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Return to: GADDIS & LANIER, LLC
3330 Cumberland Blvd
Suite 500
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Attention: Ashley Miller Lanier

STATE OF GEORGIA
COUNTY OF GILMER

DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS & EASEMENTS FOR JAKE'S LANDING OVERLOOK

THIS INSTRUMENT ESTABLISHES A MANDATORY MEMBERSHIP HOMEOWNERS ASSOCIATION BUT DOES NOT, AT THIS TIME, SUBMIT THIS DEVELOPMENT TO THE PROVISIONS OF THE GEORGIA PROPERTY OWNERS' ASSOCIATION ACT, O.C.G.A. §44-3-220, *et seq.*

PREPARED BY:

GADDIS & LANIER, LLC
Your Neighborhood Attorneys

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THIS DECLARATION is made on the date set forth below by Flint Mountain Holdings, LLC (hereinafter referred to as "Declarant").

WITNESSETH

WHEREAS, Declarant is the owner of that certain real property located in Gilmer County, Georgia and is described in Exhibit "A" attached hereto and incorporated herein by this reference;

WHEREAS, Declarant desires to subject the real property described in Exhibit "A" hereto, including the improvements thereof, to the provisions of this Declaration; and

NOW, THEREFORE, Declarant hereby declares that the real property described in Exhibit "A" of this Declaration, including the improvements located and to be located thereon, is hereby submitted, and made subject to the provisions of this Declaration. By virtue of the recording of this Declaration, said property shall be held, sold, transferred, conveyed, used, occupied, and mortgaged or otherwise encumbered subject to the provisions of the covenants, conditions, restrictions, easements, assessments, and liens set forth and/or described in this Declaration, which are for the purpose of protecting the value and desirability of, and which shall run with the title to, the real property subject to this Declaration, and shall be binding on all Persons having any right, title or interest in all or any portion of the real property subject to this Declaration, their respective heirs, legal representatives, successors, successors in title and assigns, and shall be for the benefit of all owners of the property subject to this Declaration.

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Exhibit "A" – Property submitted to this Declaration

Exhibit "B" – Bylaws of the Jake's Landing Community Association, Inc.

Exhibit "C" – Additional Property

Exhibit "D" – Approval of High River Homeowners Association, Inc. solely to the provisions set forth in Paragraph 6, Section M of this Declaration regarding the "Jake's Landing Boat Launch Area".

1. NAME

The name of the Community is Jake's Landing Overlook Subdivision, which is a residential homeowners owners' development. This property is not submitted to the Georgia Property Owners' Association Act, O.C.G.A. Section 44-3-220, *et seq.* (Michie 1982), as may be amended, but may be at a later date by amendment of the Board of Directors as set forth herein.

2. DEFINITIONS

Unless the context otherwise requires, capitalized terms used in this Declaration, the Bylaws, and the Articles of Incorporation shall be defined as set forth in this Paragraph 2. Otherwise, the terms used in this Declaration, the Bylaws, and the Articles of Incorporation shall have their normal, generally accepted meanings or the meanings given in the Georgia Nonprofit Corporation Code.

A. Additional Property shall mean all that real property set forth in Exhibit "C" which may be submitted to the Declaration by the Declarant by recording a Supplemental Declaration as set forth in Paragraph 3B below.

B. Area of Common Responsibility shall mean all areas of the Community that the Association is obligated to maintain as provided for herein, which shall include the Common Property, if any, and shall also include, but limited by, the following: the entry features for the Community, any and all entrance gates throughout the Community, all storm water detention/retention ponds and facilities as specified in this Declaration, all street, street medians and street islands, any fence or wall erected by the Declarant, and any green space and/or open space.

C. Architectural Control Committee or ACC mean the committee established to exercise the architectural review powers set forth herein, which shall be the Declarant during the Declarant Control Period and later the Board of Directors of the Association unless the Board appoints a separate Architectural Control Committee.

D. Articles of Incorporation or Articles means the Articles of Incorporation of Jake's Landing Community Association, Inc., filed with the Secretary of State of the State of Georgia, and incorporated herein by this reference as may be amended from time to time.

E. Association means Jake's Landing Community Association, Inc., a Georgia nonprofit corporation, its successors or assigns.

F. Association Legal Documents means this Declaration and all exhibits hereto, the Bylaws, the Articles of Incorporation, the plats and all rules and regulations and architectural guidelines for the Association, all as may be supplemented or amended.

G. Board or Board of Directors means the appointed or elected body responsible for management and operation of the Association under the Georgia Nonprofit Corporation Code, O.C.G.A. § 14-3-101, *et seq.*

H. Bylaws means the Bylaws of Jake's Landing Community Association, Inc., attached to this Declaration as Exhibit "B" and incorporated herein by this reference as the same may be amended from time to time.

I. Common Property means any and all real and personal property and easements and other interests therein, together with the facilities and improvements located thereon, now or hereafter owned by the Association for the common use and enjoyment of the Owners.

J. Common Expenses means the expenses incurred or anticipated to be incurred for the general benefit of all Lots, including, but not limited to, those expenses incurred for maintaining, repairing, replacing, and operating the Common Property.

K. Community means that real estate which is submitted this Declaration and as described in Exhibit "A" attached hereto and incorporated herein by reference, and any such additions thereto as may be made by Supplementary Declaration as provided herein.

L. Community-Wide Standard means the standard of conduct, maintenance, or other activity generally prevailing in the Community. Such standard may be more specifically determined by the Declarant, the Board of Directors and/or the Architectural Control Committee.

M. Declarant shall mean Flint Mountain Holdings, LLC, its respective successors-in-title, and assigns, provided that such successors and/or assigns are designated in writing by the Declarant as its successor-in-title and/or assign of the rights of Declarant set forth herein. The expiration of the Declarant Control Period shall not terminate or alter the status of the above-referenced entity and its successor-in-title and/or assign, as Declarant hereunder, or divest it of other rights specifically reserved to Declarant herein.

N. Declarant Control Period shall mean the period of time when the Declarant has the unilateral right to take, approve of consent to actions under this Declaration, the Articles of Incorporation and the Bylaws which shall be in full force and effect until the earlier of: (i) the date that the Declarant no longer owns any property in the Community and the date that the Declarant no longer has the right to unilaterally annex additional property to the Declaration; or (ii) the date of recording by Declarant in the Gilmer County land records, a written instrument terminating the Declarant Control Period.

O. Declaration means this Declaration of Protective Covenants, Conditions, Restrictions and Easements for Jake's Landing Overlook.

P. Director means a member of the Association's Board of Directors.

Q. Domestic Partner means any adult who cohabitates with an Owner, and who has been designated as the Owner's Domestic Partner in a written statement, signed by the Owner and filed with the Association's Secretary. A person shall no longer be a Domestic Partner upon the Secretary's receipt of a written termination notice, signed by either the Owner or the Domestic Partner.

R. Effective Date means the date that this Declaration is recorded in the Gilmer County, Georgia land records.

S. Eligible Mortgage Holder means a holder of a first Mortgage secured by a Lot who has submitted a request in writing to the Association to be deemed an Eligible Mortgage Holder. Such notice must include the mortgage holder's name and address and the Lot number or address of the property in the Community secured by such mortgage.

T. Lot means a portion of the Community, whether or not improvements are constructed thereon, intended for ownership, and use as a single-family dwelling site subject to this Declaration, as shown may be on the Plats for the Community recorded in the Gilmer County, Georgia land records. The ownership of each Lot shall include, and there shall pass with the title to each Lot as an appurtenance thereto, whether or not separately described, all of the rights and interest of an Owner in the Common Property, as herein provided, together with membership in the Association.

U. Mortgage means any mortgage, deed to secure debt, deed of trust, or other transfer or conveyance for the purpose of securing the performance of an obligation, including, but not limited to, a transfer or conveyance of fee title for such purpose.

V. Mortgagee or Mortgage Holder means the holder of any Mortgage.

W. Occupant means any person staying overnight in a dwelling on a Lot or a recreational vehicle on a Lot for a total of more than 30 days, either consecutive or nonconsecutive, in any calendar year.

X. Officer means an individual who is elected by the Board of Directors to serve as President, Vice President, Secretary, or Treasurer or to hold such other office as may be established by the Board of Directors.

Y. Owner means the record title holder of a Lot but shall not include a Mortgage Holder. For purposes hereof, the holder of a tax deed on a Lot shall be deemed the Owner thereof, notwithstanding the fact that there may exist a right of redemption on such Lot.

Z. Person means any individual, corporation, limited liability company, firm, association, partnership, trust, or other legal entity.

AA. Plats means those plats of the survey relating to the Community filed in Gilmer County, Georgia land records. All of the Plats of survey are incorporated herein by this reference.

BB. Residence shall mean a dwelling constructed on a Lot.

CC. Supplementary Declaration shall mean an amendment or supplement to this Declaration which subjects additional property to this Declaration and/or imposes additional covenants, conditions, restrictions, or easements on the land described therein.

DD. Total Association Vote shall mean all of the eligible votes attributed to members of the Association (including votes attributed to Declarant), and the consent of Declarant for so long as Declarant owns a Lot primarily for the purpose of sale. This calculation shall exclude the votes of any Owners whose voting rights have been suspended as provided for in this Declaration and the Bylaws, whether or not such members are present or represented at the meeting, if any, where such votes are to be cast. As an example and illustration, if there are 100 Lots in the Community and 24 of those Lots have suspended voting rights, then the Total Association Vote would be 76. In this illustration, a matter requiring a majority of the Total Association Vote would then require approval of 39 votes, which is a majority of 76.

EE. Violator means any Owner who violates the Association Legal Documents and any Owner's family member, guest or Occupant who violates such provisions; provided, however, if an Owner's family member, guest or Occupant violates the Association Legal Documents, the Owner of the relevant Lot also shall be considered a Violator.

3. SUBMITTED PROPERTY AND ADDITIONAL PROPERTY

A. Submitted Property

The real property in the Community subject to this Declaration is located in Gilmer County, Georgia, being more particularly described in Exhibit "A" attached to this Declaration, and incorporated herein by this reference and as may be shown on the Plats. Said submitted property shall be held, transferred, sold conveyed, used, occupied, and encumbered subject to this Declaration.

B. Additional Property

Any property shown on any Plat, which property has not been submitted to the Declaration, may be submitted to the Declaration by recording a consent form executed by the owner of such property and by the Board of Directors. Other property not shown on any Plat may be submitted to this Declaration with the approval of Owners holding at least a majority of the eligible vote of the total Association membership and by recording a consent form executed by the owner of such property and by the Board of Directors.

Further, as the owner thereof, or if not the owner, with the consent thereof, Declarant shall have the unilateral right, privilege and option from time to time at any time until ten (10) years after the recording of this

Declaration to subject all or a portion of the real property described in Exhibit "C", attached hereto and by this reference incorporated herein, to the provisions of this Declaration and the jurisdiction of the Association by filing for record in the Office of the Clerk of Superior Court of Gilmer County, Georgia, a Supplemental Declaration executed by Declarant describing the property being subjected. There shall be no obligation that Declarant submits any additional property.

Further, Declarant reserves the right to amend this Declaration so long as it has a right to annex additional property pursuant to this Paragraph for the purpose of removing any portion of the Community then owned by Declarant or the Association from the coverage of this Declaration, to the extent originally included in error or as a result of any changes whatsoever in the plans for the Community, provided such withdrawal is not unequivocally contrary to the overall, uniform scheme of development for the Community. Any such withdrawal shall be accomplished by filing an amendment to this Declaration describing the property removed, which amendment shall be effective upon recording in the Office of the Clerk of Superior Court of Gilmer County, Georgia unless a later effective date is provided therein. Such amendment shall be executed by Declarant and the Owner(s) of the property being removed and shall not require the vote or consent of any other Person.

