

McCain Law Firm
700 S. Thornton Avenue
Dalton, GA 30720

**DECLARATION OF COVENANTS, CONDITIONS AND
RESTRICTIONS FOR THE VIEW
A PLANNED RESIDENTIAL COMMUNITY SUBDIVISION**

State of Georgia
County of Catoosa

THIS DECLARATION, made on the date hereinafter set by **Jack Reed Properties, LLC**, a **Georgia Limited Liability Company** with its principal place of business being in Murray County, Georgia, (hereinafter referred to as the "Declarant").

W I T N E S S E T H:

WHEREAS, a community known as **THE VIEW** is being developed on real property owned by Declarant in Catoosa County, Georgia, which community includes the real property located in **Land Lots No. 204 and 229** in the **28th** District and **3rd** Section of Catoosa County, Georgia, as shown in Plat Cabinet , Slide in the Office of the Clerk of the Superior Court of Catoosa County, Georgia; being more particularly described in Exhibit "A" attached hereto and by this reference made a part hereof; and

WHEREAS, Declarant desires to subject the real property described in said Exhibit "A" of this Declaration to the protective covenants, restrictions, assessments and liens hereinafter set forth, which are for the purpose of protecting the value and desirability of said property, and to make provision for subjecting other real property which may be developed as a part of said community to this Declaration or to other declarations containing protective covenants, restrictions, easements and liens;

NOW, THEREFORE, Declarant hereby declares that the real property described in said attached Exhibit "A" is hereby subjected to this Declaration and is and shall be held, transferred, sold, conveyed, used, occupied and mortgaged or otherwise encumbered subject to the protective covenants, restrictions, easements, assessments and liens (sometimes referred to herein collectively as "covenants and restrictions") hereinafter set forth; and Declarant further hereby declares that such other real property as may later be subjected to this Declaration shall, from and after the filing of record of a supplementary declaration as described herein, be held, transferred, sold, conveyed, used, occupied and mortgaged or otherwise encumbered subject to the provisions of this Declaration which are specified in such supplementary declaration. Every grantee of any interest in the above described real property which is now or hereafter made subject to this Declaration, by acceptance of a deed or other conveyance of such interest, whether or not it shall be so expressed in any such deed or other conveyance, and whether or not it shall be signed by such person, and whether or not such person shall otherwise consent in writing, shall take subject to this Declaration and to the terms and conditions hereof, and shall be deemed to have assented to said terms and conditions.

DEFINITIONS

- 1.01 Association.** "Association" shall mean and refer to **The Homeowner's Association of The View Association Inc.**, a Georgia Non-Profit Corporation, its successors and assigns.
- 1.02 Committee.** "Committee" shall mean and refer to the Architectural Control Committee.
- 1.03 Common Property.** "Common Property" shall mean all real property, together with all improvements and personal property located thereon or fixtures affixed thereto, owned and designated as "common property" by the Declarant for the common use and enjoyment of the Owners or owned by the Association for the common use and enjoyment of the Owners.
- 1.04 Declarant.** "Declarant" shall mean and refer to **Jack Reed Properties, LLC**, a Georgia Limited Liability Company, its successors and assigns.
- 1.05 Development.** "Development" shall mean all real property submitted to this Declaration and any future property as may be permitted herein to be added.
- 1.06 Lot.** "Lot" shall mean and refer to any numbered plat of land comprising a single dwelling site described in Exhibit "A" hereto and other property as hereafter may be platted as lots and made subject to this Declaration.
- 1.07 Mortgage.** "Mortgage" shall include chattel mortgage, bill of sale to secure debt, deed to secure debt, deed of trust and any and all other similar instruments given to secure the payment of an indebtedness.
- 1.08 Owner.** "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any Lot, including contract sellers and excluding those having such interest merely as security for the performance of an obligation.
- 1.09 Plat.** "Plat" shall mean and refer to the plat of survey described in Exhibit "A".

ARTICLE 2 PROPERTY RIGHTS

2.01 Owners' Easements of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Property which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

- (a) The right of the Association, acting by and through its Board of Directors, to adopt and publish rules and regulations governing the use of the Common Property and the personal conduct of the Owners and their assignees thereon, which rules and regulations may include without limitation a limit upon the number of guests which an Owner may authorize to use the Common Property.

(b) The rights of all other Owners to use and enjoy the Common Property;
and

The right of the Association to suspend the voting rights and use by an Owner for any period during which any assessment against such Owner's Lot remains unpaid and for a period not to exceed sixty (60) days for any infraction of its published rules and regulations.

2.02 Delegation of Use. Any Owner may delegate, in accordance with the Association By-Laws, the Owner's right of enjoyment to the Common Property and facilities to the members of the Owner's family, the Owner's tenants and guests; provided, however, the rights and privileges of such persons are subject to suspensions to the same extent as those of the Owner.

ARTICLE 3 MEMBERSHIP AND VOTING RIGHTS

3.01 Membership. Declarant and every Owner shall be a member of the Association. Membership shall be automatic and shall be appurtenant to and may not be separated from ownership of any Lot.

3.02 Voting Rights. Subject to the following provisions of this Article 3, the Association shall have two classes of voting membership: Class A and Class B.

(a) Class A members shall be all those persons holding an interest required for membership as specified in Section 3.01 of this Article with the exception of Declarant. Class A membership shall be a non-voting membership except on such matters and in such events as are hereinafter specified. Class A members shall be entitled to full voting privileges at such time as the Class B member no longer owns any Lot now or hereafter subjected to this Declaration, or at such time as the Class B member may so designate by notice in writing delivered to the Board of Directors of the Association, whichever shall first occur. Before the earlier of these events, Class A members shall be entitled to vote only on (1) any proposal to change the method of calculating the amount of the annual assessments to be levied by the Association, (2) any proposal that a special assessment be levied by the Association, (3) any proposal to add additional properties to the jurisdiction of the Association where approval of the Association shall be required, (4) any proposal to dedicate or transfer all or any part of the Common Property to any public agency or authority, (5) any proposal of merger, consolidation or dissolution of the Association, and (6) any proposal to amend the Articles of Incorporation of the Association. When entitled to vote, Class A members shall be entitled to one vote for each Lot owned. When more than one individual or entity owns a Lot, all such individuals or entities shall be Class A members and the vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any Lot. In the event of disagreement among such individuals or entities and an

attempt by two or more of them to cast such vote or votes, such individuals or entities shall not be recognized and such vote or votes shall not be counted.

(b) Declarant shall be the sole Class B member. Class B membership shall be a full voting membership, and during its existence, the Class B member shall be entitled to vote on all matters and in all events. The Class B member shall be entitled to one vote plus such number of votes as it would be entitled to at any particular time if it were a Class A member rather than a Class B member. The Class B membership shall terminate and cease to exist at such time as Declarant no longer owns any Lot now or hereafter subjected to this Declaration, or at such time as Declarant shall so designate by notice in writing delivered to the Board of Directors of the Association, whichever shall first occur. From and after the date on which the Class B membership shall so terminate and cease to exist, the Class B member shall be and become a Class A member insofar as it may then hold any interest required for membership by Section 3.01, in which event it shall be and become entitled to such number of votes as would then be allotted to other Owners of such interests.

3.03 Meetings. Subject to the provisions of Section 3.02, all matters concerning meetings of members of the Association, including the time within which and the manner in which notice of any of said meetings shall be given to said members, and the quorum required for the transaction of business at any of said meetings shall be as specified in the By-Laws of the Association, as amended from time to time and by law.

