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David C. Wall

RESERVATIONS, RESTRICTIONS, COVENANTS AND CONDITIONS

This Declaration made on the date hercinefter set forth by the undersigned, owners of property located in Habershern County, Georgia, being in Land Lot 141, District 11, and being more particularly described on Exhibit "A" attached hereto and incorporated by reference herein;

The purpose of the following Reservations, Restrictions, Covenants and Conditions is to ensure the use of said realty by the owners, to prevent the impairment of the attractiveness of said realty, and to maintain the desired character of the community, and thereby to secure each present or future owner, the full benefit and enjoyment of their property. The Reservations, Restrictions, Covenants and Conditions hereinafter set out are to run with the land and shell be binding upon all parties and persons owning lots subdivided from the described property or claiming under them,

If the owners of such lots or any of them, or their heliz, successors or essigns shall violate any of the Reservations, Restrictions, Covenants and Conditions hereinafter set out, it shall be tawful for any other person owning real property situated in said described property to prosecute any proceeding at lew or in equity against the person or persons violating any of such Reservations, Restrictions, Covenants and Conditions either to prevent him from so doing or to recover demages for such violations, or both. Invalidation of any one provision by judgment or otherwise shall in no way affect any remaining provisions which shall remain in full force and effect.

ARTICLE 1

- 1.01 "Association" shall mean and refor to the association created hereby which shall be known as "Woodcrest of Habersham County Property Owners Association, Inc.", its successors and easigns.
- 1.02 "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any lot which is part of the properties, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.
- 1.03 "Properties" chall mean and refer to that cartain real property described in Exhibit "A" hereto, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.
- 1.04 "Common Areas" shall mean all real property owned by the Association for the common use and enjoyment of the Owners, including but not limited to readways and green space.
- 1.05 "Lot" shall mean and refer to any lot of land or parcel shown on any recorded subdivision map of the proporties with the exception of the Common Areas.
- 1.09 "Declarant" shall mean and refer to Rennie Hames Development Group, LLC, its auccessors and

ARTICLE II

PROPERTY RIGHTS

Owners' Essements of Enjoyment and Ingress and Egress

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- 2.01 Every Owner shall have a right and easement of onjoyment in and to the Common Areas, if any, and the right of pessage across the Roads of the Subdivision which rights shall be appurtenent to and shall pass with the title to every lot, subject to the following:
- (a) The right of the Association to dedicate or transfer any of the roadways of the subject property to Habersham County, Georgia. Owners purchasing land hereunder authorize Declarant or the Association to execute any and all deeds and/or easements to Habersham County, Georgia, for the transfer of the platted roadways.
- (b) The above described property is subject to all the easements, reservations, exceptions, and conditions included in any warranty deed to the Decisrant, and expressly subject to any easements existing, if any for ingress and egress of Habersham County, Georgia.
- (C) The above described property is subject to all the easements, reservations, executions, and conditions noted on the plet of survey filed contemporaneously with this document and identified in Exhibit "A" hereto.

DELEGATION OF USE

2.02 Any owner may delegate, in accordance with the Bylaws, his right to the Common Area and facilities and rights of ingress and agrees across the Subdivision Roads to the members of his family, his tenents, or contract purchasers who reside on e lot.

ARTICLE III MEMBERSHIP AND VOTING RIGHTS

- 3.01 Every Owner of a lot which is subject to assessment shall be a member of the Association. Memberships shall be appurtenent to and may not be separated from ownership of any lot which is subject to assessment.
- 3.02 The Association shall allow voting privileges of one vote for each Lot owned, Declarant included. When more than one person holds an interest in any lot, the vote of such Lot shall be exercised as they among themselves determine, but in no event shall more than one (1) vote be cast with respect to any Lot.
- 3.03 The members of the Association shall create and maintain a Board of Directors to govern its affairs, the number, term, and composition of which shall be determined from time to time by the mejority of the members.

ARTICLE IV COVENANT FOR MAINTENANCE ASSESSMENTS

CREATION OF THE LIEN AND PERSONAL OBLIGATION OF ASSESSMENTS

4.01 Each Owner of any Lot by acceptance of a deed therefore, whether or not it shall be so express in such deed, is deemed to covenant and agree to pay to the Association; (1) annual assessment or charges, (2) initial assessment, and (3) special essessments for capital improvements, such assessments to be established and collected as hereinafter provided. Declarant herein is expressly not included for payment of any annual or special assessment. Owners who never intend to occupy the property and are building a spec house for resale are expressly not included for payment of any initial, annual, or special assessment. The annual and special assessments, together with interest, costs which each such assessment is made. Each such assessment, together with interest, costs, and repronable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due.

Purpose of Assessments

4.02 The assessments levied by the Association shall be exclusively to offset the administrative costs of forming and operating the Association and to promote the recreation, health, safety, and welfare of the randoms in the Properties and for the improvement and maintenance of the Common Area and the Roads (provided the roads are not county maintained). The Association shall establish a minimum of one checking account.