4. ASSOCIATION MEMBERSHIP AND VOTING RIGHTS

A. Membership

The Association shall have one class of membership. Each Lot Owner shall be a member of the Association. This does not include persons who hold an interest merely as security for the performance of an obligation. The giving of a security interest shall not terminate an Owner's membership. No Owner, whether one or more Persons, shall have more than one membership per Lot owned in the Community. An Owner's spouse or Domestic Partner may exercise all membership rights and privileges of the Owner including the right to hold office, but in no event shall more than one office be held on each Lot owned. Nothing in this Section shall restrict the number of votes cast or the number of officers and directors appointed by the Declarant.

B. Voting

The Owner(s) of the Lot shall be entitled to one equally weighted vote for such Lot, which vote may be exercised and suspended as provided in this Declaration and the Bylaws.

5. ALLOCATION OF LIABILITY FOR COMMON EXPENSES

A. General Allocations

Except as provided below, or elsewhere in the Association Legal Documents, the amount of all Common Expenses shall be assessed against all the Lots equally.

B. Specific Special Assessments

Notwithstanding the above, the Board of Directors shall have the power to levy specific special assessments in its discretion, it shall deem appropriate, as follows:

(1) Any Common Expenses benefiting less than all of the Lots shall be specially assessed equitably among all of the Lots so benefited, as determined by the Board of Directors;

(2) Any Common Expenses occasioned by the conduct of less than all of those entitled to occupy all of the Lots or by the licensees or invitees of any such Lot or Lots shall be specially assessed against the Lot or Lots, the conduct of any Occupant, licensee, or invitee of which occasioned any such Common Expenses; and

(3) Any Common Expenses significantly disproportionately benefiting all of the Lots shall be assessed equitably amount all of the Lots in the Community as determined by the Board; and

Failure of the Board to allocate Common Expenses as a Specific Special Assessment as provided for herein shall not be grounds for any action against the Association or the Board and shall not constitute a waiver of the Board's right to do so in the future.

6. ASSESSMENTS

A. Purpose of Assessment

The Association shall have the power to levy assessments as provided herein. Assessments shall be used for any purpose the Board of Directors determines will benefit the Owners or the Community.

B. Creation of the Lien and Personal Obligation For Assessments

Each Owner of any Lot, by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association all assessments and other charges levied pursuant to this Declaration and the Bylaws.

All assessments and charges levied against a Lot and its Owner, together with interest in the amount of 18% per annum, late fees in the amount of 10%, costs and reasonable attorneys' fees actually incurred (including post-judgment attorneys' fees, costs and expenses), and rents (if the Board of Directors so elects), shall be: (1) a charge and a continuing lien against such Lot; and (2) the personal obligation of the Person who is the Owner of the Lot on the due date of the assessment. Each Owner and his or her grantee shall be jointly and severally liable for all assessments and charges due and payable at the time of any conveyance of the Lot. The Association, in the Board's discretion, may record a notice of such lien in the Gilmer County, Georgia land records evidencing the lien created under this Declaration. Such lien shall be superior to all other liens and encumbrances on such Lot, except for (a) liens for ad valorem taxes; or (b) the lien of any mortgage, deed of trust or security deed recorded prior to the recording of this Declaration; or (c) the lien of any purchase money mortgage, provided that the mortgagee, beneficiary or security deed holder was not an owner of the Lot while any assessments, fines or charges were outstanding or unpaid.

Assessments shall be paid in such manner and on such dates as determined by the Board of Directors. No Owner may exempt himself or herself from liability, or otherwise withhold payment of assessments, for any reason whatsoever. Notwithstanding anything to the contrary stated herein, except to the extent provided otherwise in this Paragraph 6, Declarant shall have no obligation to fund budgetary deficits of the Association and shall not be obligated to pay any assessments on Lots owned by Declarant.

C. Delinquent Assessments

All assessments and charges not paid on or before the due date shall be delinquent, and the Owner shall be in default. In addition to the powers set forth below for collection of unpaid assessments and charges, the Association shall be entitled to exercise all other rights and remedies provided by law and in equity to satisfy an Owner's debt.

If any assessment or charge, or any part or installment thereof, is not paid in full within 10 days of the due date, or such later date as may be provided by the Board of Directors:

(1) a late charge equal 10% of the amount not paid may be imposed without further notice or warning to the delinquent Owner;

(2) interest at the rate of 18% per annum shall accrue from the due date;

(3) the Board may accelerate and declare immediately due any unpaid installments of that Owner's assessments and charges. Upon acceleration, the Owner shall lose the privilege of paying such assessments and charges in installments, unless the Board otherwise reinstates such privilege in writing. If the Association has pending legal action against an Owner for unpaid assessments or charges, then no notice shall be required to accelerate unpaid installments of any annual or special assessments that come due during any fiscal year after such legal action commences, until all amounts owed are paid in full or the Board otherwise reinstates such privilege in writing;

(4) Any and all legal fees for collection of the assessments shall be imposed without further notice; and

(5) the Association may bring legal action to collect all sums owed under the Declaration and Georgia law.

If assessments or other charges, or any part thereof, remain unpaid more than 30 days after the due date, the Owner's right to vote and use the Common Property are suspended automatically until all amounts owed are paid in full or the Board of Directors otherwise reinstates such rights in writing; provided, however, the Board may not deny ingress or egress to or from a Lot.

If part payment of assessments or other charges is made, the amount received may be applied first to post-judgment attorneys' fees, costs, and expenses, then to costs and attorneys' fees not reduced to a judgment, then to interest, then to late charges, then to delinquent assessments and then to current assessments. Late charges may be assessed on delinquencies that are created by the application of current payments to outstanding delinquent assessments or charges.

D. Computation of Operating Budget and Assessment

To establish the annual assessment for a fiscal year, the Board of Directors shall prepare a budget covering the estimated costs of operating the Community, which may include a reserve contribution as provided below. The budget shall also include, and the Association shall collect the Annual Recreational User Pass Fee for the "Jakes Landing Boat Launch Area" as set forth in Paragraph M herein. The Board shall provide the budget to the Owners at least 60 days before the due date of such assessment, or the first installment thereof. The budget and the assessment shall become effective unless, before the due date of such assessment, a majority of the total Association membership votes to disapprove them at a duly called membership meeting.

If the membership disapproves the proposed budget or the Board of Directors fails for any reason to determine a new budget, the budget then in effect shall continue until a new budget is adopted as provided herein. The Board may adopt an adjusted budget at any time during the year following the procedure specified above.

The budget shall not operate as a limitation on expenditures by the Board of Directors. The budget is merely an estimate of Common Expenses on which the Board establishes the annual assessment. The Board of Directors shall have the right to: (i) not spend the full amount budgeted for any particular line item in the budget; (ii) spend more than what has been budgeted; and (iii) shift revenues within the budget from one line to another. Notwithstanding anything to the contrary stated herein, during the Declarant Control Period, Declarant or the Declarant appointed Board of Directors shall be authorized to unilaterally adopt a new or revised budget to reflect costs that were not contemplated at the time the initial, estimated operating budget for the Association was developed, or to reflect unanticipated changes in the costs of a line item in such budget.

E. Special Assessments

In addition to all other assessments and charges provided for herein, the Board of Directors may levy a special assessment against all Owners for any purpose. Special assessments totaling more than \$500.00 per Lot in any fiscal year must first be approved by at least a majority of those Owners either voting by written consent or ballot pursuant to the Bylaws, or at least a majority of those Owners present or represented by proxy at a duly called meeting of the members, notice of which shall specify the purpose of such meeting.

F. Capital Budget and Contribution

After the expiration of the Declarant Control Period, the Board of Directors may annually prepare a capital reserve budget, which shall take into account the number and nature of replaceable assets, the expected life of each asset, and the expected repair or replacement cost. The Board may set the required capital reserve contribution, if any, in an amount sufficient to permit meeting the projected capital needs of the Association, as shown on the capital reserve budget, with respect both to amount and timing by equal annual

assessments over the period of the budget. The annual capital reserve contribution required, if any, shall be fixed by the Board and included within the budget and assessment as provided herein. A copy of the capital reserve budget shall be distributed to each member in the same manner as the operating budget.

Notwithstanding any other provisions of this Declaration, during the Declarant Control Period Declarant shall not be required to prepare a capital reserve budget, set any other capital reserve contribution, or otherwise collect amounts for capital reserves.

G. Foreclosure Administration Fee

It is recognized that foreclosures of mortgages on Lots create substantial administrative and other burdens on the Association. These additional burdens on the Association include, but are not limited to, having to monitor the status of mortgages and legal periodicals to determine when foreclosures occur, searching the Gilmer County, Georgia land records to determine the names of the purchasers at foreclosure sales, contacting the foreclosure purchasers/owners regarding foreclosure-purchaser responsibilities and assessment obligations and updating Association records multiple times to deal with just a single Lot. Pursuant to this Declaration, the Association is authorized to assess individual Owners certain fees and expenses occasioned by and benefiting just those Owners or those Owners' Lots. In accordance with these provisions, and in addition to annual assessments, special assessments, and other charges provided for in this Declaration, any Person who acquires a Lot at a foreclose sale of the mortgage on such Lot, or by deed in lieu of a foreclosure, will be required to pay the Association a Foreclosure Administration Fee of \$1,000 at the time the foreclosure deed or deed in lieu of foreclosure is recorded in the Gilmer County, Georgia records. The Foreclosure Administration Fee shall constitute a specific assessment as described in this Declaration.

H. Statement of Account

Any Owner, Mortgagee, or a Person having executed a contract for the purchase of a Lot, or a lender considering a loan to be secured by a Lot, shall be entitled, upon written request, to a statement from the Association setting forth the amount of assessments and charges due and unpaid, including but not limited to any late charges, interest, fines, attorneys' fees, or other charges against such Lot.

I. Surplus Funds and Common Profits

Common profits from whatever source shall be applied to the payment of Common Expenses. Any surplus funds remaining after the application of such common profits to the payment of Common Expenses shall be applied to the next year's operating budget.

J. Date of Commencement of Assessments

Assessments shall commence when the Declarant and/or Board of Directors first determines a budget and levies assessments. The assessments provided for herein shall commence as to a Lot on the date that the Lot is conveyed by Declarant to an Owner. Any Lot which has been approved by Declarant for the use as a model home for marketing and sales purposes shall not be subject to assessments under this Declaration whether owned by the Declarant or any other Person, so long as such Lot is approved for use as a model home in writing and is not occupied for residential purposes. Notwithstanding anything to the contrary herein, Declarant shall not be obligated for the payment of assessments for any Lot owned by Declarant.

K. Budget Deficits During Declarant Control

For so long as the Declarant has the authority to appoint the directors and officers of the Association, Declarant may: (a) advance funds to the Association sufficient to satisfy the deficit, if any, between the actual operating expenses of the Association (but specifically not including an allocation for capital reserves), and the sum of the annual, special and specific assessments collected by the Association in any fiscal year (such advances shall be evidenced by promissory notes from the Association in favor of the Declarant); or (b) cause the Association to borrow such amount from a commercial lending institution at the then prevailing rates for similar loans in the local area of the Community. No Mortgage secured by

the Common Property or any of the improvements maintained by the Association shall be given in connection with this loan.

L. Working Capital Contribution.

Upon the sale of each and every Lot in the Community, the new Owner shall pay a working capital contribution to the Association in an amount determined by the Board of Directors from time to time, but not to exceed the amount of the annual assessment applicable to all Lots in the Community. The working capital contribution shall be collected at the closing of such transaction and shall be paid to the Association; or if not collected at closing, shall be paid immediately upon demand by the Association. The working capital contribution shall constitute a specific assessment against the Lot, shall be in addition to, not in lieu of, the annual assessment and shall not be considered an advance payment of such assessment. The working capital contribution may be used by the Association for any purpose, including, without limitation, for the payment of operating expenses of the Association and other expenses incurred by the Association pursuant to the provisions of this Declaration. Notwithstanding anything to the contrary herein, this specific assessment shall not apply to the holder of any first Mortgage on a Lot who becomes the Owner of a Lot through foreclosure or any other means pursuant to the satisfaction of the indebtedness secured by such Mortgage but shall apply to the Owner acquiring the Lot from the foreclosing Mortgagee. Further, this specific assessment shall not apply to the initial sale from Declarant to the first Owner but shall be levied on each and every sale thereafter.

