Board or the Owners, but subject to Section 10.2 of this Article, to submit all or portions of the Additional Property to this Neighborhood Declaration and thereby to cause the Additional Property, or such portions thereof as may be submitted, to become part of the Property. This option may be exercised by the Declarant in accordance with the

conditions and limitations set out in Section 10.2 of this Article, which are the only conditions and limitations on such right.

Section 10.2 Conditions of Annexation. Any annexation as permitted in Section 10.1 of this Article shall be in accordance with the following terms and conditions:

(a) The option to submit portions of Additional Property may be exercised at any time and from time to time until ten (10) years from the date this Neighborhood Declaration is recorded; provided, however, that the Owners of Homesites to which two-thirds (2/3) of the Class A votes in the Neighborhood Association appertain, exclusive of any vote or votes appurtenant to Homesites or Lots then owned by Declarant, may consent to the extension of such option by vote taken not more than one (1) year prior to the date upon which such option will expire.

(b) The legal description of the Additional Property is set forth in **Exhibit "B"**. Portions of the Additional Property may be added at different times, and there are no limitations fixing the boundaries of those portions or regulating the order in which any such portions may become part of the Property.

(c) All Homesites or Lots created on portions of the Additional Property which are added to the Property will be restricted exclusively to residential purposes, in accordance with Article VI of this Neighborhood Declaration, unless otherwise used as Common Property. The exercise of the option to submit a portion of the Additional Property to the Neighborhood Declaration shall not bar further exercise of this option as to other portions or the balance of the Additional Property.

(d) If the Additional Property or any portion thereof is subjected to this Neighborhood Declaration, Declarant reserves the rights to designate the boundaries of the Homesites, Lots, and Common Property, if any, in accordance with Article II of this Neighborhood Declaration.

(e) The option reserved by Section 10.1 of this Article may be exercised by the Declarant alone (without the consent of the Neighborhood Association or any Owner) by the execution by the Declarant of an amendment to this Neighborhood Declaration which shall be filed for record in the Office of the Clerk of Superior Court of Glynn County.

(f) In addition to the procedure outlined hereinabove, the option reserved by Section 10.1 of this Article may be exercised with respect to any portions of the Additional Property, notwithstanding that such Additional Property may be owned by Persons, including any individual, individuals, corporations, partnerships or any other type of entity, other than Declarant. Declarant shall exercise this option by an amendment expressly submitting such property to this Neighborhood Declaration, which amendment shall be filed for record in the Office of the Clerk of Superior Court of Glynn County. Any such amendment shall contain a statement consenting to the annexation of any such Additional Property, together with a reference to the Neighborhood Declaration (citing the specific Deed Book and Page in which such Neighborhood Declaration is recorded) executed by the owner or owners thereof submitting such Additional Property to this Neighborhood Declaration. Upon exercise of the foregoing procedure, the provisions of this Neighborhood Declaration shall be understood and construed as embracing all of the Property, including the initial phase and such portions of the Additional Property as have become part of the Property by annexation in this manner.

(g) Should the option to add Additional Property or any portions thereof not be exercised within the term specified herein or be otherwise released or terminated by Declarant, Declarant shall not be obligated to impose on the Additional Property or any portion thereof any covenants, conditions or restrictions whatsoever.

Section 10.3 Effect of Annexation.

(a) From and after the date of annexation of any portion of any Additional Property, each Homesite and Lot so added to the Property and the Owners thereof, shall have the same vote, shall share the same obligations and responsibilities, and shall have the same rights and privileges afforded every other

Homesite or Lot previously comprising part of the Property. Upon annexation of each portion of the Additional Property, as herein provided, the Neighborhood Association shall be deemed to have assumed, automatically, and without the necessity of consent by the Neighborhood Association, the Board or any individual Owner, the covenant to maintain the Common Property and the other obligations imposed by this Neighborhood Declaration, as amended from time to time, with respect to that portion of the Additional Property which is the subject of annexation.

(b) Each Owner, by acceptance of a deed to a Homesite or Lot in the Property, and the Neighborhood Association, shall be deemed to have approved annexation in the manner provided in this Article X.

Section 10.4 Proposed or Future Development of Additional Property. Notwithstanding any other provision contained in this Neighborhood Declaration, or any language contained upon any plat of survey of the Development, Declarant is under no obligation to submit any portion of the Additional Property to the Neighborhood Declaration, or to develop any portion of the Additional Property. Any references to "proposed" or "future" development are for the Declarant's reference only, and any portion of the Additional Property may be developed by Declarant as Declarant in its sole and absolute discretion sees fit.