Maximum initial Assessment

4.03 Until January 1 of the year immediatoly following the conveyance of the first Lot to an Owner, the maximum initial assessment shell be Fifty and NO\100 Dollars (\$50.00) per lot. The Board of Directors of the Association shell have

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the authority to increase or decrease any assessments with proper notice hereinafter stated having been given. The initial assessment shall be a one time fee charged and collected at closing and credited to the Association for the purpose of offsetting and reimbursing the Declarant for the costs of initially forming the Association and for attorney's fees and accountant's fees and all necessary costs related thereto.

Meximum Annual Assessment

4.04 Until January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual essessment shall be One Hundred and NONOO Dollars (\$100.00) per lot. The Board of Directors of the Association shall have the authority to Increase or decrease any assessments with proper notice hereinefter stated having been given.

Special Assessments for Capital Improvements

In addition to the annual assessments authorized above, the Association may lavy, in any assessment 4 05 year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repeir, or replacement of any capital improvement upon the Common Area, including fixtures and personal property related thereto, provided that any such assessment shall have the consent of fifty-one percent (51%) of the owners voling either in person or by proxy at a meeting duly called for this purpose.

Notice and Quorum of Any Action Authorized under Paragraphs 4.03, 4.04 and 4.05

Any action authorized under Paragraphs 4.03, 4.04 and 4.05 for the increase or decrease of the initial 4.06 essesament, annual assessment, or special assessment shall be taken at a meeting called for that purpose, written notice of which shall be sent to all members not less than thirty (30) nor more than sixty (60) days in advance of the meeting. Votes may be cast in person or by proxy.

Uniform Rate of Assessment

Both annual and special assessments must be fixed at a uniform rate for all Lots and must be collected 4.07 on a yearly basis.

Notice of Annual Assessment: Due Dates

The Board of Directors shell fix the amount of the annual assessments against each Lot at least sixty 4.08 (60) days in advance of each ennual assessment period. Written notice of the annual assessment shall be sent to every owner subject thereto. The due date shall be January 1 of each year, beginning with the first year a Lot is

Effect of Nonpayment of Assessmenta

4.09 Any presessment not paid within thirty (30) days after the due date shall beer interest from the due date at the rate of eighteen percent (18%) per annum. The Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the property of that Owner. No Owner may wrive or otherwise escape liability for the essessments provided for herein by nonuse of the roads or Common Ares or abandonment of his Lot. It being to the mutual edvantage of the Declarant herein and any subsequent owner or purchasers of any of the above described property to further allow and authorize collection of said amounts. Decisions of any or the above conduced properly to further allow and authorize conduction or sale emounts.

Decision and subsequent owners hereby authorize and agree that a lien shall be placed among the Deed Records of Hebersham County, Georgia, against the offending property or owners until said sum shall be paid in full.

ARTICLE V RESTRICTIVE COVENANTS

- All lots shall be for residential use only. (A) However, the use of a lot shall be authorized for a resident of the 1.
 - (1) a home office; and
 - day care to minors not to exceed 4 children not resident to the subdivision.

Said exceptions shall not be open to the general public through public advertisement nor advertised or identified by external advertisement to the subdivision. In no event shall a non-profit corporation such as a church or religious organization or political campaign be authorized to operate from a residence.

Noxious or offensive activity shall not be allowed upon any lot nor shall be done thereon which may be or may Page 3 of 7

become an annoyance or nulsance for the neighborhood. No improper, offensive, or unlawful use may be made of any lot, nor any part thereof, and all laws, zoning ordinances, and regulation of all government bodies having jurisdiction shall be observed.