M. Annual Recreational User Pass Fee for "Jakes Landing Boat Launch Area"

Any Owner of a Lot within the Jake's Landing Overlook Subdivision shall purchase an Annual Recreational User Pass for an established fee that shall not be less than \$100 per calendar year for recreational use of the "Jakes Landing Boat Launch Area" that is to be owned and maintained by the High River Homeowners Association, Inc., as common area. The "Jakes Landing Boat Launch Area" consists of approximately 8.46 acres as shown on the plat prepared for Flint Mountain Holdings, LLC by Chastain & Associates dated April 2, 2020, and recorded on April 16, 2020, in Deed Book 65, Page 151 of the Gilmer County, Georgia land records. This Annual Recreational User Pass Fee shall be a mandatory fee for all Jake's Landing Overlook Lot Owners and collected by the Association along with the general assessments as provided for herein.

The Annual Recreational User Pass is for the sole use of the "Jakes Landing Boat Launch Area" shown on the plat referenced above and does not include any other use rights to the common area owned by the High River Homeowners Association, Inc. The Annual Recreational User Pass Fee shall only become applicable once the "Jakes Landing Boat Launch Area" is submitted to the Declaration of Protective Covenants, Conditions, Restrictions and Easements for High River, as amended and supplemented, and is subject to any and all rules and regulations established by the High River Homeowners Association, Inc. The failure for the "Jakes Landing Boat Launch Area" to be submitted to the Declaration of Protective Covenants, Conditions, Restrictions and Easements for High River, as amended and supplemented, shall nullify this Section M. The High River Homeowners Association, Inc.'s consent to these provisions set forth herein is evidenced by its approval attached to the Declaration as Exhibit "C."

The Annual Recreational User Pass is nonrefundable. The Annual Recreational User Pass Fee shall be due in full and payable to the Association. The Association will then forward the collected Annual Recreational User Pass Fee to the High River Homeowners Association, Inc. Any violation of the rules and regulations established by High River Homeowners Association, Inc. may result in termination of use rights for this amenity, as well as use rights for the Association's Common Property. The High River Homeowners Association, Inc. may increase the fee for the Annual Recreational User Pass for any upcoming year.

N. Tie-In Fees and Monthly Water Charges Due to Private Water Company

The Lots within the Community shall be served by a private water system owned and operated by High River Water Company, LLC or its successors and assigns. Each Owner of any Lot, by acceptance of a deed therefor, whether it shall be so expressed in such deed, is deemed to covenant, and agree to pay a one-time tie-in fee to access the private water system, as well as ongoing monthly water usage charges

levied by High River Water Company, LLC or its successors and assigns. The Association shall not be obligated to collect such fees but agrees herein to not render final architectural approval for the construction of a Residence until such time as the tie-in fee is paid in full to the private water company unless otherwise authorized in writing by the private water company. The initial tie-in fee and usage charges are to be determined solely by the private water company, with all billing being handled through the private water company which shall be responsible for the maintenance, repair, and replacement of the private water system and its lines and other apparatus once constructed.

An easement reserved for High River Water Company, LLC or its successors and assigns along/within all roadways and Lots shall exist for the installation, maintenance, repair and replacement of the private system water lines and other apparatus up to and including the point where the common line(s) branch off to serve only that one Lot. Once installed by the private water company, the Lot Owner shall be responsible for maintenance and repair of the portion of the water line and other apparatus serving only Owner's Lot and located wholly upon said Lot. The Association shall have no obligations related to the private water system, except as expressly assumed in a written agreement recorded and cross referenced to this Declaration.

This Section M shall not be amended, at any time, without the express consent of the Declarant regardless of whether the Declarant Control Period has ended.

7. MAINTENANCE RESPONSIBILITY

A. Owner's Responsibility.

Except as provided in Section B below, all maintenance of the Lot and all structures, parking areas, Recreational Vehicles, landscaping, and other improvements on the Lot shall be the sole responsibility of the Owner, who shall maintain the Lot in a manner consistent with the Community-Wide-Standard and this Declaration. The Owner's landscaping maintenance requirement shall extend to the private roadway.

Subject to the maintenance responsibilities herein provided, any maintenance or repair performed on or to the Common Property by an Owner or Occupant which is the responsibility of the Association hereunder (including, but not limited to landscaping of Common Property) shall be performed at the sole expense of such Owner or Occupant, and the Owner or Occupant shall not be entitled to reimbursement from the Association even if the Association accepts the maintenance or repair.

B. Association's Responsibility

The Association shall maintain and keep in good repair the Area of Common Responsibility. This maintenance obligation shall include, without limitation, maintenance and repair, and replacement, subject to any insurance then in effect, all landscaping and improvements located on the Area of Common Responsibility. The Association shall maintain all Community entry features, including entry area landscaping, entrance monuments, gates, and any irrigation system and the expenses for water and electricity provided to such Community entry features, if any, regardless of whether said entry features are located on a Lot, private property, or public right-of-way. The Association shall maintain storm water drainage facilities within roadways or Common Property in the Community, if and to the extent the same are not maintained by a governmental entity; provided however, each Owner of a Lot, and not the Association, shall be responsible for the maintenance of all storm water drainage facilities located on and used exclusively in connection with such Lot. The Association shall maintain all Community greenspace and open space, if any. The Association shall maintain all roads/streets within the Community including all street medians and street islands, if any. The Association shall maintain any property outside the Lots located within the Community which was originally maintained by the Declarant.

In addition, the Association shall have the right, but not the obligation, to maintain public rights of way adjacent to the Community and other property not owned by the Association; if the Board of Directors in its sole discretion determines that such maintenance would benefit the Community. At any point thereafter, the Board can cease to maintain such property and such maintenance obligation will revert back to the party originally responsible therefore.

The foregoing maintenance shall be performed consistent with the Community-Wide Standard.

If, during the course of performing its maintenance responsibilities hereunder, the Board discovers that maintenance, repair or replacement is required of an item which is the Owner's responsibility, and such maintenance, repair or replacement must be performed for the Association to properly complete its maintenance project, then the Association may perform such work on behalf of the Owner and at the Owner's sole expense, without prior notice to the Owner after making a good faith effort to contact the Owner, such being deemed an emergency situation hereunder.

If the Board of Directors determines that the need for maintenance or repair on the Area of Common Responsibility is caused through the willful or negligent act of any Owner or Occupant or his or her family, guests, tenants, or invitees, then the Association may charge the cost of any such maintenance, repair, or replacement as a specific special assessment against the Owner's or Occupant's Lot and the Owner thereof.

The Declarant and the Association shall not be liable for injury or damage to person or property caused by the elements or by the Owner of any Lot, or any other person, or resulting from any utility, rain, snow or ice which may leak or flow from any portion of the Area of Common Responsibility or from any pipe, drain, conduit, appliance or equipment which the Association is responsible to maintain hereunder, unless such injury or damage results directly and solely from the negligence or gross negligence of the Association. The Association shall not be liable to any Owner, or any Owner's Occupant, guest or family for any damage or injury caused in whole or in part by the Association's failure to discharge its responsibilities under this Paragraph where such damage or injury is not a foreseeable, natural result of the Association's failure to discharge its responsibilities. No diminution or abatement of assessments shall be claimed or allowed by reason of any alleged failure of the Association to take some action or perform some function required to be taken or performed by the Association under this Declaration, or for inconvenience or discomfort arising from the making of repairs or improvements which are the responsibility of the Association, or from any action taken by the Association to comply with any law, ordinance, or with any order or directive of any municipal or other governmental authority.

C. Failure to Maintain

If the Board of Directors determines that any Owner has failed or refused to discharge properly his or her maintenance, repair or replacement obligations pursuant to this Paragraph, then the Association shall give the Owner written notice of: (1) the Owner's failure or refusal; (2) the Association's right to provide necessary maintenance, repair, or replacement at the Owner's sole cost and expense; and (3) the maintenance, repair, or replacement deemed necessary by the Board.

Unless the Board determines that an emergency exists or a violation is re-occurring for which notice previously has been issued hereunder, the Owner shall have 10 days within which to complete maintenance or repair, or if the maintenance or repair is not capable of completion within such time period, to commence replacement or repair within 10 days. If the Board determines that an emergency exists, a violation is re-occurring for which notice has been previously issued hereunder or an Owner has not complied with the demand given by the Association hereunder, the Association may provide any such maintenance, repair or replacement, the costs of which shall be a specific special assessment against the Owner and the Lot.

D. Maintenance Standards and Interpretation

The Board of Directors may establish, interpret, and enforce maintenance standards for the Community. These standards may vary over time; however, the variances shall not constitute a waiver by the Board of the right to establish and enforce maintenance standards under this Paragraph. No Board decision or interpretation regarding maintenance standards shall constitute a binding precedent with respect to subsequent Board decisions or interpretations.

8. ARCHITECTURAL CONTROLS

A. Architectural Control Committee

Except as specifically authorized by this Article, during the Declarant Control Period there shall be no Architectural Control Committee ("ACC") and all modifications must receive the prior written approval of the Declarant. Further, the regulations set forth in this Paragraph 8 shall not apply to the activities of the Declarant, affiliates of Declarant, any builders approved by Declarant, nor to improvements to the Common Property by or on behalf of the Association. This Paragraph may not be amended during the Declarant Control Period without the express written consent of the Declarant. The Declarant shall have all powers set forth for the Board of Directors and the ACC in this Paragraph 8 until the end of the Declarant Control Period. After the Declarant Control Period, the Board of Directors may establish the ACC to be a standing committee of the Association. Unless and until an ACC is established, the Board of Directors shall make all architectural decisions as required herein. The Association, Board of Directors, ACC, and members thereof, are not responsible for ensuring, and shall not be held liable for any injury, damage or loss arising out of: (1) the quality, structural integrity, or soundness of any modification on a Lot; or (2) any modification's compliance with building codes, zoning regulations or other governmental requirements.

B. Limitation on Exterior Modifications

Except as otherwise provided herein, no Owner, Occupant, or any other person may, without written approval of the Board or ACC:

- (1) construct any dwelling or other improvement on a Lot;
- (2) make any change or alteration that affects the exterior appearance of the Lot; or
- (3) erect, place or post any object or thing on the Lot that affects the exterior appearance of the Lot.

Additionally, no modification shall encroach onto the Area of Common Responsibility unless expressly approved in writing by the Board.

C. Design Guidelines

The Declarant may establish and adopt a set of Design Guidelines to assist the Owners in the approval process required herein. Once adopted by the Declarant, the Design Guidelines shall be incorporated herein. These Design Guidelines may be changed during the Declarant Control Period by the Declarant unilaterally, and after the Declarant Control Period by a majority vote of the Board of Directors.

9. USE RESTRICTIONS

Each Owner shall be responsible for ensuring that the Owner's family, guests, tenants, and Occupants comply with all provisions of the Association Legal Documents. In addition to the following use restrictions, the Board of Directors may establish rules and regulations in accordance with the terms hereof and as specified in the Bylaws.