Section 10.5 Withdrawal of Property. Declarant reserves the right to amend this Neighborhood Declaration unilaterally at any time so long as Declarant holds an unexpired option to expand the Development pursuant to this Article, without prior notice and without the consent of any Person, for the purpose of removing certain portions of the Development then owned by the Declarant from the provisions of this Neighborhood Declaration to the extent originally included in error or as a result of any changes whatsoever in the plans for the Development desired to be effect by the Declarant.

ARTICLE XI **MORTGAGEE PROVISIONS**

The following provisions are for the benefit of holders of first Mortgages on Homesites and Lots in the Development. The provisions of this Article apply to both this Neighborhood Declaration and to the Bylaws notwithstanding any other provisions contained therein.

Section 11.1 Notices of Action. An institutional holder, insurer, or guarantor of a Mortgage, who provided written request to the Neighborhood Association (such request to state the name and address of such holder, insurer, guarantor and the Homesite or Lot number, therefore becoming an "Eligible Holder"), will be entitled to timely written notice of:

(a) any condemnation loss or any casualty loss which affects a material portion of the Development or which affects any Homesite or Lot on which there is a first Mortgage held, insured or guaranteed by such Eligible Holder,

(b) any delinquency in the payment of assessments or charges owned by an Owner of a Homesite or Lot subject to the Mortgage of such Eligible Holder if such delinquency has continued for a period of sixty (60) days; provided, however, notwithstanding this provision, any holder of a first Mortgage, upon request, is entitled to written notice from the Neighborhood Association of any default in the performance by an Owner of a Homesite or Lot of any obligation under the Neighborhood Declaration or Bylaws of the Neighborhood Association which is not cured within sixty (60) days,

(c) any lapse, cancellation, or a material modification of any insurance policy maintained by the Neighborhood Association; or

(d) any proposed action which would require the consent of a specified percentage of Eligible Holders.

Section 11.2 No Priority. No provision of this Neighborhood Declaration or the Bylaws gives or shall be construed as giving any Owner or other party priority over any rights of the first Mortgagee of any

Homesite or Lot in the case of distribution to such Owner of insurance proceeds or condemnation awards for losses to or a taking of the Neighborhood Common Area.

Section 11.3 Notice to Neighborhood Association. Upon request, each Owner shall be obligated to furnish to the Neighborhood Association the name and address of the holder or any Mortgage encumbering such Owner's Homesite and/or Lot.

Section 11.4 Right to Records. Upon written request in accordance with Section 11.1, all Eligible Holders shall:

- (a) be entitled to attend and observe all meetings of Owners, but not meetings of the Board;
- (b) be furnished with copies of annual financial reports made to the Owners; and
- (c) be entitled to inspect the financial bonds and records of the Neighborhood Association during reasonable business hours.

Section 11.5 Failure of Mortgagee to Respond. Any Mortgagee who receives a written request from the Board of Directors to respond to or consent to any action shall be deemed to have approved such action if the Neighborhood Association does not receive a written response from the Mortgagee within thirty (30) days of the date of the Neighborhood Association's request, provided such request is delivered to the Mortgagee by certified or registered mail, return receipt requested.

Section 11.6 HUD/VA/FHA Approval. As long as there is a Class "B" membership, the following actions shall require the prior approval of the U.S. Department of Housing and Urban Development or the U.S. Department of Veterans Affairs or the Federal Housing Administration, if either such agency is insuring or guaranteeing the Mortgage on any Homesite or Lot: merger, consolidation, or dissolution of the Neighborhood Association; dedication, conveyance, or mortgaging of the Neighborhood Common Area; or material amendment of this Neighborhood Declaration or the Bylaws. The granting of easements for utilities or other similar purposes consistent with the intended use of the Neighborhood Common Area and/or the dedication of roads shall not be deemed a conveyance within the meaning of this Section. Should the Veterans' Administration, the Federal Housing Administration, the National Mortgage Neighborhood Association, or the Federal Home Loan Mortgage Corporation subsequently delete any of their respective requirements which may have necessitated the provisions of this Article XI or make such requirements less stringent, the Board, without approval of the Owners, may cause an amendment this Article XI to be recorded to reflect such changes.

Section 11.7 Insurance.