ARTICLE 4 ASSESSMENTS

4.01 Purpose of Assessments. The annual assessments provided for herein shall be levied, spent and used by the Association to further any corporate purpose as set forth in the Association's Articles of Incorporation, as amended from time to time, or pursuant to the valid exercise of any corporate power as set forth in said Articles of Incorporation, as amended from time to time.

4.02 Creation of the Lien and Personal Obligation for Assessments. Each Lot now or hereafter subjected to this Declaration is subject to a lien and permanent charge in favor of the Association for the annual assessments set forth in Section 4.03. Each such assessment, together with such interest thereon and cost of collection thereof as hereinafter provided, shall be a permanent charge and continuing lien upon the Lot against which it relates, and shall also be the joint and several personal obligation of each Owner of such Lot at the time the assessment becomes due, and each such Owner hereby covenants, and by acceptance of a deed or other conveyance therefor, whether or not it shall be so expressed in any such deed or other conveyance, shall be deemed to covenant and agree, to pay the same to the Association as and when due.

4.03 Amounts of Assessments. The annual assessments shall be payable to the Association on a January 1st to December 31st fiscal year basis and shall begin with the fiscal year January 1, 2006 to December 31, 2006. For the fiscal year beginning January

1, 2006, the annual assessment shall be **\$125.00** for each Lot now or hereafter made subject to this Declaration. If it is determined that the annual assessment is excessive, or is insufficient to produce sufficient funds to satisfy the maintenance costs and current needs of the Association, then at the regularly scheduled annual meeting or at a called special meeting of the Association members (all actions being taken pursuant to the terms of the Articles of Incorporation and By-Laws of the corporation) then the annual assessment may be increased or decreased, as the case may be, in an amount sufficient to satisfy the costs and needs of the Association.

4.04 Due Date of Annual Assessments. The annual assessments provided for in this Article shall be due and payable to the Association as to each Lot conveyed by Declarant to an Owner, as follows: With respect to conveyances by Declarant (or by a Builder as provided in Section 4.07) to an Owner after January 1 of any year, the annual assessment for the fiscal year in which Declarant (or contractor, pursuant to Section 4.07) all convey a Lot to an Owner shall be adjusted according to the number of days remaining in the fiscal year and shall be payable on the date of conveyance. The due date of subsequent annual assessments shall be January 15th of each year, with a late charge of \$25.00 being added if not paid by January 31st of each year..

4.05 Effect of Non-Payment of Assessment: The Personal Obligation of the Owner; The Lien; The Remedies of Association. If an assessment is not paid on the date when due, as herein provided, then such assessment, together with such interest thereon and cost of collection thereof as hereinafter provided, shall be a charge and continuing lien on the Lot to which it relates, and shall bind such property in the hand of the then Owner, his heirs, legal representatives, successors and assigns. The personal obligation of the then Owner to pay such assessment, however, shall remain the Owner's personal obligation and shall not pass as a personal obligation to the Owner's successor in title unless expressly assumed by such successor in title. If such successor in title assumes such prior Owner's personal obligation, such prior Owner shall nevertheless remain as fully obligated as before to pay to the Association any and all amounts which the prior Owner was obligated to pay immediately preceding the transfer, and such prior Owner and such successor in title assuming such liability shall be jointly and severally liable with respect thereto, notwithstanding any agreement between such prior Owner and such successor in title creating the relation of principal and surety as between themselves or creating any relationship as between themselves other than one by virtue of which such prior Owner and such successor in title would be jointly and severally liable to pay such amounts. Any such assessment not paid on the date when due, as hereinabove provided, shall bear interest from the date of delinquency at the maximum rate allowable under Georgia law, and after January 31 of each year shall incur a late charge of \$25.00, and the Association may bring legal action against the Owner personally obligated to pay the same and foreclose its lien against the Lot to which it relates. In either of such events, the Association shall also be entitled to recover attorney's fees in an amount equal to fifteen percent (15%) thereof, and all costs of collection. Each Owner, by acceptance of a deed or other conveyance to a Lot, vests in the Association or the Owner's agent the right and power to bring all actions against him personally for the collection of such charges as a debt and to foreclose the aforesaid lien in any appropriate proceeding in law or in equity.

The Association shall have the power to bid in the Lot at any foreclosure sale and to acquire, hold, lease mortgage and convey the same. No Owner may be relieved from liability for the assessments provided for herein by non-use of the Common Property or by abandonment of the Owner's Lot or otherwise.

4.06 Subordination of the Charges and Liens to Mortgages.

(a) The lien and permanent charge of the annual assessment (together with interest thereon, the late charge, and costs of collection) authorized herein with respect to any Lot is hereby made subordinate to the lien of any mortgage placed on such Lot if, but only if, all such assessments with respect to such Lot having a due date on or prior to the date such mortgage is filed for record has been paid. The lien and permanent charge hereby subordinated is only such lien and charge as relates to assessments authorized hereunder having a due date subsequent to the date such mortgage is filed for record and prior to the satisfaction, cancellation or foreclosure of such mortgage or the sale or transfer of the mortgaged property pursuant to any proceeding in lieu of foreclosure or the sale or transfer of the mortgaged property pursuant to a sale under power contained in such mortgage.

(b) Such subordination is merely a subordination and shall not relieve the Owner of the mortgaged property of his personal obligation to pay all assessments coming due at a time when he is the Owner; shall not relieve such property from the lien and permanent charge provided for herein (except to the extent a subordinated lien and permanent charge is extinguished as a result of such subordination as against a mortgagee or such mortgagee's assignee or transferee by foreclosure or by sale or transfer in any proceeding in lieu of foreclosure or by sale under power); and no sale or transfer of such property to the mortgagee or to any other person pursuant to a decree of foreclosure, or pursuant to any other proceeding in lieu of foreclosure, or pursuant to a sale under power, shall relieve any existing or previous Owner of such property of any personal obligation, or relieve such property or the then and subsequent Owners from liability for any assessment provided for hereunder coming due after such sale or transfer.

(c) Notwithstanding the foregoing, the Association may at any time, either before or after any mortgage or mortgages are placed on such property, waive, relinquish or quit-claim in whole or in part the right of Association to assessments provided for hereunder with respect to such property coming due during the period while such property is or may be held by a mortgagee or mortgagees pursuant to such sale or transfer.

4.07 Exempt Property. Each Lot now or hereafter made subject to this Declaration shall be exempt from the assessments, charges and liens created herein while owned by Declarant or while owned by an individual, corporation, or partnership engaged primarily in the business of building housing units which individual or entity purchases the Lot from Declarant for the sole purpose of constructing thereon for eventual sale a single-family residence through such contractor's own efforts and those of his agents,

employees, and subcontractors. All Common Property, including any Lot which may be designated for use as such by Declarant, shall be exempt from the assessments, charges, and liens created therein.

4.08. Accumulation of Funds Permitted. The Association shall not be obligated to spend in any calendar year all the sums collected in such year by way of annual assessments or otherwise, and may carry forward, as surplus, any balances remaining; nor shall the Association be obligated to apply such surplus to the reduction of the amount of the annual assessments in any succeeding year, but may carry forward from year to year such surplus as the Board may deem to be desirable for the greater financial security of the Association and effectuation of its purposes.