A. Residential Use

Each Lot shall be used for residential purposes only, and no trade or business of any kind may be conducted in or from a Lot or any portion of the Community, except that the Owner or Occupant residing in a dwelling on a Lot may conduct ancillary business activities within the dwelling so long as:

- (1) the existence or operation of the business activity is not apparent or detectable by sight, sound, or smell from outside of the dwelling;
- (2) the business activity does not involve visitation or deliveries to the Lot by employees,

clients, customers, suppliers, couriers, mail carriers, or other business invitees in greater volume than would normally be expected for a Lot without business activity;

(3) the business activity does not involve use of the Common Property, except for necessary access to and from the Lot by permitted business invitees;

(4) the business activity is legal and conforms to all zoning requirements for the Community;

(5) the business activity does not increase any insurance premium paid by the Association or otherwise negatively affect the Association's ability to obtain insurance coverage; and

(6) the business activity is consistent with the residential character of the Community and does not constitute a nuisance or a hazardous or offensive use or threaten the security or safety of other Owners or Occupants, as determined in Board of Director's discretion.

The Association has no liability for any business activity in the Community. The Association also has no liability for any action or omission by it, its Directors, Officers, agents, representatives and/or vendors, that may adversely impact an Owner's or Occupant's business activity. Each Owner and Occupant hereby releases and holds harmless the Association, its Directors, Officers, agents, representatives and/or vendors, for any interruption or suspension of, or any damages to, any business activities conducted on a Lot. Owners and Occupants shall obtain whatever supplemental insurance may be necessary to protect their business assets, business continuity and business interests on their Lots. The Association is not obligated to obtain any insurance coverage for any Owner's or Occupant's business activity.

The term "business," as used in this provision, shall include, without limitation, any occupation, work or activity that involves the provision of goods or services to persons other than the provider's family for a fee, compensation, or other form of consideration, regardless of whether: (i) such activity is engaged in full or part-time; (ii) such activity is intended to or does generate a profit; or (iii) a license is required therefore.

Further, no Lot may be used to access property outside of the Community.

B. Subdivision of Lots

No Lot may be subdivided into a smaller parcel except for those Lots owned by Declarant.

C. Combination of Lots

Notwithstanding anything to the contrary herein, an Owner of two (2) directly adjacent Lots may be permitted, with written Board prior approval, to seek and receive permission from Gilmer County, Georgia to re-plot the two (2) Lots to create one (1) combined parcel for tax identification purposes. Once approved by the Board and combined as evidenced by a recorded survey approved by Gilmer County and showing the two (2) Lots combined as one (1) parcel, the real property may be considered one (1) parcel for tax identification purposes; however, for purposes of this Declaration the combined parcel shall be forever deemed two (2) Lots for assessment and voting purposes. Lots so combined shall remain combined perpetually and may not be later subdivided. Further, no more than two (2) Lots may be combined.

D. Use of Area of Common Responsibility

There shall be no obstruction of the Area of Common Responsibility, nor shall anything be kept, parked, or stored on or removed from any part of the Area of Common Responsibility without the express written consent of the Board of Directors. The Association may remove and either discard or store any unauthorized personal property left or kept on the Area of Common Responsibility and the Association shall have no obligation to return, replace or reimburse the owner for such property. The Association is not liable to any Person for any loss of, theft of, or damage to any personal property.

E. Prohibition of Damage and Illegal Conduct

Without prior written consent of the Board of Directors, nothing shall be done or kept in the Community which would increase the Common Expenses, damage the Common Property, or be in violation of any statute, rule, ordinance, regulation, permit or other validly imposed requirements of any governmental body. Noxious, destructive, offensive, hazardous, or unsanitary activity shall not be carried on in the Community, as such activity or conduct may be defined in the Association's rules and regulations.

F. Firearms

The display or recreational discharge of firearms on the Common Property is prohibited, except: (1) by law enforcement officers; (2) to transport lawful firearms to or from a Lot, and (3) in self-defense. The term "firearms" includes, but is not limited to, any device which will or can be converted to expel a projectile by the action of an explosive or electrical charge or by the action of compressed air. Examples of "firearms" as described in this section include, but are not limited to, handguns, rifles, shotguns, stun guns, tasers, "B-B" guns, pellet guns and paintball guns.

G. Pets

No animals, livestock, or poultry of any kind may be raised, bred, kept, or permitted on any Lot with the exception of dogs, cats or other usual and common household pets in reasonable number, as determined by the Board. No dogs determined in the sole discretion of the Board to be dangerous dogs may be brought onto or kept on the Property at any time by any Lot Owner, Occupant, or guest of an Owner or Occupant. Any pet which endangers the health of any Owner or Occupant of any Lot, or which creates a nuisance or unreasonable disturbance, as may be determined in the sole discretion of the Board of Directors, must be permanently removed from the Property upon seven (7) days' written notice by the Board of Directors. If the Owner or Occupant fails to comply with such notice, the Board may remove the pet. Any pet which, in the sole discretion of the Board, presents an immediate danger to the health, safety or property of any member of the community may be removed by the Board without prior notice to the pet's owner. Feces left by pets on the Community must be removed promptly by the owner of the pet or the person responsible for the pet. Any Owner or Occupant who keeps or maintains any pet in the Community agrees to indemnify and hereby holds harmless the Association, its Directors, Officers, and agents, from any loss, damage, claim or liability of any kind or character whatsoever related to such pet. The Board may establish additional rules regarding pets in the Community, which may include restrictions on the breeds, number and/or size of permitted pets.

H. Vehicles and Parking

Vehicles only may be parked in garages, driveways on Lots, designated parking spaces, or other areas authorized in writing by the Board. Vehicles may not be parked on any grass or landscaped areas on Lots. All vehicles must travel at or below the posted speed limit.

Disabled and stored vehicles are prohibited from being parked in the Community, except in garages. For purposes of this subparagraph, a vehicle shall be considered "disabled" if it does not have a current license tag or is obviously inoperable. A vehicle shall be considered "stored" if it remains in the Community, other than in a garage, for 14 consecutive days or longer without prior written consent of the Board.

Boats, jet-skis, all trailers, buses, taxis, hearses, limousines, panel trucks, trucks with a cargo-load capacity of one ton or more, full-size vans (excluding vans used by handicapped persons, mini-vans or sport utility vehicles used as passenger vehicles and receiving a "car" or "passenger vehicle" classification by the Georgia Department of Motor Vehicles), vehicles containing visible evidence of commercial use (such as tool racks, ladders, ladder racks or tow winches), and vehicles with commercial writings on their exteriors (except for law enforcement vehicles marked as such) are also prohibited from being parked in the Community, except: (1) in garages or as otherwise approved by the Board; (2) in the case of service vehicles, on a temporary basis during daytime business hours or during emergencies for the purpose of serving a Lot, (3) in the driveway on a temporary basis not to exceed fourteen (14) days in a fiscal year, (4) in the case of vehicles with commercial writings, one (1) such vehicle may be parked in the driveway, but any additional vehicles with commercial writings must adhere to the restrictions herein; or (5) behind the dwelling only if such location does not allow the vehicle to be visible from the road or other Lots. The Board may establish additional rules

regarding vehicles and parking in the Community, which may include restrictions on the number of vehicles which may be parked in the Community.

If any vehicle is parked in the Community in violation of this Paragraph or the Association's rules, the Board or agent of the Association may tow or boot the vehicle after 24 hours written notice. Such notice shall: (1) be placed on the vehicle; (2) specify the nature of the violation; (3) warn of possible towing or booting; and (4) state the name and telephone number of a person to contact regarding the violation. If 24 hours after such notice is placed on the vehicle the violation continues or thereafter occurs again within six months of such notice, the Board or agent of the Association may have the vehicle towed or booted in accordance with the original notice and without further notice. If a vehicle is parked in a fire lane, is blocking another vehicle or access to another Owner's or Occupant's Lot or dwelling, is obstructing the flow of traffic, or otherwise creates a hazardous condition, no notice shall be required, and the vehicle may be towed or booted immediately.

The Association has no liability for any towing or booting in accordance with this subparagraph. Each Owner and Occupant hereby releases and holds harmless the Association, its Directors, Officers, agents, and representatives, for any claim or damage from any such towing or booting. The Association's right to tow or boot is in addition to, and not in limitation of all other rights of the Association, including the right to assess fines.

I. ATVs

ATV vehicles including golf carts, mules, side-by-sides, and 4-wheelers, shall be permitted subject to the rules, regulations, and guidelines of the Association, but may only be used on the Community roadways to get from one Lot to another, or to visit the Common Property. Racing of such vehicles is prohibited. ATV vehicles must also always travel at or below the posted speed limit. Additional use rules may be adopted by the Declarant and/or Board of Directors.

J. Recreational Vehicles

For purposes of this Declaration, a "Recreational Vehicle" shall be defined as a vehicular-type, mobile structure which can be towed, hauled, or driven and is primarily designed as temporary living accommodations for recreational, camping and travel uses. Examples of Recreational Vehicles include, bus conversions, Class A campers, Class B campers, Class C campers, van conversions, camper vans, toy haulers, tear drops, truck campers and any other vehicle that the Board deems a Recreational Vehicle as defined herein. Recreational Vehicles are permitted within the Community subject to all regulations of Gilmer County, Georgia and subject to written approval by the Declarant, or later the ACC once established. All use of Recreational Vehicles within the Community is subject to rules and regulations that may be established by the Declarant or the Board. Recreational Vehicles shall NOT be used for permanent residency.

An Owner of a Lot shall be permitted to use and store a Recreational Vehicle on a Lot subject to approval and so long as the Recreational Vehicle is on a parking pad consisting of an approved material including, but not limited to, gravel, asphalt, concrete, or any other approved surface. Said use and storage of a Recreational Vehicle on a Lot shall not exceed 180 days in any calendar year. A Recreational Vehicle that is on a Lot more than the 180-day limitation and is not fully enclosed within a garage or the Residence as provided for herein, must be immediately removed from the Lot at the Owner's sole cost and expense. Notwithstanding the foregoing, a Recreational Vehicle may be stored within a closed garage subject to the provisions of Section V below, or the Residence for time periods exceeding 180 days.

A Recreational Vehicle on the Lot may only be utilized on a Lot for temporary camping purposes that comply with the Gilmer County, Georgia ordinances and this Declaration. All Recreational Vehicles must be in good condition and in keeping with the Community-Wide Standards. All Recreational Vehicles which are dilapidated, not properly maintained, and/or in poor working order, shall be removed from the Community at Owner's sole cost and expense. Failure to remove said Recreational Vehicle after written notice from the Association will authorize the Board of Directors to seek enforcement action against the Owner. While no permanent structures may be built and attached to the Recreational Vehicle, the Declarant and later the ACC, may approve accessory structures on the Lot such as an outdoor kitchen or pavilion.

Recreational Vehicles shall be permitted on a Lot prior to the construction of a Residence or in addition to the presence of a Residence. However, electricity connections for a Recreational Vehicle shall not be available until Residence construction. Prior to this time, Recreational Vehicles must use alternative energy power, such as individual generators and/or solar power (subject to approval under Section EE below). There are no Community Recreational Vehicle dump stations within Jake's Landing Overlook. All Recreational Vehicles must use an individual waste holding tank with disposal outside of the Community, or the Lot Owner shall receive approval for, install and utilize a Gilmer County, Georgia approved septic tank. The Lot Owner is responsible for obtaining any necessary septic and water connections to be utilized by the Recreational Vehicle.

There shall be no more than (2) Recreational Vehicles on a Lot at any time, with the second Recreational Vehicle remaining in the Community no more than seven (7) days in a thirty (30) day period, or such other time period as approved in writing by the Declarant or the Board.

ALL OWNERS HEREBY ACKNOWLEDGE AND AGREE THAT GILMER COUNTY, GEORGIA HAS LIMITATIONS ON THE USE RIGHTS FOR RECREATIONAL VEHICLES ON A LOT WHICH MUST BE COMPLIED WITH AT ALL TIMES. SAID USE RESTRICTIONS INCLUDE A PROHIBITION AGAINST PERMANENT RESIDENCY/OCCUPANCY WITHIN A RECREATIONAL VEHICLE AND MAY INCLUDE TIME LIMITS ON OTHER USE RIGHTS WHILE SAID RECREATIONAL VEHICLE IS IN THE COMMUNITY.