- 3. All treah and other weste shall be kept in sanitary containers placed in the rear of homes. No lot shall be used as a dumping ground for treah or scraped metal.
- A septic tank as prescribed by the state health department and approved by the Habersham County Health Department, together with a drain field shall be installed on each approved lot.
- No building shall be constructed within 35 feet of the front line nor within 15 feet of any side lot lines nor 15 feet of any rear lot lines.
- 6. Any dwelling on any lot shall have a minimum of 1250 square feet of enclosed heated living space on the first or main floor, which shall not include open porches, carports or garages. Residences which have two stories shall have a minimum of 900 square feet of enclosed heated living space on the first or main floor and a total of 1400 square feet of enclosed heated living space in the entire home, which shall not include open porches, carports or garages. All dwellings shall be of quality material and workmanship. No metal structures shall be permitted on any lot.
- No recreational vehicles, motor vehicles, motorcycles, or boats are to be left on the premises without current registration. No inoperable or wrecked vehicles shall be permitted on any lot. No modular homes shall be permitted on any lot.
- 8. All plans for homes shall be submitted to the Declarant or to the Homeowners' Association for approval as to whether the plans meet the requirements of these Covenants and amendments hereto. Such approval shall not be unreasonably withheld. All homes shall be constructed of wood and shall be finished on the outside, Exception may be granted by the Declarant or the Homeowners' Associations on the terms and conditions that the Declarant or the Association in their sole discretion may require.
- 9. Concrete block walls and foundations must be covered with brick, slucce, or stone.
- 10. No signs are permitted on premises other than "for sale" or "for rent" signs. These signs are to be no larger than six square feat. This restriction shall not apply to Declarant, who shall be permitted to locate larger signs on the property provided they are used to promote the sale of lots or homes within the subdivision.
- 11. No swine, cattle, goats, sheep, snakes or chickens shall be kept or maintained on any part of the property. Household pets shall be allowed so long as the number of such pets does not exceed three pets per species. All housing for pets shall be located in the rear of the tot.
- 12. Every lot upon which a residence shall have been constructed shall be fully landscaped with ninety (90) days of occupancy or completion of the residence, whichever shall first occur. Thereafter, said landscaping shall be continuously mainteined in good condition. This provision may be varied by the Declarant or the Homeowners' Association but only in writing for a period not to exceed one year total for construction purposes.
- 13. No lot shall be subdivided except with the express written consent of the Declarent.
- 14. No single-wide mobile homes, double wide mobile homes, modular homes, RV unit (Recreational Vehicle) or any factory constructed homes shall be placed permanently on any lot or subdivision road.
- 15. No garments, laundry, rugs or other articles may be alred or dried on any lot cutside the home.
- 16. No fuel tanks or similar storage receptacles may be exposed to view, and same may be installed only within the main dwelling house, within an accessory building, within a screened eree, or buried underground.
- No window air-conditioning units shall be permitted on the front of a residence or on a portion of a residence visible from the street.
- 18. No person, without the prior written approval of the Declarant, shall obstruct, eiter or in any way modify the method another structures of drainage utilized, unutilized or installed by the owner or Declarant from, on and over any lot, or any common properties, nor shall any person obstruct, eiter or in any way modify drainage swales, devices another facilities now or hereafter installed on any lot; nor shall any structure be erected, placed or

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maintained which shall in any way obstruct such drainage devices or facilities or impede their efficient operation.

- 19. No antenna shall be erected on or about any residence or any Lot without the prior written approval of the Declarant or the Homeowners' Association. However, any approved antenna shall be located in the rear of the lot and not be located on a roof or upon a structure whose combined height exceeds the roof line of the residence on the lot. A satellite dish shall be considered an antenna for the purposes of this restriction and no such dish shall be greater than 36 inches in diameter. Any satellite dishes must be located in the rear of the lot provided the dish can receive an edequate signal from the rear of the lot.
- All outdoor lighting shall be so shaded and directed such that the light therefrom is directed to fall only on the same premises where light sources are located.
- No fence or similar improvement shall be constructed without the prior written approval of the Declarant or the Homeowner Association.
- 22. The Declarant reserves and lot owners with title to sixty percent (80%) of the lots covered by these Restrictions and Covenants shall have the right to: (a) emend these covenants and restrictions for the purpose of curing any similar or any inconsistency between the provisions contained herein; (b) include in any contract or deed or other instrument hereafter made any additional covenants and restrictions applicable to the land herein covered which do not lower standards of the covenants and restrictions herein; (c) release lots from any part of these covenants and restrictions; and (d) amend these covenants and restrictions.
- 23. No property owner other than the Declarent without the prior approval of the Declarent or the Association or sixty percent (60%) of the owners may impose any additional covenants or restrictions upon any lot covered by these restrictions.
- 24. No building, fence, wall, residence, garage, or any other structural improvement, or change or siteration to the exterior of existing structures or improvement, or in the landscaping shall be commenced, erected, or maintained, nor shall any exterior additions or change or alteration thereto be made until plans and specifications showing the nature, kind, size, design, shape, finished grade elevation, height, materiels, color and locations of the same shall apply to the Declarant or the Homeowners' Association. The provisions of this paragraph shall not apply to the Declarant.
- 25. There are hereby reserved for the purpose of instelling and maintaining municipal and public utility facilities and for such other purposes incidental to the development of the property, essements along the subdivision reads and lot lines up to ten feet as measured from the lot line. All claims for demages, if any, arising out of the construction, maintenance, and repair of utilities or an account of temporary or other inconveniences caused thereby against the Declarant or any of his agents or servants are haraby waived by the lot owners.
- 26. All carports, garages or outbuildings shall have internal finished walls and carport doors. All carports, garages or outbuildings shall match the residence located on the lot in color, texture and design.
- 27. No lot shell be acquired or utilized for the purpose of locating thereon a roadway or driveway for the purpose of accessing properly adjoining the subdivision. Notwithstanding this paragraph, the Declarant may by deed or accessary to serve additional phases of the subdivision or to access edjoining lands. The Declarant reserves unto himself and his successors, the right to sell or transfer the right to access adjoining lands.
- All playground equipment, swing sets, swimming pools or recreation equipment shall be located in the rear of the lot.
- All driveways shall be paved in concrete or black topped.
- 30. The Declarant in successfully prosecuting the violation of any covenant and/or restriction herein declared shall recover from the lot owner the entire expense of correcting the violation and any costs incurred in the prosecution of such violation, specifically including but not limited to the Declarant's attorney's less and court costs.
- The exterior of any dwelling or residential Structure must be completed within six (6) months after the
 commencing of construction. Yards and grounds shall be landscaped within one (1) year of the beginning of
 construction.
- 32. Owners shall provide space for parking at least two (2) automobiles off the road prior to occupancy of any Page 5 of 7