ARTICLE 5 PROTECTIVE COVENANTS

5.01 Land Use and Building Type. No Lot shall be used except for residential purposes, and no commercial activity of any kind shall be carried on upon any Lot. No building shall be erected, altered, placed, or permitted to remain on any Lot other than one detached single-family dwelling not to exceed three stories in height above the basement and a private garage for not less than two (2) nor more than six (6) cars. Garage shall be defined as a covered building having three fully enclosed sides and a fourth side with a working garage door. A garage is not to be used as a room for sleeping and is to be used primarily for storage and parking of automobiles. Garages are not to be converted to living space at any time, unless an approved new garage is built. Construction must equal or exceed the requirements that are in effect at the time construction is started according to the provisions of the Georgia State Minimum Standard One and Two Family Dwelling Code, or its successor. Under direct inspections of the building inspector of the County of Catoosa, Georgia, construction can vary from that required by the Georgia State Minimum Standard One and Two Family Dwelling Code in order to conform to the current regulations of the governing agency.

5.02 Architectural Control. No building shall be erected, placed, or altered on any Lot until the construction plans and specifications and a plan showing location of the structure, clearing necessary, the grading plans, landscaping plat (including shrubs, trees, and planting) specifications, are approved by the Architectural Control Committee of the Association (referred to herein as the "Committee") as to quality of workmanship and materials, harmony of external design with existing structures, and as to location with respect to topography and finish grade elevation. No swimming pool, tennis court, or other improvement shall be erected, placed, or altered on any Lot until a plan showing location of the improvement has been approved by the Committee as to harmony of design and location with existing structures, and as to location with respect to existing structures, topography and finished grade elevation. No fence or wall shall be erected, placed or altered on any Lot, unless approved by the Committee. Approval shall be as provided in Section 5.20 hereof.

(a) Dwellings hereafter constructed in said subdivision shall, for each of the respective architectural types hereinafter specified, have a minimum square feet of floor space in the heated living area thereof as follows:

(b) Dwellings must have a minimum of 1,800 square feet of heated space in the first story. This heated space must have a minimum of 5 feet of head space to be counted in the 1,800 square feet. (A basement can not be considered a first floor).

(c) NO SPLIT LEVEL, SPLIT FOYER OR BASEMENT ONLY GARAGE DWELLINGS SHALL BE PERMITTED. (Basement only garages are permitted if the home exceeds 3500 square feet of heated space.)

(d) Heated living area having clear head room of less than five (5) feet shall not be included within any computation or calculation of heated living area of any dwelling for purposes of this covenant;

(e) Any dispute or question pertaining to classification of architectural type, correct computation of square footage of heated living area, or any other matter of dispute or question pursuant to this covenant shall be determined by the Committee, whose decision or determination shall be conclusive and binding upon all parties.

5.03 Building Location. No building shall be erected on any Lot nearer than 30 feet to the front Lot line, or nearer than 25 feet to any side street line. No building shall be located nearer than 15 feet to any interior Lot line, or nearer than 20 feet to any rear Lot Line provided that, should the minimum building setback line for any particular Lot shown on the recorded plat above referred to be more or less than the minimum distances provided herein, then the minimum building setback lines reflect on said plat shall control as to such Lot.

5.04 Drainage and Utility Easements. Easement for installation and maintenance of utilities and drainage facilities are reserved as shown on the Plat. Drainage flow shall not be obstructed nor be diverted from drainage or utility easements as designated above or on the recorded plat. Catch basins and drainage areas are for the purpose of natural flow of water only. No obstructions or debris shall be placed in these areas. No Owner or occupant may obstruct or re-channel the drainage flows after location and installation of drainage swales, storm sewers, or storm drains. Declarant hereby reserves for the benefit of Declarant and the Association and their respective successors and assigns a perpetual easement across any Common Property in the Development for the purpose of altering drainage and water flow. Rights exercised pursuant to such reserved easement shall be exercised with a minimum of interference to the quiet enjoyment of affected property, reasonable steps shall be taken to protect such property and damage shall be repaired by the person causing the damage at its sole expense. Land owners are responsible for adhering to all Soil and Erosion regulations of Catoosa County. Land owners are responsible for damages to roads if done by contractors hired by them.

5.05 Color Choices. Color choices for all exterior siding, trim and roofs will be of those "color tones" as approved, in writing, by the Committee. A color guide of approved "color tones" is available from the Committee. Changes in exterior colors, residing or re-roofing of any structure on any Lot must all be approved in writing by the Committee prior to commencement of said changes, repair, or replacement.

5.06 Nuisances. No noxious or offensive activity shall be carried on upon any Lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood. There shall be no junk yards or auto used parts storage on any Lot within this subdivision, nor shall any Lot be used for the purpose of an automobile workshop or commercial garages; nor shall any immobile or inoperable automobile be maintained or located upon any Lot or upon any street in said subdivision. No commercial vehicles shall be parked in public view within this subdivision after construction is completed, except for service vehicles making service calls. No dwelling erected on any Lot shall be occupied for habitation until the exterior of said dwelling is fully completed, which shall be deemed to include, but not necessarily limited to, painting or staining of the dwelling exterior and completion of construction of driveway and walkway . There will be no satellite dish, no types of radio antenna, or no types of TV antenna which are visible from any location on any other Lot, except for those less than 24 inches in diameter which are affixed to rear side of house, or rear roof, or located behind the rear corners of the house on the Owner's Lot. No portion of any Lot or any of the common property shall be used for the storage of any property or thing that will cause the Lot or the Common Property to appear to be in an unclean or untidy conditions, or that will be obnoxious to view, nor shall any substance, thing, or material be kept on any Lot or on the Common Property that emits foul or obnoxious odors. The pursuit of hobbies or other activities, including without limitation, the assembly and disassembly of motor vehicles or other mechanical devices which might tend to cause disorderly, unsightly or unkept conditions, shall not be pursued or undertaken on any Lot or in the Common Property.

5.07 Temporary Structures and Outbuildings. No structure of a temporary character, mobile home, manufactured home, modular home, any home or dwelling or building having a certificate of title, trailer, basement, tent, shack, garage, barn or other outbuilding shall be used on any Lot at any time, either temporarily or permanently. No shell home shall be erected or placed on any Lot in this subdivision. No homes, building, or dwellings shall be moved onto any Lot. This provision shall not prevent the placement by Declarant of a temporary structure, such as a mobile home, upon any Lot for its use as temporary offices during the period of development of said subdivision. Auxiliary storage buildings may be constructed upon a Lot only after the specific written approval of the Committee, and in any event, must be located to the rear of the dwelling constructed upon the Lot, and must be built in a manner which substantially matches the construction and character of the dwelling located on the Lot and at a minimum must be on a concrete foundation, have siding similar to dwelling located on said Lot and have a shingled roof of the same type and color of the shingles on the dwelling located on said Lot.

5.08 Signs. No sign of any kind shall be displayed to the public view on any Lot except one professional sign of not more than five (5) square feet advertising the property for sale, or signs used by a builder to advertise the property during the construction and sales period.

5.09 Oil and Mining Operations. No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any Lot, nor shall oil wells, tanks, tunnels, mineral excavation or shafts be permitted upon or in any Lot. No derrick or other structure designated for use in boring for oil or natural gas shall be erected, maintained or permitted upon any Lot.

5.10 Pets, Livestock and Poultry. No animals, livestock, or poultry of any kind shall be raised, bred or kept on any Lot, except that no more than an accumulative total of TWO dogs, cats or other household pets may be kept provided that they are not kept, bred, or maintained for commercial purposes. Pets that are cared for outside of the dwelling shall at all times be within a pen, which pen must be approved in writing by the Committee, but said pen shall not be closer to the road than the back of the house. The only pets allowed to be kept outside are dogs or cats. If a pet is outside the pen, then it shall be on a leash under the control of its owner. If a pet becomes a nuisance to the residents of the Subdivision, then at the discretion of the Committee, the pet must be removed from the Subdivision.