K. Tent Camping

This Community is not to be used as a campground. Tent camping is allowed on Lots with a Residence or Lots with an RV present provided tent(s) are not visible from any road or roadway or any adjacent lot. Tent camping shall be for recreational purposes only and for limited periods of time not to exceed seventy-two (72) hours within a thirty (30) day period. Permanent residence in any type of camping equipment is strictly forbidden.

L. Signs

During the Declarant Control Period, no signs except for security signs as provided for herein may be erected without the prior written permission of the Declarant. After the Declarant Control Period and except as may be provided for herein or as may be required by legal proceedings or any governmental construction permitting process, no signs, advertising posters, political placards or billboards of any kind shall be erected, placed, or permitted to remain in the Community without the prior written consent of the Board of Directors or ACC, other than: (2) two professional security signs not to exceed six inches by six inches each in size displayed on a Lot; (1) one professionally lettered "For Sale" sign not to exceed 24" by 36" in size displayed on a Lot (which dimensions shall apply to the sign only and does not apply to post size); and one (1) professionally lettered political candidate endorsement placards not to exceed 24" by 30" in size displayed on a Lot from 60 days before an election to five days after such election. The Board may establish rules permitting temporary signs on Lots announcing open houses, births, birthdays, or other events for limited periods of time. The Board shall have the right to erect signs on the Common Property.

M. Rubbish, Trash and Screening of Items

Owners and Occupants shall regularly remove all rubbish and trash from the Lot. No rubbish or trash shall be placed on the Common Property, except as provided herein. Rubbish and trash shall be disposed of in appropriate sealed bags and placed in proper receptacles for collection. The Board may establish additional rules regarding placement of trash cans for pick-up and/or storage, including requiring trash removal in the Community from a single vendor and establishing schedules for trash can placement and trash pickup. All clotheslines, garbage cans, woodpiles, swimming pool pumps, filters, and related equipment and other similar items shall be located or screened so as to be concealed from view of the neighboring Lots and Common Property and the street on which the Lot (on which the item is located) fronts. All construction debris, rubbish, trash, and garbage shall be regularly removed and shall not be allowed to accumulate.

N. Basketball Hoops and Goals

Basketball hoops and goals shall not be attached to the exterior portion of any house, garage or other building structure constructed on a Lot or placed on any other portion of a Lot except as provided below. Notwithstanding the above, free standing basketball poles, goals and backboards may be erected immediately adjacent to the driveway on a Lot if they are set back at least twenty-five (25') feet from the front of the Lot, the poles are metal and painted black or such other color as is approved by the Architectural Control Committee and the goal and backboard are manufactured and not homemade.

O. Unightly or Unkempt Conditions

Owners and Occupants are prohibited from engaging in activities which cause disorderly, unsightly, or unkempt conditions on the Common Property or outside of a dwelling in the Community, such as the assembly and disassembly of motor vehicles and other mechanical devices. Clothing, bedding, rugs, mops, appliances, indoor furniture, and other household items shall not be placed or stored outside the dwelling. Only appropriate outdoor items, such as neatly stacked firewood, potted plants, patio furniture and grills may be kept outside the dwelling on any Lot. Owners and Occupants shall maintain such items in a neat and attractive condition, as determined in the Board's sole discretion. All liquid propane tanks installed after the date this Declaration is recorded, must be buried subject to any rules, regulations, and guidelines of the Declarant and/or Board of Directors.

P. Drainage

Piping and drainage areas are for the purpose of natural flow of water only. No obstructions or debris shall be placed in these areas. Each Owner and Occupant shall ensure that any drainage piping and/or drainage ditches on the Owner's Lot are clear of obstruction and debris. Furthermore, no Owner or Occupant may obstruct or rechannel the drainage flows across the Owner's Lot.

Q. Erosion Control; Contamination

No Owner or Occupant shall engage in any activity which creates erosion or siltation problems or causes contamination of or damage to any stream, water course or any other Lot in the Community. Each Owner and Occupant shall be liable for all damages and restoration costs resulting from such unauthorized activity. Any grading performed in violation of any county, state or federal ordinance, statute or regulation shall be deemed to be a noxious or offensive activity and may result in fines by the Association, or in a civil action to enjoin such activity.

R. Impairment of Easements

No Owner or Occupant shall impair any easement existing in the Community or do any act or allow any condition to exist which will adversely affect the other Lots or their Owners or Occupants.

S. Sight Distance at Intersections

All property located at street intersections shall be landscaped and kept so as to permit safe sight across the street corners. No vehicle, fence, wall, hedge, shrub, tree or other landscaping shall be placed or permitted to remain where it would create a traffic or sight problem, or in a location which obstructs sight lines at elevations between two and six feet above the streets shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street easement or right-of-way and a line connecting them at points 25 feet from the intersection of the street lines. The same sight line limitation shall apply on any Lot within ten 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.

T. Tree Removal

No trees, shrubs, bushes, or other vegetation having a trunk diameter of six (6) inches or more at a point two (2) feet above the ground level shall be cut, destroyed, or mutilated without approval from the Declarant, or once established, the ACC. Dead or diseased trees, shrubs, bushes or other vegetation shall be cut and removed promptly by the Owner of any Lot thereof without the need for approval. All architectural plans for construction on a Lot must depict which trees will be removed from a Lot and which trees will remain. No trees except as provided for herein and/or approved during the Lot construction approval process may be removed without prior written approval of the Declarant, or once established, the ACC.

U. Yard Sales

Yard sales, garage sale, flea market or similar activity may only be conducted not more than once in any 3-month period without the prior written consent of the Board of Directors and subject to all reasonable conditions that the Board may impose.

V. Garages

All garages shall receive prior written approval prior to construction. Garages shall not be permitted on a Lot until such time as a Residence is constructed or simultaneous with the construction of a Residence.

W. Window Treatments

Unless otherwise approved in writing by the Board of Directors, all windows on a dwelling on a Lot which are exposed to a street, or another dwelling shall have customary and appropriate window treatments. All window treatments shall be of a neutral color as to portions that may be seen from the exterior of the home.

X. Antennas and Satellite Dishes

Except as provided below or otherwise approved by the Board of Directors, no antenna or other device for the transmission or reception of television signals, radio signals or any form of electromagnetic wave or radiation shall be erected, used, or maintained outdoors in any portion of the Community. Direct broadcast satellite ("DBS") antennas and multi-channel multi-point distribution services ("MMDS") one meter or less in diameter and television broadcast service antennas may be installed in accordance with rules and regulations of the Federal Communication Commission ("FCC") and the Association. Any such devices shall be installed in the least conspicuous location available on the Lot that permits reception of an acceptable quality signal.

Y. Swimming Pools and Hot Tubs

All swimming pools, modular pools, and/or hot tubs must receive prior written approval as required herein. The Declarant and the ACC reserves the right to base approval on aesthetic reasons including, but not limited to visibility. Further, swimming pools, modular pools and/or hot tubs shall only be subject to approval on a Lot with a Residence.

Z. Driveways

All driveways shall be in a defined area and surfaced with an approved material which may include, but it not limited to, gravel, pavers, asphalt, crush and run, concrete or a similar substance.

AA. Sale Period.

Notwithstanding any provisions contained in this Declaration to the contrary, during the period of the sale of the Lots, it shall be expressly permissible for Declarant, its contractors, agents, employees, assigns and representatives, to maintain and carry on, upon such portion of the Community as Declarant may deem necessary, such facilities and activities as in the sole opinion of Declarant may be reasonably

required, convenient or incidental to the completion and sale of the Lots, including, but without limitation, business offices, signs, model Lots and sales offices.

BB. Entry Features

Owners shall not alter, remove, or add improvements to any Community entry feature, monument, gate, and/or fencing constructed or erected by the Declarant or the Association on any Lot, or any party of any easement area associated therewith without prior approval in accordance with the provisions of Paragraph 8 herein.

CC. Building Setbacks and Easement Reservations

Portions of the Community contain buffer and/or setback areas, as more particularly shown on the recorded subdivision plat for the Community, as may be amended by a valid variance. Any construction or land disturbing activities performed in said buffer/set back areas, if any, shall be approved pursuant to Paragraph 8 herein, and shall comply with all Gilmer County rules, regulations and zoning conditions applicable to such areas.

DD. Square Footage and Mobile Home Prohibition

No residence shall be erected, constructed, maintained, used, or permitted to remain on any Lot other than one single-family dwelling. Any residence must adhere to the Design Guidelines, if any, and receive prior written approval as required herein. Each residence to be constructed on a Lot shall have a minimum finished heated and cooled area of 500 square feet and a maximum finished heated and cooled area of 1,200 square feet. On a multi-level structure, a full walk-out basement can be considered part of the square footage if it is heated space, has a permanent floor (i.e., poured cement, etc.), and has minimum ceiling height of eight (8) feet throughout entire basement square footage; however, the basement cannot and will not be considered as the first floor of dwelling. Once construction has begun on said Residence, all exterior construction must be completed within one (1) year of the commencement of construction.

Mobile homes are strictly prohibited within the Community. Certain modular homes that satisfy the square footage requirements set forth herein, comply with Gilmer County regulations, and have received prior written approval as required in Paragraph 8, may be permitted.

EE. Solar Panels

No solar energy collector panels or attendant hardware or other energy conservation equipment shall be constructed or installed on any Lot unless it is an integral and harmonious part of the architectural design of a structure and receives prior written approval. Recreational Vehicles that utilize solar energy collector panels attached to the Recreational Vehicle may be permitted for temporary camping use within the Community subject to Section J above. Any solar energy collector panels utilized by a Recreational Vehicle that are to be set up on the Lot and off the surface of the Recreational Vehicle must receive prior written approval from the Declarant or the ACC.

FF. Outbuildings

No more than one (1) outbuilding may be constructed on any Lot. Said building must be constructed in a workman-like manner. This building must be enclosed and must conform generally in appearance to the dwelling located on such Lot, if one exists. All outbuildings are subject to prior written approval from the Declarant/ACC. It shall be permissible to construct an outbuilding prior to the construction of a Residence, so long as prior written approval is obtained as required in this Declaration for all Lot modifications and the outbuilding is not to be utilized for the storage of a Recreational Vehicle. No outbuildings, garage-overs, pavilions and/or canopies may be constructed on a Lot for the storage and/or cover of a Recreational Vehicle.

GG. Leasing/Renting

Leasing/renting of Lots, whether or not a Residence is present, is allowed by any Owner who is in good standing, who is not delinquent in the payment of assessments and is not in violation of any of the covenants as of the date of the lease. The Owner must provide the Occupant and/or tenant copies of this Declaration, By-Laws or any rules and regulations promulgated thereto. The Owner and each tenant and Occupant shall comply with all provisions of the Declaration, Bylaws or any rules and regulations of the Jake's Landing Overlook Community. The Owner is responsible for violations by any tenants, Occupants, and guests of the Lot; notwithstanding the fact that such Occupants are fully liable and may be sanctioned for any such violation. Subject to the provisions herein, short term rentals through companies including, but not limited to services like, VRBO and/or Airbnb, shall be permitted. The Declarant and/or the Board of Directors may require that copies of all leases be provided to the Association.

HH. Streams and Fishing

No stream which runs across any Lot may be dammed, or the water therefrom impounded, diverted, or used for any purpose by any person without the prior written consent of the Declarant and/or Board. Fishing shall be subject to all licensing and size limits requirements for the State of Georgia or local jurisdiction. Additionally, the Declarant and/or the Board may establish additional rules and regulations regarding fishing and use of any waterway located on Common Property.