dwelling on any of said lots. These apaces as well as all driveways are to be paved or black topped.

- There shall be no motorcycles, motor bikes, four wheelers, three wheelers, dune buggles, go-carts, or any other type of motorized vehicles designed primarily for off-road use allowed on any portion of the subject property, except in storage.
- All lots which have been transferred may be maintained by the Declarant or by the Association in the event that the owner fails to do so. Specifically, grass on any lot shall not exceed 12 inches in length, if said length is exceeded, the Declarant or the Homeowners' Association may undertake maintaining of said lot. The expenses of maintaining the lot may be charged as a lien by the Doclarent or the Association in the same manner as a lien for failure to pay Annual or Special Assessments.
- No temporary building of any kind shall be erected prior to commencement of the credition of a residence, as 35. is permitted hereby, and no outbuilding, garage, shed, tent, travel trailer, besement, or temporary building shall be used for permanent residence purposes; provided that this paragraph shall not be deemed or construed to prevent the use of a temporary construction shed, or travel trailer during the period of actual construction of any residential structure on such property, nor the use of adequate sanitary toilet facilities for workmen which may be provided during such construction. All building debris shall be cleaned up and removed from the lot and all removal of excess dirt, leveling and terracing and other finish grading work must be completed within thirty (30) days from completion of the building construction. All driveways shall be paved within sixty (60) days from the completion of the exterior of the residential building. In the event weather conditions do not reasonably permit paving within said period of time, such paving shall be completed as soon as reasonably practical, but at least within six (6) months of completion of the exterior.
- Any portion of the subject lot which, by land disturbing activity, have been altered from their natural state, shall be landscaped. Landscaping shall include shrubs, trees, grass, and other like vegetative planting and which shall be kept maintained, properly cultivated and free of trash debrit and other unsightly meterial. 36. Landscaping shall be installed no later than 30 days following the completion of any residential structure or other land disturbing adjuty.

Nothing contained in this numbered provision shall prohibit the following:

- the removal of dead or diseased trees as may be reasonably required for the protection of the lot owner or others from properly damage or bodily injury.
- the installation or maintenance of swimming pools or terrace walls. b)
- 37. All lots with homes under construction shall install a temporary driveway for use during construction; said driveway shall be covered with gravel sufficient to prevent mud and debrie from being tracked or carried off the lot and into the supply/slon. Further, all state and local environmental ordinances or rules and regulations shall be compiled with and all water run-off into the subdivision or onto adjoining lots shall be controlled by the builder or lot owner through the use of retaining silt fence and hay bales.
- 38. No fertilizer which is high in phosphorous shall be used upon any lot unless the soil upon the lot has been tested and the test results show the soil is low in phosphorous.

ARTICLE VI. ROADWAYS AND GREENSPACE

6.01 ROADS. Roads shall be maintelned by Doctarants or their ensigns until transferred to Habersham County or sixty percent (60%) of lots are sold, whichever occurs first. After 60% of lots are sold, roads will be deaded to Woodcrest of Habersham County Property Owners Association, Inc. and it shall be the responsibility of the Association to maintain these areas.

6.02 GREENSPACE, The green space areas are for the use and enjoyment of lot owners. Green space areas shall be maintained by Declarants or their easigns until sixty percent (80%) of lots are sold. After 60% of lots are sold, green space areas will be deeded to Woodcrest of Habersham County Property Owners Association, Inc. and it shall be the responsibility of the Association to maintain these areas,

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EXHIBIT A

ALL THAT TRACT or parcel of land lying and being in Land Lot 141 of the 11th Land District of Habersham County, Georgia, consisting of 48.04 acres, more or less, being known as Woodcrest Subdivision as more fully described on a plat of survey prepared by Jeff Weshner, RLS, dated November 28, 2005, which plat is recorded among Habersham County records in plat book 58, pages 31-36, and is incorporated herein by reference for a more complete description.