5.11 Garbage, Etc.. No Lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage, or other waste shall be kept in sanitary containers. All equipment or containers for the storage or disposal of such material shall be kept in a clean and sanitary condition and kept in the rear of the house.

5.12 Road Purposes. No Lot or part thereof shall, except at the sole and exclusive option of Declarant, at any time during the term of these covenants be used for road or street purposes, whether public or private; provided, however, that this covenant shall not be construed to prohibit the construction and maintenance of a driveway for purposes of providing ingress and egress from public streets in said subdivision to the residences to be constructed in said subdivision.

5.13 Construction Standards. The following additional construction standards shall be observed:

- (a) No exposed concrete or concrete block shall remain on any exterior wall above ground level, all foundation walls shall be brick or other as is approved in writing by the Committee;
- (b) All foundations shall be fully enclosed at the exterior walls; no pier-type foundations or unenclosed foundations of any material shall be permitted;
- (c) All driveways must be of concrete construction only, and concrete driveways

must be poured with a minimum thickness of four (4) inches. All driveways shall be not less than twelve (12) feet in width, and shall run from the pavement line on the street frontage of each Lot to the garage located upon each individual Lot;

(d) No mail box structures shall be erected at the driveway entrance to any Lot; (see 5.22)

(e) No installation of private lighting shall be located or placed forward of the building setback line as shown upon the aforesaid plat of said subdivision, unless approved in writing by the Committee; (No outside lighting can be placed on a power pole and must be of a decorative nature matching the home or the street signs with committee approval.

(f) The Owner of each individual Lot shall, upon completion of a dwelling upon such Lot, provide concrete return corners at the point or points of intersection of the Owner's private driveway with the public street whereupon the Owner's Lot fronts in said subdivision, which return corners shall be joined in workmanlike manner to the concrete curbing installed on said street in said subdivision;

(g) During construction phase of building dwellings on Lots, all builders or Owners must maintain a reasonably neat job site, including at a minimum, keeping trash and discarded building materials from scattering all over the subdivision. All Lots during construction phase shall have a small trash receptacle for vermin attracting garbage from workers' lunches and which must be emptied on a regular basis. A Lot must be serviced by at least one portable sanitary temporary outside toilet, unless Builder is building on more than 3 lots, and in this case Builder may have portable sanitary temporary outside toilet for up to 3 lots. A Lot must have a trash dumpster for construction debris, unless Builder is building on more than 3 lots, and in this case Builder may have a trash dumpster for up to 3 lots;

(h) All homes must have Brick, Stacked Stone, Hardie Board, Natural cedar shakes or Vinyl shakes on all elevations that are visible from the road, regular vinyl is permitted on the back of the home. NO WOOD SIDING OR CONCRETE STUCCO OR LIKE MATERIAL IS PERMITTED IN THE SUBDIVISION. Synthetic stucco may be used as accents only with approval by Declarant. Any change to construction standards must be approved by Declarant.

(i) A landscape plan shall accompany every new home application to the Committee. The landscape plan must include at least 20 plants of 3 gallon size each or more.

(j) All homes must have a 10/12 pitch roof minimum on main body roof. All roofs shall be shingled with Architectural Shingles, Driftwood or Weatherwood Color, unless otherwise approved by the Committee.

(k) All gas tanks must be buried. No household gas appliances are allowed with the following exemptions: Out door kitchens, grills, and gas logs if used as a

secondary source of heat..

5.14 Firearms. No firearms shall be unlawfully discharged upon any Lot at any time, and no "target practice" or contests of marksmanship shall be conducted at any time.

5.15 Motorcycles, Etc. Motorcycles, four-wheelers, go carts, all terrain vehicles, motorbikes and like equipment and machinery maintained for the personal use of any Owner or member of the Owner's family may be garaged upon any Lot and operated upon the public streets, provided that said equipment is licenced to be driven on the public street, in the Development, provided said use does not become a nuisance as may be determined in the sole discretion of the Committee, and all such vehicles when not in use must be parked or stored in the garage or basement of the Dwelling unit.

5.16 Trees. No cutting or other destruction of trees over 6 inches in diameter shall be permitted without the written consent of the Committee .

5.17 Sight Distance at Intersections. No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two (2) and six (6) feet above the roadways shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street property line and a line connecting them at points twenty-five (25) feet from the intersection of the street lines, or in the case of a rounded property corner from the intersection of the street property lines extended. The same sight-line limitations shall apply on any Lot within ten (10) feet from the intersection of a street property line with the edge of a driveway or alley pavement. No tree shall be permitted to remain within such distances of such intersections unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines.

5.18 Re-subdivision. Re-subdivision of the Lots shown upon the aforesaid Plat of Survey shall be permitted only if the same does not operate so as to permit the construction of more than one single-family dwelling per each numbered Lot shown upon the aforesaid plat of said subdivision, and only if re-subdivided lot has the minimum of square footage as required by the Catoosa County Ordinances applicable at the time of said re-subdivision, and only if approved in writing by Declarant, or if Declarant no longer is a Class B member of the Association, by the Committee..

5.19 Maintenance of Lots.

(a) The grounds of each Lot (whether vacant or occupied) shall be maintained in a neat and attractive condition. All Lots must have grass in place in entire lawn before occupancy. All lots must be landscaped in a workmanlike manner. Any future landscaping shall have grass for entire lawn.

(b) Upon the failure of any Owner to maintain Owner's Lot (whether vacant or occupied) in a neat and attractive condition, the Board of Directors of the Association, its designated committee, or the authorized agents or employees of

the Board or its designated committee, may, after 30 days' notice to such Owner, enter upon such Lot and have the grass, weeds, and other vegetation cut when, and as often as, the same is necessary in its judgment, and may have, shrubs and other plants and trash removed therefrom.

(c) Such Owner shall be personally liable to the Association for the cost of any cutting, clearing, maintenance or removal described in subparagraph (b) of this Article determined by the Board of Directors, or its designated committee, to be necessary, and the liability for amounts expended for such cutting, clearing and maintenance shall be a permanent charge and lien upon such Lot, enforceable by the Association by any appropriate proceeding in law or in equity. All costs incurred by the Association on behalf of such Owner shall be reasonable.

(d) Although notice given as herein above provided shall be sufficient to give the Board of Directors, or its designated committee, or the authorized agents or employees of the Board of its designated committee, the right to enter upon such Lot and perform the work required, entry for the purposes of performing the work required shall be only between the hours of 6:30 a.m. and 7:00 p.m.

(e) Holiday lights are permitted to be displayed in said Subdivision but must not be erected prior to November 15th and must be removed by January 15th.

5.20 Architectural Control Committee.

(a) The Architectural Control Committee (the "Committee") shall consist of the Declarant or its designee, as long as Declarant is a Class B Member of the Association.

(b) At such time as Declarant is no longer a Class B member of the Association, the Committee shall consist of 3 members as elected by the Board of Directors of the Association. In the event of resignation of any member of the Committee, the remaining member shall have full authority to designate a successor. Neither the members of the committee, nor its designated representatives shall be entitled to any compensation for services performed pursuant to this Declaration.