II. Violations

If any Structure shall be erected, placed, maintained, or altered upon any Lot, otherwise than in accordance with the plans and specifications approved by the Declarant or ACC pursuant to the provisions of this Paragraph, such erection, placement, maintenance, or alteration shall be deemed to have been undertaken in violation of this Paragraph and without the approval required herein. If in the opinion of the Declarant or ACC such violation shall have occurred, the Declarant or ACC shall notify the Association. If the Board shall agree with the determination of the ACC with respect to the violation, then the Board shall provide written notice to the Owner by certified mail, setting forth in reasonable detail the nature of the violation and the specific action or actions required to remedy the violation. If the owner shall not have taken remedial action within fifteen (15) days after the mailing of the aforesaid notice of violation, then the Association shall have the right to exercise Self-Help and all other enforcement tools as set forth in this Declaration, as well as in Georgia law.

10. SALE OF LOTS

An Owner intending to transfer or sell a Lot or any interest in a Lot shall give the Board of Directors written notice of such intention within seven days after executing the transfer or sales documents. As part of the notice, the current Owner shall furnish the Board the name and address of the intended grantee and such other information required by the Board. This Paragraph shall not be construed to create a right of first refusal in the Association or in any third party.

Within seven days after receiving title to a Lot, the purchaser or grantee of the Lot shall give the Board written notice of his or her ownership of the Lot. As part of the notice, the new Owner shall furnish the Owner's name, mailing address and such other information required by the Board.

11. INSURANCE

A. Hazard Insurance on Common Property

The Board of Directors shall obtain hazard insurance for all insurable improvements on the Common Property. This insurance shall include, at a minimum, coverage for fire, wind, storm, hail, vandalism, malicious

mischief and civil commotion and shall be in an amount sufficient to cover the full replacement cost of such insurable improvements. Alternatively, the Board may purchase "all-risk" coverage in like amounts.

B. Association Liability Insurance

The Board shall obtain a public liability policy applicable to the Common Property covering the Association and its members for all damage or injury caused by the negligence of the Association or any of its members or agents, in their capacities as such, with a combined single limit of at least \$1,000,000.00.

C. Directors' and Officers' Liability Insurance

The Board shall obtain a Directors' and Officers' liability insurance policy with a limit of at least \$1,000,000.00.

D. Fidelity Insurance

The Board shall obtain a fidelity bond or dishonesty insurance on Directors, Officers, employees, and other persons handling or responsible for the Association's funds, regardless of whether they are compensated by the Association. If reasonably available, the fidelity bond or dishonesty insurance shall cover at least one-quarter of the annual assessments from all members plus the reserve funds in the custody of the Association at any time during the term of the bond or policy. The bond or policy must provide that it may not be canceled, substantially modified or subject to non-renewal without at least 30-days prior written notice to the Association.

E. Additional Association Insurance

The Board may obtain such additional insurance as it deems appropriate.

F. Premiums and Deductibles on Association Policies

Premiums for all Association insurance shall be a Common Expense. The policies may contain reasonable deductibles. Deductibles shall not be subtracted from the face amount of the policies in determining whether the insurance equals the full replacement cost of the insurable improvements.

G. General Insurance Provisions

In addition to any other terms the Board deems appropriate, all Association insurance shall be governed by the following provisions:

- (1) All policies shall be written with a company licensed to do business in Georgia;
- (2) All policies on the Common Property shall be in the name of the Association for the benefit of itself and its members;
- (3) The Board shall have exclusive authority to adjust losses under all Association insurance policies;
- (4) The insurance carried by the Association shall be primary and shall not be brought into contribution with insurance purchased by individual Owners, Occupants, or their Mortgagees; and
- (5) All hazard insurance policies shall have an inflation guard endorsement and an agreed amount endorsement if reasonably available.

H. Individual Lot Owner Insurance

Each Owner shall carry hazard insurance on the Owner's Lot and the structures in an amount sufficient to cover the full replacement cost of all insurable improvements, less a reasonable deductible. Each Owner further covenants and agrees that in the event of damage or destruction to any dwelling or buildings on the Owner's Lot, that the Owner shall proceed promptly to repair or to reconstruct in a manner consistent

with the original construction or such other plans which have been approved as required herein. Alternatively, the Owner shall clear the Lot of all debris and ruins and maintain the Lot in a neat and attractive, landscaped condition consistent with the Community-Wide Standards.

12. REPAIR AND RECONSTRUCTION AFTER CASUALTY DAMAGE

A. Common Property

In the event of damage to or destruction of any structure on the Common Property, if any, the Board of Directors shall arrange for and supervise the prompt repair or reconstruction of such structure, with such improvements or modifications it deems appropriate, unless 80% of the Owners vote not to do so.

(1) Construction Fund.

Any insurance proceeds collected on a claim against any Association hazard policy and any special assessments collected pursuant to subparagraph (2) below shall constitute a construction fund to be used by the Board for repair or restoration pursuant to this Paragraph.

(2) Proceeds.

If the proceeds of insurance are not sufficient to defray the Board's estimated or actual costs of repair or reconstruction, including, but not limited to, any professional fees and premiums for construction bonds the Board deems necessary, the Board may levy a special assessment against all Owners without the necessity of a membership vote or compliance with any other requirements for approval of special assessments in this Declaration. Any surplus funds remaining after the repair or reconstruction is completed shall be common funds of the Association to be used as determined by the Board.

B. Lots

In the event of damage to or destruction of any structure on a Lot, the Owner shall either: (1) within 180 days, repair or reconstruct such structure in accordance with plans and specifications approved by the ACC; or (2) within 60 days, clear the Lot of all debris and sod or landscape all portions of the Lot as approved by the ACC.

13. EMINENT DOMAIN

Whenever any Common Property is taken by, or conveyed in lieu of condemnation to, any authority having condemnation or eminent domain power, the Board of Directors shall give notice thereof to each Owner. If any structure on the Common Property is so taken or conveyed, the Board shall arrange for and supervise the prompt reconstruction of such structure, to the extent sufficient Common Property is available, with such improvements or modifications it deems appropriate, unless 80% of the Owners vote not to do so.

If proceeds from the condemning authority are not sufficient to defray the Board's estimated or actual costs of reconstruction, including, but not limited to, any professional fees and premiums for construction bonds the Board deems necessary, the Board may levy a special assessment against all Owners without the necessity of a membership vote or compliance with any other requirements for approval of special assessments in this Declaration. Any surplus funds remaining after the reconstruction is completed shall be common funds of the Association to be used as determined by the Board.

14. EASEMENTS

A. Easements for Use and Enjoyment

Every Owner shall have a right and easement of ingress and egress, use and enjoyment in and to the Common Property which shall be appurtenant to and shall pass with the title to his or her Lot, subject to the Association's right to:

- (1) charge reasonable admission and other fees for the use of any portion of the Common Property;
- (2) limit the number of Owners' guests who may use the Common Property;
- (3) provide for the exclusive use and enjoyment of specific portions of the Common Property at certain designated times by an Owner;
- (4) suspend Owners' rights to use the Common Property as set forth in this Declaration;
- (5) borrow money as provided in the Bylaws, subject to the rights, interests, easements, and privileges of the Owners set forth in this Declaration;
- (6) grant permits, licenses, or easements across the Common Property; and
- (7) dedicate or transfer all or any portion of the Common Property by a vote of the Board of Directors.

The Owners' rights and easements granted in this Paragraph are subject to: (1) all other rights of the Association and other Owners set forth in this Declaration, the Bylaws, or the Articles of Incorporation; and (2) all encumbrances and other matters of public record affecting title to the Area of Common Responsibility.

B. Easements for Utilities

There is hereby reserved to the Association, or its designee, blanket easements upon, across, above and under all property within the Community for access, ingress, egress, installation, repair, replacement, and maintenance of: (a) gas, water, sanitary sewer and electricity services and all other utilities serving any portion of the Community; (b) any water runoff and storm drainage systems; and (c) any other services such as, but not limited to, any telephone and telecommunication systems, master television antenna system, cable television system or security system serving the Community. The Board of Directors has the right to grant a specific license or easement by separate recordable document to any party furnishing such utilities or services.

C. Easement for Entry.

There is hereby reserved to the Association and its designee, an easement and right, but not the obligation, to enter onto any Lot for emergency, life-safety, security and safety. The right may be exercised by the Association's Board of Directors, Officers, agents, employees, managers, and all police officers, firemen, ambulance personnel, and similar emergency personnel in the performance of their respective duties. Except in an emergency situation, entry shall be only during reasonable hours and after notice to the Owner or Occupant. This right of entry shall include the right of the Association to enter a Lot to cure any condition which may increase the possibility of a fire or other hazard in the event that an Owner fails or refuses to cure the condition upon request by the Board. No one exercising the easement and rights granted in this Paragraph shall be liable for trespass, damages, or in any other manner by virtue of exercising such rights. The failure to exercise the rights herein or to exercise said rights in a timely manner shall not create liability to any of the above-referenced parties, it being agreed that no duty to enter a Lot shall exist.

D. Easement for Association Maintenance.

There is hereby reserved to the Association and its designee, an easement and right across all portions of the Community, to allow the Association to fulfill the maintenance obligations described in this Declaration. This easement shall be exercised with a minimum of interference to the quiet enjoyment of the Owner's property, reasonable steps shall be taken to protect the Owner's property, and any Person causing damage to the Owner's property shall repair the damage at its sole expense.

E. Easement for Street Signs.

There is hereby reserved to the Association and its designee, an easement and right across all portions of the Community for ingress to, egress from, installation, construction, landscaping and maintenance of street signs for the Community. This easement right shall include, but not be limited to, the right to cut, remove and plant trees, shrubbery, flowers and other vegetation around all street signs.

F. Easement for Entry Features.

There is hereby reserved to the Declarant and the Association and its designee, an easement and right over and upon each Lot which is bounded by the right-of-way providing primary access to the Community and every other Lot located at the corner of a street intersection in the Community for ingress to, egress from, installation, construction, landscaping and maintenance of entry features and similar streetscapes for the Community. This easement right shall include, but not be limited to, the right to cut, remove and plant trees, shrubbery, flowers and other vegetation around the entry features and the right to grade the land under and around the entry features. Owners shall not alter, remove or add improvements to any entry features on any Lot, or any part of any easement area associated therewith without the prior written consent of the Board of Directors.

G. Public in General.

The easements and rights created in this Paragraph do not, are not intended to, and shall not be construed to create any easements or rights in or for the benefit of the general public; provided, however, nothing set forth herein shall in any way limit or restrict any easements or rights already granted to the public as such easements or rights are previously recorded in the Gilmer County, Georgia land records. The Board of Directors hereby reserves the right to close temporarily, all or any portion of the Community that, in the reasonable opinion of the Board, may be legally necessary to prevent a dedication of such property, or the accrual of any rights to such property, to the general public or to any Person other than the Persons for which such easements are expressly created in this Declaration.

H. Easements Drainage.

There is hereby reserved by the Declarant and granted to the Association an easement upon, across, above and under all storm water drainage easements areas as shown on the recorded plats for the Community for access, ingress, egress, installation, alteration, repairing, replacing, and maintaining the storm water drainage systems and related facilities serving the community or any portion hereof. This easement shall include the right to construct and maintain catch basins, retention ponds, detention ponds, drainage swales, storm sewers, storm drains, sloping banks, cut or fill. In addition, there is hereby reserved to the Declarant and granted to the Association a blanket easement across all Lots for creating and maintaining satisfactory drainage in the Community; provided, however, such easement area shall not include any portion of a Lot within the outer perimeter of the dwelling structure. It is anticipated that increased storm water run-off across lower lying Lots will result from the construction of impervious surface on Lots. Neither the Declarant, the Association nor any builder or Owner shall have any liability to any Owner due to the increased flow or increased velocity of surface water resulting from approved construction on a Lot.