(a) Policies. At all times during the term of this Neighborhood Declaration, the Neighborhood Association, its successors and assigns, shall be required to keep any and all recreational facilities, and any other improvements located on the Common Property fully insured by a reputable insurance company authorized to transact business in the State of Georgia with (i) fire, vandalism, malicious mischief and extended coverage insurance in an amount adequate to cover the cost or replacement of such improvement in the event of loss of any and/or all of such improvements, fixtures and contents thereof, and (ii) public liability insurance in such amounts as shall be determined by the Board of Directors as appropriate for the type of recreational activities which shall be allowed on the Common Property. Any such policies of insurance shall require that the certificate holders are and continue to be insured by giving thirty (30) days prior written notice of any cancellation of such policies.

(b) Destruction or Damage. Immediately after the damage or destruction by fire other casualty to all or any portion of any improvement covered by insurance written in the name of the Neighborhood Association, the Board or its duly authorized agent shall proceed with the filing and adjustment of all claims arising under such insurance and obtain reliable and detailed estimates of the cost of repair or reconstruction of the damaged or destroyed property. "Repair or reconstruction", as used in this Section

11.7, means repairing or restoring the property to substantially the same condition and location that existed prior to the fire or other casualty.

(c) Reconstruction. Any damage or destruction shall be repaired or reconstructed unless, within sixty (60) days after the casualty, at least seventy-five percent (75%) of the total Neighborhood Association vote entitled to vote thereon, and, for so long as the Declarant owns at least one (1) Homesite or Lot, the Declarant, otherwise agree. If for any reason either the amount of the insurance proceeds to be paid as a result of such damage or destruction, or reliable and detailed estimates of the cost of repair or reconstruction, or both, are not made available to the Neighborhood Association within such period, then the period shall be extended until such information shall be made available, provided, however, such extension shall not exceed one hundred and twenty (120) days. No Mortgagee shall have the right to participate in the determination of whether damage or destruction shall be repaired or reconstructed.

(d) Special Assessments. If the damage or destruction for which the insurance proceeds are paid is to be repaired or reconstructed and such proceeds are not sufficient to defray the cost thereof, the Board shall, without the necessity of a vote of the Neighborhood Association's Members, levy a special assessment. Additional assessments may be made in like manner at any time during or following the completion of any repair or reconstruction. If the funds available from insurance exceed the costs of repair or reconstruction or if the improvements are not repaired or reconstructed, such excess shall be deposited for the benefit of the Neighborhood Association.

(e) No Reconstruction. in the event that it should be determined by the Neighborhood Association in the manner described above that the damage or destruction shall not be repaired or reconstructed and no alternative improvements are authorized, then the Property shall be restored to its natural state and maintained as an undeveloped portion of the Community in a neat and attractive condition.

(f) Deductible Allocation. The deductible for any casualty insurance policy carried by the Neighborhood Association shall, in the event of damage or destruction, be allocated among the persons who are responsible hereunder for maintenance of the damaged or destroyed property.

Section 11.8 No Priority. No provision of this Neighborhood Declaration or the Bylaws gives or shall be construed as giving any Owner or other party priority over any rights of the Mortgagee of any Homesite or Lot in the cases of distribution to such Owner of insurance proceeds or condemnation awards for losses to or a taking of the Common Property.

Section 11.9 Professional Management. Any agreement for professional management of the Neighborhood Association, or any other contract providing services of the Declarant, may not exceed three (3) years. Any such agreement must provide for termination by either party without cause and without payment of a termination fee with ninety (90) days written notice.

Section 11.10 Applicability of Article XI. Nothing contained in this Article shall be construed to reduce the percentage vote that must otherwise be obtained under the Neighborhood Declaration, Bylaws, or Georgia law for any of the acts set out in this Article.

ARTICLE XII MISCELLANEOUS

Section 12.1 No Reverter. No restriction herein is intended to be, or shall be construed as, a condition subsequent or as creating a possibility of reverter.

Section 12.2 Severability. A determination by a court that any provision hereof is invalid for any reason shall not affect the validity of any other provisions hereof.

Section 12.3 Headings. The headings of the Articles and Sections hereof are for convenience only and shall not affect the meaning or interpretation of the contents of this Neighborhood Declaration.