(c) The Committee's approval or disapproval as required in these covenants shall be in writing. In the event the Committee, or its designated representative, fails to approve or disapprove within fifteen (15) days after the plans and specifications have been submitted to it, or in any event, if no suit to enjoin the construction has been commenced prior to the completion thereof, approval will not be required and the related covenants shall be deemed to have been fully complied with. IN THE EVENT that the Committee fails to provide approval or disapproval in a timely manner, ALL PROVISIONS OF THIS DECLARATION ARE STILL TO BE COMPLIED WITH AND NO INACTION BY THE COMMITTEE SHALL BE DEEMED A WAIVER OF ANY OF THE OTHER PROVISIONS OF THIS DECLARATION. All construction of improvements in accordance with the

plans submitted to and approved by the Committee, and subsequent changes in said plans shall be submitted prior to construction of those changes to the Committee for further approval of said Committee in accordance herewith. The Committee shall not be responsible for and shall have no liability for any structural defects in such plans or specification or in any building or structure erected according to such plans and specifications.

5.21 Laundry. No Owner, guest, or tenant shall hang laundry from any area within or outside a dwelling residence if such laundry is within the public view, or hang laundry in full public view to dry, such as on balcony, porch, deck or terrace railings. No clotheslines, wires, of any like material or item shall be erected on any Lot for the purpose of drying clothes or laundry of any type. This provision may, however, be temporarily waived by the Declarant or the Association during a period of sever energy shortage or other conditions where enforcement of this section would create hardship.

5.22 Mailbox/Newspaper Boxes. Mailbox and newspaper boxes shall be of uniform design as selected by the Declarant and are to be installed by the Builder after the dwelling is completed and prior to occupancy.

5.23 Excavation. No owner shall excavate or extract earth from any of the Lots subject to this Declaration for any business or commercial purposes. No elevation changes shall be permitted which will materially affect the surface grade of a Lot unless the consent of the Committee is obtained.

5.24 Vehicle Parking. Automobiles owned by Owners shall be parked only in the Owner's garage. No inoperable vehicle, tractor or other machinery shall be stored outside on the premises at any time, even if not visible from the street. No house-trailer or such vehicle shall be stored on the premises. Vacation trailers, work trailers, campers, motor homes and boats and other like or similar vehicles or equipment must be stored and hidden from view within the garage. Such vehicles may not be stored anywhere else on the Lot or Common Area or anywhere else in the Development.

5.25 Recreational Equipment. Recreational and playground equipment shall be placed or installed only upon the rear of a Lot, except that basketball goals, backboards and poles may be placed in driveway, provided they are painted and maintained in a reasonable manner, and the type and location thereof has been approved by the Committee, so long as said basketball goals are not located at the street.

5.26 Utility Lines. Except as may be permitted by the Committee, no overhead utility lines, including lines for cable television, shall be permitted within the Development, except for temporary lines as required during construction and lines installed by or at the request of the Declarant.

5.27 Air-Conditioning Units. No window air conditioning units shall be installed in or upon any dwelling, home or building on any Lot.

5.28 Artificial Vegetation, Exterior Sculpture, Exterior Statuary and Similar Items.

No artificial vegetation or plastic animal decorations, such as pink flamingos, etc, shall be permitted on the exterior of any home and located on any Lot. Exterior sculpture, statuary, fountains, bird baths, bird house, and similar items must be approved by the Committee, but in no event shall be located so as to be visible from the front of any Lot or any adjoining street to said Lot. No flag pole or similar type poles are to be installed on any Lot, except for one flag which may be attached and flown on a home provided it is no larger than 4 feet by 5 feet.

5.29 Energy Conservation Equipment. No solar energy collector panels or attendant hardware or other energy conservation equipment shall be constructed or installed unless they are an integral and harmonious part of the architectural design of a dwelling, as determined in the sole discretion of the Committee.

5.30 Gardens. No vegetable or other type of garden, shall be constructed, erected, or maintained upon any Lot unless the type and location thereof has been approved by the Committee.

5.31 Swimming Pools. No swimming pool shall be constructed, erected or maintained upon any Lot without the prior written consent of the Committee and in no event shall any above-ground pool be permitted.

5.32 Window Treatments. No foil or other reflective materials shall be used on any windows for sunscreens, blinds, shades or for any other purpose. No sheets, towels, blankets of other like material shall be used as window treatments.

5.33 Fuel, Water or other Tanks. No fuel tanks or any type or water tanks of any type shall be stored or maintained upon any Lot in such a manner as to be visible from any public street or road or from any other Lot, unless used by the Declarant, temporarily, in the ordinary course of developing the Community. All propane tanks must be buried.

ARTICLE 6 OTHER PROPERTY

6.01 Additions by Declarant as a Matter of Right. With further assent or permit, Declarant, for itself, its successors and assigns, hereby reserves the right, exercisable from time to time, to extend the scheme of this Declaration to other real property developed as a part of **The View** by filing for record a supplemental declaration in respect to the property to be then subjected to this Declaration.

ARTICLE 7 ADMINISTRATION OF HOMEOWNERS ASSOCIATION

7.01 Responsibility for Administration. The administration of **The Homeowner's Association of The View Association Inc.** and the maintenance, repair, replacement, and operation of the Common Property shall be the responsibility of the Association.

ARTICLE 8 GENERAL PROVISIONS

8.01 Dedication. It is contemplated by Declarant that certain lands now or hereafter made subject to be shown on a plat of survey which includes Lots now or hereafter made subject to this Declaration may be developed or used as recreational areas, including parks and playgrounds, or as greenspace, open spaces or walkways, and unless and until such time as Declarant shall convey by deed such property to the Association, neither the development or use of such property for any of such purposes shall constitute or be construed by implication to be a covenant, restriction, or representation that such property is dedicated or otherwise permanently committed for any of such purposes, the possible sale of such property for residential purposes, or the use thereof for other purposes, being expressly contemplated and reserved by Declarant.

8.02 Delegation and Assignability. Declarant shall at all times and from time to time have the right to delegate or assign to the Association any and all functions or rights reserved to Declarant under this Declaration. Any function or right so delegated or assigned to the Association may be exercised as the Board of Directors of the Association shall determine.

8.03 Duration. The covenants and restrictions of this Declaration shall run with and bind the land, shall be and remain in effect, and shall insure to the benefit of and be enforceable by Declarant, the Association, or any Owner of any Lot now or hereafter subjected to this Declaration, their respective heirs, legal representatives, successors and assigns until twenty (20) years from the date this Declaration is recorded, after which time such covenants shall be automatically extended for successive periods of twenty (20) years until the recordation of an instrument of termination within two(2) years of the expiration of the initial twenty (20) year period or any extension thereof, such instrument having been executed by a minimum of fifty-one percent (51%) of the record Owners of Lots in the Development. Every purchaser or grantee of any interest in any property now or hereafter made subject to this Declaration by acceptance of a deed or other conveyance therefor, thereby agrees that the covenants and restrictions of this Declaration may be extended as provided in this Section.