I. Easements During Declarant Control Period

Notwithstanding any provisions now or hereafter contained in this Declaration, the Bylaws, Articles of Incorporation, use restrictions, rules and regulations, design guidelines, if any, and amendments thereto, Declarant reserves an easement across the Community to maintain and carry on, upon such portions of the Community as Declarant may reasonably deem necessary, such facilities and activities as in the sole opinion of Declarant may be required or convenient for Declarant's development, construction and sales activities related to property hereby and hereinafter subjected to this Declaration or for the development, construction or benefit of any neighboring property including, but not limited to: the right of access, ingress and egress for vehicular and pedestrian traffic and construction activities over, under, on or in the Community, including, without limitation, any Lot; the right to tie into any portion of the Community with

streets, driveways, paths, parking areas and walkways; the right to tie into and/or otherwise connect and use (without a top-on or any other fee for doing so), replace, relocated, maintain and repair any device which provides utility or similar services including, without limitation, electrical, telephone, cable television, natural gas, water, sewer and drainage lines and facilities constructed or installed in, on, under and/or over the Community; the right to grand easements over, under, in or on the Community, including without limitation on the Lots, for the benefit of neighboring properties for the purpose of tying into and/or otherwise connecting and using sewer and drainage lines and facilities constructed of installed in, on, under and/or over the Community; the right to covert Lots *with the consent of the Owner thereof) to Common Property and/or streets; the right to construct recreational facilities, utilities and other improvements on Common Property; the right to carry on sales and promotional activities in the Community; and the right to construct and operate business offices, signs, construction trailers, model residences and sales offices. Declarant may use residences, offices of other buildings owners or leased by Declarant as model residences and sales offices without charge.

Declarant expressly reserves an easement to enter upon any Lot and perform landscaping maintenance including, but not limited to, removal of underbrush, trimming, mowing, and debris removal at Declarant's sole expense. Declarant shall not be obligated to perform said landscaping maintenance and the determination may be made on a Lot by Lot basis subject to Declarant's sold discretion.

This Section shall not be amended without the Declarant's written consent until the Declarant Control Period has ended.

J. Private Streets.

All Lots shall be subject to a perpetual easement in favor of the Declarant, the Association, and all other Lot Owners for the maintenance, management, repair, landscaping, and non-exclusive use and enjoyment of the private streets and alleys, if any, which are located in the Community and as shown on the Plats, whether said streets and alleys are located on the Common Area, if any, or are located on the Lots. This easement right includes the right of contractors engaged by the Declarant and the Association to enter upon any and all Lots from time to time as necessary in order to perform any of the repair or maintenance work. The owners of the Lots shall not impair access to, or otherwise alter in any way, said streets, alleys or landscaping.

LOT OWNERS HEREIN ACKNOWLEDGE THAT ANY AND ALL MEANS OF INGRESS AND EGRESS TO THE PROPERTY CONVEYED HEREIN ALONG THE STREETS OF THE SUBDIVISION, AS OUTLINED ON THE PLAT OF SAID SUBDIVISION, ARE PRIVATE STREETS AND ARE NEITHER MAINTAINED BY GILMER COUNTY NOR CONSIDERED PART OF THE ROAD SYSTEM OF GILMER COUNTY. THE RESPONSIBILITY FOR THE UPKEEP AND MAINTENANCE OF THE STREETS SHOWN THEREON LIES WITH THE ASSOCIATION AS PROVIDED FOR HEREIN, AND NOT GILMER COUNTY.

IN NO CASE SHALL GILMER COUNTY BE RESPONSIBLE FOR FAILING TO PROVIDE ANY EMERGENCY OR REGULAR FIRE, POLICE OR OTHER PUBLIC SERVICE TO THE PROPERTY AND/OR OCCUPANTS WHEN THE FAILURE IS DUE TO INADEQUATE DESIGN OR CONSTRUCTION, BLOCKING OF ACCESS ROUTES, OR ANY OTHER FACTORS OUTSIDE THE CONTROL OF THE COUNTY. IN NO CASE SHALL THE COUNTY MAINTAIN ANY PRIVATE STREET.

K. Slope Control.

Each Lot shall be subject to an easement for slope control purposes, including the right to grade and plant slopes and prevent the doing of any activity that might interfere with slopes or which might create erosion or sliding problems of which might change, obstruct or retard drainage flow.

15. **AUTHORITY AND ENFORCEMENT**

A. Compliance with Association Legal Documents

All Owners, Occupants and their guests shall comply with the Association Legal Documents. The Association, and in an appropriate case, one or more aggrieved Owners, may take action to enforce the terms of the Association Legal Documents directly against all Violators. However, if an Owner's family member, guest or Occupant violates the Association Legal Documents, the Association, in its sole discretion, is permitted to enforce the terms of the Association Legal Documents against: (1) only the Owner; (2) only the violating family member, guest or Occupant; or (3) both the Owner and the violating family member, guest or Occupant. Notwithstanding anything herein to the contrary, the Owner of the Lot is always ultimately responsible for his or her own actions and the actions of all family members, Occupants and guests of such Lot.

Nothing herein shall be construed to affect the rights of an aggrieved Owner or Occupant to proceed independently for relief from interference with his or her personal or property rights against a Person violating the Association Legal Documents. The Board of Directors may, in its discretion, require the aggrieved Owner or Occupant to independently pursue all available remedies under Georgia law against the Violator before the Association intervenes and commences enforcement action against such Violator.

B. Types of Enforcement Actions

In the event of a violation of the Association Legal Documents, the Association shall have the power to take any or all of the following actions separately or simultaneously; provided, however, all suspensions and fines shall comply with the procedures described below and nothing herein shall authorize the Association or the Board to deny ingress and egress to or from a Lot:

- (1) Suspend all Violators' rights to use the Common Property;
- (2) Suspend the voting rights of a violating Owner;
- (3) Impose reasonable fines against all Violators, which shall constitute a lien on the violating Owner's Lot;
- (4) Use self-help to remedy the violation;
- (5) Bring an action for permanent injunction, temporary injunction and/or specific performance to compel the Violator to cease and/or correct the violation; and
- (6) Record in the Gilmer County land records a notice of violation identifying any uncured violation of the Association Legal Documents regarding the Lot.

C. Suspension and Fining Procedure

Except as provided below, before imposing fines or suspending right to use the Common Property or the right to vote, the Association shall give a written violation notice via first class mail to the Violator as provided below.

(1) Violation Notice

The written violation notice to the Violator shall:

- (a) Identify the violation, suspension(s) and/or fine(s) being imposed; and
- (b) Advise the Violator of the right to request a violation hearing before the Board of Directors to contest the violation or request reconsideration suspension(s) or the fine(s); and
- (c) Include a Board Member contact name, phone number, address and/or email address which Board Member may be contacted by the Violator in order to request a hearing to contest the violation and/or the fine.

Notwithstanding the Violator's right to request a violation hearing, suspension(s) and/or fine(s) shall commence on the date of the written violation notice, unless a later date is specified in such notice.

(2) Violation Hearing

If the Violator submits a written request for a violation hearing within 10 days of the date of the violation notice described above, then the Board of Directors shall schedule and hold, in executive session, a violation hearing. If a Violator fails to timely request a violation hearing, such Violator loses the right to contest the violation and request reconsideration of the suspension(s) and/or the fine(s). If a Violator timely requests a violation hearing, the Violator shall have a reasonable opportunity to address the Board regarding the violation; provided, however, the Board may establish rules of conduct for the violation hearing, including but not limited to, limits on the amount of time one person can speak and limits on the number of participants who may be present at one time. The minutes of the violation hearing shall contain a written statement of the results of such hearing.

(3) No Violation Notice and Hearing Required

No violation notice or violation hearing shall be required to:

- (a) impose late charges on delinquent assessments;
- (b) suspend a violating Owner's voting rights if the Violator's Lot is shown on the Association's books and records to be more than 30 days past due in any assessment or charge, in which case suspension of the violating Owner's right to vote shall be automatic and shall continue until the violation no longer exists or the Board of Directors otherwise reinstates such rights in writing;
- (c) suspend a Violator's right to use the Common Property if the Violator's Lot is shown on the Association's books and records to be more than 30 days past due in any assessment or charge, in which case suspension of the Violator's right to use the Common Property shall be automatic (which shall allow the Association to tow and/or boot a Violator's vehicle located on the Common Property without complying with the Suspension and Fining Procedures described above);
- (d) Engage in self-help in an emergency;
- (e) Impose fines for each day of a continuing violation, in which case, each day the violation continues or occurs again constitutes a separate violation and fine(s) may be imposed on a per diem basis without any further notice to the Violator; or
- (f) impose fines if the same violation occurs again on the same Lot, in which case fine(s) may be imposed on a per diem basis without any further notice to the Violator.

D. Self-Help

In addition to all other enforcement rights granted herein, the Board of Directors may elect to enforce any provision of the Association Legal Documents by self-help without the necessity for compliance with the Suspension and Fining Procedures described above.

By way of example and not limitation, the Association or its duly authorized agent shall have the authority to tow vehicles that are in violation of parking regulations and enter a Lot or any portion of the

Common Property to abate or remove any structure, thing or condition that violates the Association Legal Documents. Unless an emergency exists, before exercising self-help, the Association shall give the Violator at least two days prior written notice for vehicle issues and ten days prior written notice for all other issues. Such notice shall request that the Violator remove and abate the violation and restore the Lot to substantially the same condition that existed prior to the structure, thing or condition being placed on the Lot and causing the violation. Such removal, abatement and restoration shall be accomplished at the Violator's sole cost and expense. If the same violation occurs again on the same Lot, the Association may exercise self-help without any further notice to the Violator.

E. Injunctions and Other Suits at Law or in Equity

All Owners agree and acknowledge that there may not be adequate remedies at law to enforce the Association Legal Documents. Therefore, in addition to all other enforcement rights granted herein, the Association is hereby entitled to bring an action for permanent injunction, temporary injunction and/or specific performance to compel a Violator to cease and desist and/or correct any violation.

F. Costs and Attorney's Fees for Enforcement Actions

In any action taken by the Association to enforce the Association Legal Documents, the Association shall be entitled to recover from the Violator, any and all costs incurred by the Association, including but not limited to attorneys' fees actually incurred, all of which shall constitute a lien against the violating Owner's Lot.

G. Failure to Enforce

The Board of Directors has the sole discretion to decide which, if any, enforcement action to pursue against each Violator. The failure of the Board to enforce any provision of the Association Legal Documents shall not be deemed a waiver of the right of the Board to do so thereafter. No right of action shall exist against the Association for failure to enforce if the Board of Directors determines that:

- (1) the Association's position is not strong enough to justify taking enforcement action;
- (2) a particular violation is not of such a material nature as to be objectionable to a reasonable person;
- (3) a particular violation is not of such a material nature to justify the expense and resources to pursue or continue to pursue enforcement action;
- (4) the aggrieved Owner or Occupant asserting a failure of enforcement has not independently pursued all available individual remedies under Georgia law; or
- (5) the Association enforces only against an Owner for the violation of the Owner's family member, guest or Occupant or the Association does not enforce against the Owner and enforces only against the violating family member, guest or Occupant.

16. AMENDMENTS

A. Member Approval Procedure

Except where a higher vote is required for action under any other provisions of this Declaration, the Bylaws, this Declaration may be amended with the approval of Owners holding 2/3 of the total Association vote present in person or by proxy at a duly called meeting, and the Declarant during the Declarant Control Period. Notice of a meeting, if any, at which a proposed amendment will be considered shall state the fact of consideration and the subject matter of the proposed amendment. No amendment shall be effective until certified by the President and Secretary of the Association and recorded in the Gilmer County, Georgia land records. Notwithstanding the foregoing, during the Declarant Control Period, the Declarant shall be empowered to unilaterally amend the Declaration. The Declarant and/or the Board of Directors may, at any

time, solely amend this Declaration to adopt the provisions of the Georgia Property Owners' Association Act without vote of the members.