Section 12.4 Notices. All notices, requests, objections, waivers, rejections, agreements, approvals, disclosures or consent of any kind made pursuant to this Neighborhood Declaration, whether by the Declarant, the Neighborhood Association, the ACC, the Owner, or any other Person, shall be in writing. Unless and until a different address is provided in writing to the party seeking to provide notice, all such writings shall be delivered, as may be appropriate, to the following addresses:

- (a) Declarant: Smith Family Homes, LLC
152 Thunderbird STE 207
Richmond Hill, GA 31324
- (b) Owners: Each Owner's address as registered
with the Neighborhood Association in accordance
with the Bylaws.

Any written communication transmitted by the United States Mail, with sufficient postage affixed, shall be deemed received on the third (3) day following the day such written notice is deposited and postmarked in the United States Mail.

Section 12.5 Interpretation. Throughout this Neighborhood Declaration, the masculine gender shall be deemed to include the feminine and vice versa, and the singular shall be deemed to include the plural and vice versa.

Section 12.6 No Liability. Declarant has, using best efforts and all due diligence, prepared and recorded this Neighborhood Declaration so that each and every Owner shall have the right and the power to enforce the terms and provisions of this Neighborhood Declaration against every other Owner. However, in the event that this Neighborhood Declaration is, for any reason whatsoever, unenforceable by an Owner (or any other person) in a court of law or otherwise, Declarant shall have no liability of any kind as a result of such unenforceability, and each and every Owner, by acceptance of a deed conveying a Homesite or Lot, acknowledges that Declarant shall have no such liability.

Section 12.7 Trademarks. Declarant intends to register the mark "SWEETWATER AT GOLDEN ISLES II" or a similar mark as a registered trademark under the laws of the State of Georgia. Each Owner, by acceptance of a deed to any Lot or Homesite within the Property hereby acknowledges that "SWEETWATER AT GOLDEN ISLES II", "SMITH FAMILY HOMES, LLC", "SWEETWATER AT GOLDEN ISLES II PROPERTY OWNERS ASSOCIATIONS, INC." and any associate designs are service marks and trademarks of Declarant Each Owner agrees to refrain from misappropriating or infringing on the rights of Declarants to these marks.

IN WITNESS WHEREOF, the Declarant has caused this Neighborhood Declaration to be duly executed and sealed this 9th day April, 2026.

Signed, sealed and delivered
in the presence of:

[Signature]
Unofficial witness

SMITH FAMILY HOMES, LLC

By: *[Signature]*
Steven E Smith, Manager

[Signature]
Notary Public



EXHIBIT "A"
PROPERTY

[See Attached]

**LEGAL DESCRIPTION
EXHIBIT A**

ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING IN THE 1366TH G.M.D. OF GLYNN COUNTY, GEORGIA, CONTAINING APPROXIMATELY 17.85 ACRES AND BEING MORE PARTICULARLY DESCRIBED ON A DIVISION SURVEY FROM PARENT TRACT DATED 09-12-2022 FOR LAMAR SMITH HOMES, PREPARED BY MAXWELL-REDDICK AND ASSOCIATES RECORDED IN PLAT BOOK 36, PAGE 178 OF THE GLYNN COUNTY RECORDS, WHICH READS AS FOLLOWS:

COMMENCING AT THE INTERSECTION OF THE EASTERN RIGHT-OF-WAY OF NAUTILUS AVE. (60' RIGHT-OF-WAY) AND THE SOUTHERN RIGHT-OF-WAY OF SWEETWATER BLVD. (60' RIGHT-OF-WAY) THENCE ALONG THE EASTERN RIGHT-OF-WAY OF NAUTILUS AVE. THE FOLLOWING BEARINGS AND DISTANCES, SOUTH 22°45'35" WEST A DISTANCE OF 46.90' TO A ONE-HALF INCH REBAR FOUND (1/2"RBF); THENCE SOUTH 17°17'05" WEST COUNTERCLOCKWISE ALONG THE ARC OF A CURVE (ARC=61.90', RADIUS=320.00'), WHICH SUBTENDS A CHORD DISTANCE OF 61.80' TO A ONE-HALF INCH BENT REBAR FOUND (1/2"BRBF); THENCE SOUTH 11°44'40" WEST A DISTANCE OF 147.79' TO A POINT; THENCE SOUTH 15°44'26" WEST CLOCKWISE ALONG THE ARC OF A CURVE (ARC=117.21', RADIUS=630.39'), WHICH SUBTENDS A CHORD DISTANCE OF 117.11' TO A ONE-HALF INCH REBAR FOUND (1/2"RBF).