8.04. Amendment by Declarant. During any period in which the Declarant is a Class B member of the Association, Declarant may amend this Declaration by an instrument in writing filed and recorded in the Catoosa County, Georgia Land Records, without the approval of any Owner or Mortgagees; provided, however, that:

a. In the event that such amendment materially alters or changes any Owner's right to the use and enjoyment of such Owner's Lot as set forth in this Declaration or if such amendment adversely affects the title to any Lot, such amendment shall be valid upon the written consent thereto by a majority of the then existing Owners affected thereby;

b. In the event that such amendment would materially and adversely affect the security title and interest of any mortgage holders, such amendment shall be valid as to such mortgage holders only upon the written consent thereto of such mortgage holders so affected. Any amendment made pursuant to this Section 8.04 shall be certified by Declarant as having been duly approved by Declarant, and such Owners and mortgagees, if required, and shall be effective only upon

recordation or at such later date as shall be specified in the amendment itself. Each Owner, by acceptance of a deed or other conveyance of a Lot, agrees to be bound by such amendments as are permitted by this Section 8.04 and further agrees that, if requested to do so by Declarant, such Owner will consent to the amendment of this Declaration or any other instruments relating to the Development:

- (i) if such amendment is necessary to bring any provision hereof or thereof into compliance or conformity with the provisions of any applicable governmental statute, rule or regulation or any 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 any Lots subject to this Declaration;
- (iii) if such amendment is required by an institutional or governmental lender or purchaser of mortgage loan, including, for example, the Federal National Mortgage Association or Federal Home Loan Mortgage Corporation, to enable any governmental agency or reputable private insurance company to insure mortgage loans on the Lots subject to this Declaration; or
- (iv) if such amendment is necessary to correct a scrivener's error in the drafting of this Declaration.

8.05 Amendment by Association. The covenants and restrictions of this Declaration may be amended at any time and from time to time during said first period, and at any time and from time to time during the period of any extension and renewal thereof, by an agreement signed (a) by Declarant, if it is the Owner of any Lots then subject thereto, and (b) by at least two-thirds (2/3) of the Owners whose Lots are then subject thereto. Any such amendment shall not become effective until the instrument evidencing such change has been filed for record. Every purchaser or grantee of any interest in any property now or hereafter made subject to this Declaration, by acceptance of a deed or other conveyance therefor, thereby agrees that the covenants and restrictions of this Declaration may be amended as provided in this Section.

8.06 Enforcement. Enforcement of the covenants and restrictions contained herein and of any other provision hereof shall be by any appropriate proceeding at law or in equity against any person or persons violating or attempting to violate said covenants, restrictions or other provisions, either to restrain violation, to enforce personal liability, or to recover damages, or by any appropriate proceeding at law or in equity against the law to enforce any charge or lien arising by virtue thereof. Any failure by Declarant, the Association or any Owner to enforce any of said covenants and restrictions or other provisions shall in no event be deemed a waiver of the right to do so thereafter.

8.07 Mergers. Pursuant to a merger or consolidation of the Association, the Association's properties, rights and obligations may be transferred to another non-profit

corporation, or the properties, rights and obligations of another non-profit corporation may be transferred to the Association. The surviving or consolidated corporation may administer the covenants and restrictions applicable to the property now or hereafter made subject to this Declaration together with the covenants and restrictions which either the merging corporation or corporations or the surviving or consolidated corporation was, or were, otherwise entitled to administer. No such merger or consolidation, however, shall effect any revocation, change or addition to the covenants and restrictions hereby made applicable to the property described in Section 2.1 of this Declaration, provided that, as hereinabove provided, the members of the Association, may, as an incident to any such merger or consolidation, make changes in the method of calculating the maximum amount of the annual assessments and may amend the covenants and restrictions.

8.08 Variances. The Declarant shall have the power and authority, in its sole discretion, to grant variances to this Declaration provided, however, that such variances shall be reasonably consistent with the purpose of this Declaration and shall not materially adversely affect existing improvement(s). Whenever, in the exercise of its discretion the Declarant grants a variance to these Declarations, each owner and or/Occupant of a Lot hereby acknowledges that such variance shall constitute a waiver of any conflicting provisions of these Declarations. Each Owner and /or Occupant of a Lot appoints the Declarant as its true and lawful attorney-in-fact for the limited purpose of consenting to and granting variances.

8.09 Right of Abatement (Actions for Violation of Covenants and Restrictions).

(a) In the event of a violation or breach of any restriction contained in this Declaration the Association, or the Committee, or the Declarant, except as otherwise provided in this Declaration, shall give written notice by certified mail to the Owner setting forth in reasonable detail the nature of such violation or breach and the action or actions needed to be taken to remedy such violation or breach. If the Owner shall fail to take reasonable steps to remedy such violation or breach within ten (10) days after the mailing of said written notice, then the Association shall have the Right of Abatement (defined in paragraph (b) below) subject only to the superior right of holders' deeds to secure debt described herein.

(b) The Right of Abatement, as used in this section means the right of the Association, the Declarant or the Committee, through its agents and employees, to enter at all reasonable times upon any Lot or structure, 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 hereof, 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 including reasonable attorneys' fees, together with interest thereon at the lower of the highest rate permitted by Law or 15% to be a binding personal obligation of such owner enforceable in law, as well as a lien on such owner's Lot enforceable pursuant to the provisions hereof.

(c) Such lien shall be superior to any and all charges, liens or encumbrance which may

in any manner arise or be imposed upon the Lot after such entry whether arising from or imposed by judgment or decree or by any agreement, contract, mortgage, deed to secure debt, 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 herein;

(iii) (a) such lien authorized herein with respect to any Lot is hereby made subordinate to the lien of any deed to secure debt placed on such Lot if, but only if, such lien with respect to such Lot is entered after the date of the deed to secure debt on said Lot. The lien hereby subordinated is only such lien and charge as relates to liens authorized hereunder having been filed subsequent to the date such deed to secure debt or is filed for record and prior to the satisfaction, cancellation or foreclosure of such deed to secure debt or the sale or transfer of the mortgaged property pursuant to any proceeding in lieu of foreclosure or the sale or transfer of the mortgaged property pursuant to a sale under power contained in such deed to secure debt.

(b) Such subordination is merely a subordination and shall not relieve the Owner of the mortgaged property of his personal obligation to pay all liens due at a time when he is the Owner; shall not relieve such property from the lien provided for herein (except to the extent a subordinated lien is extinguished as a result of such subordination as against a mortgagee or such mortgagee's assignee or transferee by foreclosure or by sale or transfer in any proceeding in lieu of foreclosure or by sale under power); and no sale or transfer of such property to the mortgagee or to any other person pursuant to a decree of foreclosure, or pursuant to any other proceeding in lieu of foreclosure, or pursuant to a sale under power, shall relieve any existing or previous Owner of such property of any personal obligation.

8.10 Initial Lot Sales by Declarant; Certificate of Compliance. No Lot in the Development shall be conveyed by the original Purchaser from the Declarant UNLESS the construction of a dwelling in compliance with these covenants has been first completed on said Lot, said compliance to be evidenced by a certificate of compliance to be issued in recordable form by the Declarant, however, this specific restriction against the sale of vacant Lots or sale of incomplete construction on Lots by the original purchaser of Lots from the Declarant, shall not apply to any mortgage or deed to secure debt holder of an original Purchaser from the Declarant, who has foreclosed or takes a deed in lieu of foreclosure against the Lots owned by an original purchaser from the Declarant. Notwithstanding the above provisions, Declarant specifically reserves the right to waive the provision of this paragraph.

8.11 Severability. Whenever possible, each provision of this Declaration shall be interpreted in such manner as to be effective and valid, but if any provisions of this Declaration or the application hereof to any person or to any property shall be prohibited or held invalid, such prohibition or invalidity shall not affect any other provision or the application of any provision which can be given effect without the invalid provision or application and to this end the provisions of this Declaration are declared to be

severable.

8.12 Captions. The captions of each Section hereof as to the contents of each Section are inserted only for convenience and are in no way to be construed as defining, limiting, extending or otherwise modifying or adding to the particular Sections to which they refer.

8.13 No Waiver. The failure of the Declarant, the Association, or the Owner of any Lot, his or its respective legal representatives, heirs, successors, and assigns, to enforce any Restrictions herein contained 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 to or subsequent thereto.