B. Default Approval Procedure After Owner Non-Response

It is recognized that, when Owners fail to participate in an amendment vote because of apathy or other reasons which are not based on any disagreement with a proposed amendment, important amendments to the Declaration or Bylaws may have no chance of approval. It also is recognized that supermajority voting requirements are important for Owner actions which are as significant as amending this Declaration or the Bylaws. To balance these competing concerns, this subparagraph establishes a mechanism which provides every eligible Owner an opportunity to issue a vote of approval, disapproval or abstention on proposed amendments to the Declaration or Bylaws, but also a realistic mechanism for approving important amendments, without the damaging consequences of Owner non-response.

The Board shall issue notice of all proposed amendments to each Owner. With each such notice, the Board shall include a copy of the proposed amendment, along with a consent form or ballot, which complies with the requirements of the Bylaws. Each such consent form or ballot shall give Owners an opportunity to vote for, vote against or abstain from voting on the proposed amendment.

If the amendment is not approved or defeated by sufficient vote within 60 days of the amendment notice described above, then the Board may seek to obtain default approval from Owners under this subparagraph. In such case, the Board shall send default approval notice, by certified mail and to the address consistent with the notice provision of the Bylaws, to all Owners who have not returned consents or ballots on a proposed amendment within that 60-day period. This default approval notice also shall include a consent form or ballot, as provided above, along with a statement that the Owner's failure to return an executed consent form or ballot, marked with a vote for, a vote against, or an abstention from voting on the amendment, within 30 days of the date of such default approval notice, will be deemed consent to such amendment. If the Board does not receive such consent or ballot within that 30-day period, the Owner shall be deemed to have consented to and approved the amendment.

C. Eligible Mortgage Holder Approval

In addition to approval by the Owners as provided above, material amendments to this Declaration and the Bylaws must be approved by Eligible Mortgage Holders who represent at least 51% of the votes of Lots that are subject to Mortgages held by Eligible Mortgage Holders. Notwithstanding the above, the approval of any proposed amendment by an Eligible Mortgage Holder shall be deemed implied and consented to if the Eligible Mortgage Holder fails to submit a response to any written proposal for an amendment within 30 days after the Eligible Mortgage Holder receives notice of the proposed amendment sent by certified or registered mail, return receipt requested.

D. Amendments to Comply with Law or Conform Documents

Notwithstanding the foregoing, the Board of Directors, without the necessity of a vote from the Owners, may amend this Declaration and the Bylaws to comply with any applicable state, city or federal law, including but not limited to, compliance with applicable guidelines of the Federal National Mortgage Association ("Fannie Mae"), Federal Home Loan Mortgage Corporation ("Freddie Mac"), the Department of Housing and Urban Development ("HUD") and the Veterans Administration ("VA"), or to resolve conflicts between this Declaration, the Bylaws, the Articles, and applicable laws.

E. Validity of Amendments

No Person shall be permitted to bring any legal action to challenge the validity of an amendment to this Declaration or the Bylaws more than one year after the recording thereof in the Gilmer County, Georgia land records.

17. GENERAL PROVISIONS

A. Security

The Association may, but shall not be required to, provide measures or take actions which directly or indirectly improve security in the Community. Each Owner, for himself or herself and his or her Occupants, tenants, guests, licensees, and invitees, acknowledges and agrees that the Association is not a provider of security. The Association has no duty to provide security in the Community. Furthermore, the Association does not guarantee that Owners, Occupants and other people will not commit criminal acts in the Community or that unauthorized people will not gain access to the Community. It shall be the responsibility of each Owner to protect his or her person and property, and all responsibility to provide such security shall lie solely with each Owner. The Association shall not be held liable for any loss or damage by reason of failure to provide adequate security or ineffectiveness of measures undertaken.

B. Dispute Resolution

Before filing any lawsuit or administrative proceeding against the Declarant, the Association, the Board of Directors, any Officer or Director, or the Association's property manager, an Owner or Occupant shall request in writing and attend a meeting with the Declarant and/or Board to discuss an amicable resolution of any dispute. The Owner or Occupant shall, in such request and at the meeting, make a good faith effort to explain the grievance and resolve the dispute. Upon receiving a request for a meeting, the Declarant and/or Board shall give notice of the date, time and place of the meeting to the person requesting the meeting. The meeting shall be scheduled for a date not less than seven or more than 30 days from the date of receipt of the meeting request, except with the approval of the Owner or Occupant. After the meeting, the Declarant and/or Board shall have a reasonable opportunity to address the Owner's or Occupant's grievance before a suit is filed. After the Declarant Control Period, no judicial or administrative proceeding shall be commenced or prosecuted by the Association against the Declarant unless approved by at least seventy-five (75%) percent of the Total Association Vote.

C. No Discrimination

No action shall be taken by the Association or the Board of Directors which would unlawfully discriminate against any person on the basis of race, creed, color, national origin, religion, sex, familial status or handicap.

D. Implied Rights

In addition to express rights, the Association may exercise any right or privilege implied from the existence of any express right or privilege or reasonably necessary to effectuate any such right or privilege.

E. Electronic Records, Notices and Signatures

Except for the written notice required to be sent via first class mail pursuant to Paragraph 16(c) of this Declaration, all other records, signatures and notices shall not be denied validity or effectiveness hereunder solely on the grounds that they are transmitted, stored, made or presented electronically. The relevant provisions of the Bylaws shall govern the giving of all notices required by this Declaration.

F. Preamble

The preambles and recitals of this Declaration are by reference made a part of this document as if fully stated herein in their entirety.

G. Duration

The covenants and restrictions of this Declaration shall run with and bind the real property in the Community perpetually to the extent provided for in O.C.G.A. §44-5-60.

H. Severability

Invalidation of any one of these covenants or restrictions, by judgment, court order, or otherwise, shall in no way affect the application of such provision to other circumstances or affect any other provision(s), which shall remain in full force and effect.

18. PREPARER

This Declaration was prepared by Ashley Miller Lanier, GADDIS & LANIER, LLC, 14 Eastbrook Bend, Suite 114, Peachtree City, GA 30269.

DRAFT

IN WITNESS WHEREOF, the Declarant herein hereby executes this instrument under seal, this the _____ day of _____, 2-_____.

DECLARANT

Sworn to and subscribed to before me this _____ day of _____, 20_____.

FLINT MOUNTAIN HOLDINGS, LLC.

By: _____ (Seal)

Name: _____

Title: _____

[CORPORATE SEAL]

Witness

Notary Public
[Notary Seal]

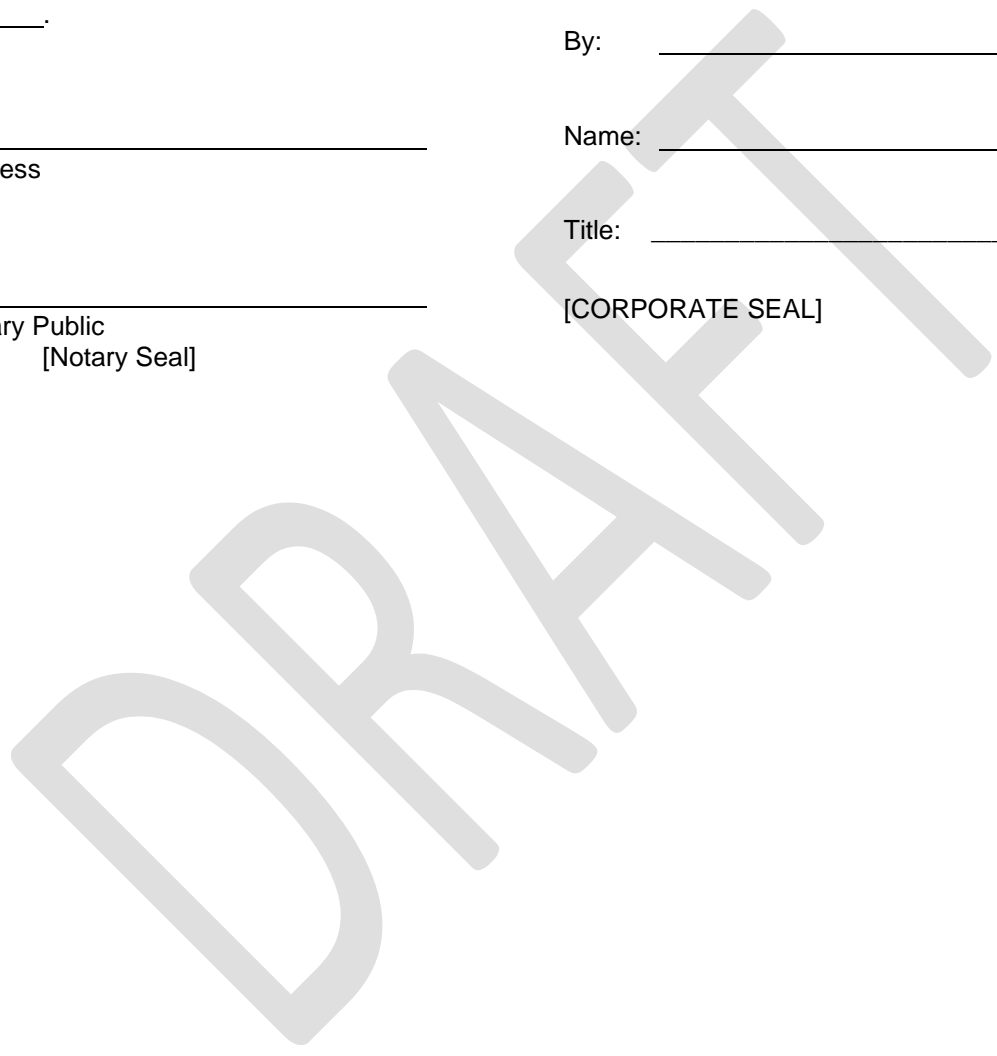


EXHIBIT "A"

LEGAL DESCRIPTION OF SUBMITTED PROPERTY

Jake's Landing Overlook

All that tract or parcel of land lying and being in Land Lots 280, 281, 296 & 297, and 95 of the 25th District, 2nd Section, Gilmer County, Georgia, consisting of _____ acres more or less, comprising _____ lots along with common areas and streets, and being more fully depicted on a Final Plat of Jake's Landing Overlook by Chastain & Associates, P.C. (file No. 220B39P1-FP) dated _____ and recorded in Plat Book _____, pages _____ through _____ in Gilmer County Clerk of Superior Court.

DRAFT

Exhibit "B"

Insert Bylaws to record

DRAFT

Exhibit C
ADDITIONAL PROPERTY

PROPERTY WHICH MAY BE ADDED IN THE FUTURE

All that tract of parcel of land lying and being

DRAFT

Exhibit "D"

Approval **ONLY** to the provisions set forth in Paragraph 6, Section M regarding the Annual Recreational User Pass for residents of Jake's Landing Overlook Subdivision to utilize for recreational purposes the "Jakes Landing Boat Ramp Area" that is intended to be submitted to the Declaration of Protective Covenants, Conditions, Restrictions and Easements for High River, as amended and supplemented, and owned by the High River Homeowners Association, Inc.

Sworn to and subscribed to before
me this ____ day of _____,
20____.

**HIGH RIVER HOMEOWNERS ASSOCIATION,
INC.**

By: _____

Witness

Its: CEO, as listed with the Georgia Secretary of
State

Notary Public
[Notary Seal]

[CORPORATE SEAL]

**DECLARANT UNDER THE HIGH RIVER
DECLARATION**

Sworn to and subscribed to before
me this ____ day of _____,
20____.

FLINT MOUNTAIN HOLDINGS, LLC.

By: _____ (Seal)

Witness

Name: _____

Title: _____

Notary Public
[Notary Seal]

[CORPORATE SEAL]