BEGINNING AT SAID ONE-HALF INCH REBAR FOUND (1/2"RBF) LOCATED ON THE EASTERN RIGHT-OF-WAY OF NAUTILUS AVE. (60' RIGHT-OF-WAY) THENCE LEAVING THE RIGHT-OF-WAY OF NAUTILUS AVE. SOUTH 46°03'25" EAST A DISTANCE OF 262.93' TO A ONE-HALF INCH CAPPED REBAR FOUND (1/2"CRBF); THENCE SOUTH 43°56'38" WEST A DISTANCE OF 1239.45' TO A ONE-HALF INCH CAPPED REBAR SET (CRBS); THENCE NORTH 86°00'09" WEST A DISTANCE OF 120.27' TO A THREE-QUARTER INCH CAPPED IRON PIPE SET (3/4"CIPS); THENCE NORTH 51°32'10" WEST A DISTANCE OF 135.73' TO A THREE-QUARTER INCH CAPPED IRON PIPE SET (3/4"CIPS); THENCE NORTH 78°35'06" WEST A DISTANCE OF 104.61' TO A THREE-QUARTER INCH CAPPED IRON PIPE SET (3/4"CIPS); THENCE SOUTH 74°44'43" WEST A DISTANCE OF 231.23' TO A THREE-QUARTER INCH CAPPED IRON PIPE SET (3/4"CIPS); THENCE SOUTH 53°07'58" WEST A DISTANCE OF 117.36' TO A THREE-QUARTER INCH CAPPED IRON PIPE SET (3/4"CIPS); THENCE NORTH 42°42'14" WEST A DISTANCE OF 21.57' TO A THREE-QUARTER INCH CAPPED IRON PIPE SET (3/4"CIPS); THENCE NORTH 10°31'04" EAST A DISTANCE OF 376.24' TO A THREE-QUARTER INCH CAPPED IRON PIPE SET (3/4"CIPS); THENCE NORTH 57°05'29" EAST A DISTANCE OF 865.25' TO A THREE-QUARTER INCH CAPPED IRON PIPE SET (3/4"CIPS); THENCE NORTH 70°34'34" EAST A DISTANCE OF 37.01' TO A THREE-QUARTER INCH CAPPED IRON PIPE SET (3/4"CIPS); THENCE NORTH 48°40'20" EAST A DISTANCE OF 275.74' TO A ONE-HALF INCH CAPPED REBAR SET (CRBS); THENCE NORTH 31°43'53" EAST A DISTANCE OF 201.38' TO A ONE-HALF INCH CAPPED REBAR SET (CRBS); THENCE SOUTH 74°35'44" EAST A DISTANCE OF 15.78' TO A ONE-HALF INCH CAPPED REBAR FOUND (1/2"CRBF); THENCE SOUTH 74°36'16" EAST A DISTANCE OF 142.29' TO A ONE-HALF INCH REBAR FOUND (1/2"RBF) LOCATED ON THE WESTERN RIGHT-OF-WAY OF NAUTILUS AVE. (60' RIGHT-OF-WAY); THENCE ALONG THE WESTERN RIGHT-OF-WAY OF NAUTILUS AVE. SOUTH 17°12'44" WEST CLOCKWISE ALONG THE ARC OF A CURVE (ARC=69.86', RADIUS=770.00'), WHICH SUBTENDS A CHORD DISTANCE OF 69.84' TO A ONE-HALF INCH BENT REBAR FOUND (1/2"BRBF); THENCE SOUTH 70°14'54" EAST A DISTANCE OF 60.03' TO A ONE-HALF INCH REBAR FOUND (1/2"RBF) LOCATED ON THE EASTERN RIGHT-OF-WAY OF NAUTILUS AVE., WHICH IS THE POINT OF BEGINNING.

SAID TRACT/PARCEL IS BOUND AS FOLLOWS: ON THE NORTH BY VARIOUS LOTS OF SWEETWATER PHASE 1 AND THE RIGHT-OF-WAY OF NAUTILUS AVE. (60' RIGHT-OF-WAY) ON THE EAST BY LANDS OF FLIMINGTON FOREST PROPERTIES, LLC. ON THE SOUTH BY LANDS OF FLIMINGTON FOREST PROPERTIES, LLC. ON THE WEST BY LANDS OF FLIMINGTON FOREST PROPERTIES, LLC.

EXHIBIT "B"
ADDITIONAL PROPERTY

[Intentionally Blank]