8.14 No Liability. Declarant has, using its best efforts and all due diligence, prepared and recorded this Declaration so that each and every Owner shall have the right and power to enforce any provision of this Declaration against every other Owner. However, in the event that this Declaration is, for any reason whatsoever, unenforceable by an Owner (or any other person or entity) 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 or otherwise conveyed a Lot, acknowledge that Declarant shall have no such liability.

IN WITNESS WHEREOF, the undersigned, being officers of the Declarant herein, have hereunto set their hands and seals, this the _____ day of _____, 2006.

THE DECLARANT:

Signed, sealed and delivered
in the presence of: Jack Reed Properties, LLC, a Georgia Limited Liability Company

Unofficial Witness

Title: _____

By: _____

Notary Public

Title: _____

By: _____

Title: _____

By: _____

Title: _____

By: _____

EXHIBIT "A"
Legal Description

All that tract or parcel of land lying and being in Land Lots No. 204 and 229 in the 28th District and 3rd Section of Catoosa County, Georgia, being designated as Lot Nos. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, and 28 of The View, as shown on a plat of survey prepared by William C. White Georgia Registered Land Surveyor No. 1347, dated September 14, 2004, and recorded in Plat Cabinet D, Slide 36, Catoosa County, Georgia Land Records, reference to which plat is hereby made and incorporated herein for a more particular description of said property.

LOT/LAND SELLER'S PROPERTY DISCLOSURE STATEMENT EXHIBIT " _____ "



2006 Printing

*"THE VIEW" Judd
Greenwood Rd. Ringgold*

For property located at _____ ("Property").

NOTICE TO BUYER AND SELLER: This disclosure statement is designed to assist Seller in disclosing to a buyer all known material or adverse facts relating to the physical condition of Property that are not readily observable. All questions are to be with respect to the above referenced Property.

IF THE ANSWERS TO ANY OF THE QUESTIONS LISTED BELOW ARE "YES," PLEASE EXPLAIN IN DETAIL IN THE "ADDITIONAL EXPLANATIONS" SECTION.

1. SOIL, TREES, DRAINAGE AND BOUNDARIES:

- | | Yes | No | Don't Know |
|---|-------------------------------------|-------------------------------------|--------------------------|
| (a) Is Property vacant?
if yes, how long has it been since Seller occupied Property? <u>N/A New Subdivision</u> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) Are there any leases, written or verbal, on Property or any part thereof? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (c) Is there any fill dirt on Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Is there or will there be any landfill on Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Are there mine shafts or wells (in use or abandoned)? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (f) Is there any sliding, settling (other than normal settling), earth movement, upheaval or earth stability/expansive soil problems? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (g) Is Property or any part thereof located in a flood zone? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (h) Are there any drainage or flooding problems on Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (i) Are there any diseased or dead trees? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (j) Are there any encroachments, boundary line disputes, leases or unrecorded easements? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

2. TOXIC SUBSTANCES:

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| (a) Are there any underground tanks, toxic or hazardous substances on Property (structure or soil) such as asbestos, urea-formaldehyde, methane gas, radioactive material, benzene, radon, or other environmental contaminants? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (b) Has Property ever been tested for radon or any other environmental contaminants? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

3. THE PROPERTY:

- | | | | |
|--|--------------------------|-------------------------------------|--------------------------|
| (a) How many acres are in Property? <u>87</u> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) What is the current zoning of Property? <u>A-1</u> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) Will conveyance of Property exclude any mineral, oil and timber rights? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Are there any governmental covenants committed? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Have any licenses or usage permits been granted for, but not limited to, crops, minerals, hunting, water, grazing or timber? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

4. COVENANTS, FEES AND ASSESSMENTS:

- | | | | |
|--|-------------------------------------|-------------------------------------|--------------------------|
| (a) Is or will Property be part of a community association? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) Is or will it be subject to covenants, conditions and restrictions (CC & R's)? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) Is there a mandatory membership Association Fee?
If yes, what amount? \$ <u>125.00</u> per <u>Lot</u> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Is there an initiation fee? If yes, what amount? \$ _____ | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Are there any special assessments approved by but yet not owing or due to the Association? If yes, what amount \$ _____? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

5. OTHER MATTERS:

- | | | | |
|--|-------------------------------------|-------------------------------------|--------------------------|
| (a) Have there been any inspections of Property in the past year? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) Are there any violations of local, state or federal laws, codes or regulations with respect to Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (c) Have you received notices by governmental or quasi-governmental agency affecting Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Are there any existing or threatened legal actions affecting Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Is there any system or item on Property which is leased or which has a fee associated with its use? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (f) Are there any private or undedicated roadways for which owner may have financial responsibility? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (g) If Property is served by well water, is the well on Property? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

NOV-06-2006 04:35PM

FRICK-COLDWELL BANKER KINARD REALTY RINGOLD

706 965 8554

T-000 P.003/003 F-054

6. AGRICULTURAL DISCLOSURE:

Is the subject Property within, partially within, or adjacent to any property zoned or identified on an approved county land use plan as agricultural or forestry use? Yes No *DON'T KNOW*
It is the policy of this state and this community to conserve, protect, and encourage the development and improvement of farm and forestland for the production of food, fiber, and other products, and also for its natural and environmental value. This notice is to inform prospective property owners or other persons or entities leasing or acquiring an interest in real property that the property in which they are about to acquire an interest lies within, partially within, or adjacent to an area zoned, used, or identified for farm and forest activities and that farm and forest activities occur in the area. Such farm and forest activities may include intensive operations that cause discomfort and inconveniences that involve, but are not limited to, noises, odors, fumes, dust, smoke, insects, operations of machinery during any 24 hour period, storage and disposal of manure, and the application by spraying or otherwise of chemical fertilizers, soil amendments, herbicides, and pesticides. One or more of these inconveniences may occur as the result of farm or forest activities which are in conformance with existing laws and regulations and accepted customs and standards.

7. UTILITIES:

Seller warrants that the following utilities serve Property. (The term "serve" shall mean: the indicated utilities and services are available and functional at the property line.) Check (✓) only those utilities below that are included in the sale of Property. [The utilities listed below that are not checked do not serve Property.]

- Electricity
- Natural Gas
- Telephone
- Cable Television
- Garbage Collection
- Public Sewer
- Public Water
- Private/Well Water
- Shared Well Water
- Other _____

8. ADDITIONAL EXPLANATIONS OR DISCLOSURES:

*Fill - part of Lot #2 + Lot #3 - some fill
Flood plain - a small portion of Lot #16, 24 and 25.
Dead Trees - some dead trees on property.
Entrance lights to be paid by association.*

Mark box if additional pages are attached

9. SELLER'S REPRESENTATION:

In this disclosure, Seller warrants that to the best of Seller's knowledge and belief, the information contained herein with respect to the condition of the Property is accurate and complete as of the date signed by Seller. It is not a substitute for any inspections or warranties that Buyer may wish to obtain. Seller hereby authorizes Broker to provide this information to prospective buyers of Property and to Brokers. Seller agrees to promptly update this Lot/Land Disclosure Statement and provide any Buyer and Brokers with a revised copy of the same if there are any material changes in the answers to the questions contained herein.

Is each individual named below a U. S. Citizen or resident alien?

Yes No

Has each individual named below been a Georgia resident for the past two years?

Yes No

Has Property been Seller's primary residence for at least two of the last five years?

Yes No

Seller: *[Signature]*

Date: 7 Nov, 2006

Seller: _____

Date: _____, 20____

10. RECEIPTS AND ACKNOWLEDGMENT OF BUYER:

I acknowledge receipt of this Seller's Lot/Land Property Disclosure Statement. I understand that except as stated in the Lot/Land Purchase And Sale Agreement with Seller, Property is being sold in its present condition only, without warranties or guarantees of any kind by Seller or Brokers. No representations concerning the condition of Property are being relied upon by me except as disclosed herein or stated in the Purchase And Sale Agreement.

Buyer: _____

Date: _____, 20____

Buyer: _____

Date: _____, 20____

LOT/LAND SELLER'S PROPERTY DISCLOSURE STATEMENT EXHIBIT " " "



2006 Printing

*"THE VIEW" Judd
Beechwood Rd. Ringgold*

For property located at _____ ("Property").

NOTICE TO BUYER AND SELLER: This disclosure statement is designed to assist Seller in disclosing to a buyer all known material or adverse facts relating to the physical condition of Property that are not readily observable. All questions are to be with respect to the above referenced Property.

IF THE ANSWERS TO ANY OF THE QUESTIONS LISTED BELOW ARE "YES," PLEASE EXPLAIN IN DETAIL IN THE "ADDITIONAL EXPLANATIONS" SECTION.

1. SOIL, TREES, DRAINAGE AND BOUNDARIES:

- | | Yes | No | Don't Know |
|---|-------------------------------------|-------------------------------------|--------------------------|
| (a) Is Property vacant?
If yes, how long has it been since Seller occupied Property? <u>N/A New Subdivision</u> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) Are there any leases, written or verbal, on Property or any part thereof? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (c) Is there any fill dirt on Property? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Is there or will there be any landfill on Property? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Are there mine shafts or wells (in use or abandoned)? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (f) Is there any sliding, settling (other than normal settling), earth movement, upheaval or earth stability/expansive soil problems? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (g) Is Property or any part thereof located in a flood zone? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (h) Are there any drainage or flooding problems on Property? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (i) Are there any diseased or dead trees? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (j) Are there any encroachments, boundary line disputes, leases or unrecorded easements? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

2. TOXIC SUBSTANCES:

- | | Yes | No | Don't Know |
|---|--------------------------|-------------------------------------|-------------------------------------|
| (a) Are there any underground tanks, toxic or hazardous substances on Property (structure or soil) such as asbestos, urea-formaldehyde, methane gas, radioactive material, benzene, radon, or other environmental contaminants? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| (b) Has Property ever been tested for radon or any other environmental contaminants? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

3. THE PROPERTY:

- | | Yes | No | Don't Know |
|--|-------------------------------------|-------------------------------------|--------------------------|
| (a) How many acres are in Property? <u>87</u> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) What is the current zoning of Property? <u>A-1</u> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) Will conveyance of Property exclude any mineral, oil and timber rights? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Are there any governmental encumbrances committed? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Have any licenses or usage permits been granted for, but not limited to, crops, minerals, hunting, water, grazing or timber? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

4. COVENANTS, FEES AND ASSESSMENTS:

- | | Yes | No | Don't Know |
|---|-------------------------------------|-------------------------------------|--------------------------|
| (a) Is or will Property be part of a community association? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (b) Is or will it be subject to covenants, conditions and restrictions (CC & R's)? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (c) Is there a mandatory membership Association Fee?
If yes, what amount? \$ <u>125.00</u> per <u>LOT</u>
Is there an initiation fee? If yes, what amount? \$ _____ | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Are there any special assessments approved by but yet not owing or due to the Association? If yes, what amount \$ _____? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

5. OTHER MATTERS:

- | | Yes | No | Don't Know |
|--|-------------------------------------|-------------------------------------|--------------------------|
| (a) Have there been any inspections of Property in the past year? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (b) Are there any violations of local, state or federal laws, codes or regulations with respect to Property? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (c) Have you received notices by governmental or quasi-governmental agency affecting Property? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Are there any existing or threatened legal actions affecting Property? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Is there any system or item on Property which is leased or which has a fee associated with its use? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (f) Are there any private or undedicated roadways for which owner may have financial responsibility? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (g) If Property is served by well water, is the well on Property? | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

NOV-06-2006 04:35PM

FROM-COLDWELL BANKER KIMARD REALTY RIVGOLD

706 665 8554

T-000 P.003/003 F-954

6. AGRICULTURAL DISCLOSURE:

Is the subject Property within, partially within, or adjacent to any property zoned or identified on an approved county land use plan as agricultural or forestry use? Yes No *Don't Know*
It is the policy of this state and this community to conserve, protect, and encourage the development and improvement of farm and forestland for the production of food, fiber, and other products, and also for its natural and environmental value. This notice is to inform prospective property owners or other persons or entities leasing or acquiring an interest in real property that the property in which they are about to acquire an interest lies within, partially within, or adjacent to an area zoned, used, or identified for farm and forest activities and that farm and forest activities occur in the area. Such farm and forest activities may include intensive operations that cause discomfort and inconveniences that involve, but are not limited to, noises, odors, fumes, dust, smoke, insects, operations of machinery during any 24 hour period, storage and disposal of manure, and the application by spraying or otherwise of chemical fertilizers, soil amendments, herbicides, and pesticides. One or more of these inconveniences may occur as the result of farm or forest activities which are in conformance with existing laws and regulations and accepted customs and standards.

7. UTILITIES:

Seller warrants that the following utilities serve Property. (The term "serve" shall mean: the indicated utilities and services are available and functional at the property line.) Check (✓) only those utilities below that are included in the sale of Property. [The utilities listed below that are not checked do not serve Property.]

- Electricity
- Natural Gas
- Telephone
- Cable Television
- Garbage Collection
- Public Sewer
- Public Water
- Private/Well Water
- Shared Well Water
- Other _____

8. ADDITIONAL EXPLANATIONS OR DISCLOSURES:

*Fill - part of Lot #2 + Lot #3 - some fill
Flood plain - a small portion of Lot #16, 24 and 25.
Dead Trees - some dead trees on property.
Entrance lights to be paid by association.*

Mark box if additional pages are attached

9. SELLER'S REPRESENTATION:

In this disclosure, Seller warrants that to the best of Seller's knowledge and belief, the information contained herein with respect to the condition of the Property is accurate and complete as of the date signed by Seller. It is not a substitute for any inspections or warranties that Buyer may wish to obtain. Seller hereby authorizes Broker to provide this information to prospective buyers of Property and to Brokers. Seller agrees to promptly update this Lot/Land Disclosure Statement and provide any Buyer and Brokers with a revised copy of the same if there are any material changes in the answers to the questions contained herein.

Is each individual named below a U. S. Citizen or resident alien?

Yes No

Has each individual named below been a Georgia resident for the past two years?

Yes No

Has Property been Seller's primary residence for at least two of the last five years?

Yes No

Seller: *[Signature]*
Seller: _____

Date: 7 NOV, 2006
Date: _____, 20____

10. RECEIPTS AND ACKNOWLEDGMENT OF BUYER:

I acknowledge receipt of this Seller's Lot/Land Property Disclosure Statement. I understand that except as stated in the Lot/Land Purchase And Sale Agreement with Seller, Property is being sold in its present condition only, without warranties or guarantees of any kind by Seller or Brokers. No representations concerning the condition of Property are being relied upon by me except as disclosed herein or stated in the Purchase And Sale Agreement.

Buyer: _____
Buyer: _____

Date: _____, 20____
Date: _____, 20____