



NOTICE REGARDING COVENANTS AND/OR RESTRICTIONS

The following Covenants and/or Restrictions are added as a courtesy only and are NOT WARRANTED by the property owner, their broker or agent as to completeness, accuracy, currency, or enforceability. Any interested buyer prospect is urged as part of their due diligence to contact the relevant Community Association or developer to determine for themselves what covenants and/or restrictions currently apply, how long they may remain in force, and if any changes or amendments may be currently under consideration. Additionally, or alternatively, one may wish to consider hiring an attorney to conduct this search for them and provide advice as needed.

After recording please return to:
Chatham & Rea
Attorneys at Law
255 North Main Street
Ellijay, GA 30540

STATE OF GEORGIA

[Space above this line for Recording Information]

COUNTY OF GILMER

**DECLARATION
OF
COVENANTS, CONDITIONS AND RESTRICTIONS
FOR
SASSAFRAS MOUNTAIN AT CARTECAY**

THIS DECLARATION is made this 6th day of July, 2005, by SASSAFRAS DEVELOPERS, L.L.C., hereinafter referred to as "Developer". The Developer is the owner of certain real property in Gilmer County, Georgia, further described as follows:

All that tract or parcel of land being all of Land Lot 217 of the 6th District and 2nd Section of Gilmer County, Georgia, containing 170.3 acres, more or less, and being more particularly described as follows: Commence at an iron pin located at the common corner of Land Lots 217, 218, 251, and 252, said District and Section, and from said Point of Beginning, run due north a distance of 2,630.76 feet to an iron pin located at the common corner of Land Lots 215, 216, 217, and 218, said District and Section; thence north 89 degrees 30 minutes west a distance of 2,835.36 feet to a standing rock at the common corner of Land Lots 216 and 217 of the 6th District and 2nd Section and Land Lots 199 and 234 of the 11th District and 2nd Section; thence south 0 degrees 30 minutes west a distance of 2,630.76 feet, more or less, to a standing rock at the common corner of Land Lots 217 and 252 of the 6th District and 2nd Section and Land Lots 234 and 235 of the 11th District and 2nd Section; thence south 88 degrees 45 minutes east a distance of 2,853.84 feet to an iron pin and the Point of Beginning.

The above described property is the same property which was conveyed by Warranty Deed dated April 6, 2004 from Inland Paperboard and Packaging, Inc. to Temple-Inland Land and Timber, Inc. as recorded in Deed Book 1063, page 413, Gilmer County Records.

The description as set out above of "SassafRAS Mountain at Cartecay Development" shall hereinafter referred to as the "Property"

The Declarant proposes to subdivide the property into Lots for sale to the general public. By this Declaration, the Declarant intends to establish certain covenants, conditions and restrictions (referred to collectively hereafter as the "Restrictions") on the lots for the benefit and protection of the future and present owners of the lots and for the establishment and maintenance of sound values for the lots. The restrictions herein are intended to run with the land, and to insure to the benefit of and be binding upon each interest so conveyed or reserved and all parties having or acquiring any right, title, interest or estate therein. The Restrictions herein are intended to be mutually enforceable by and upon all such parties, which shall include the Declarant, his heirs, successors and assigns.

As used in this Declaration, the term:

- (1) "Board of Directors" or "Board" means an executive and administrative body, by whatever name denominated, designated in the instrument as the governing body

- of the association;
- (2) "Building" means any construction on any Lot purchased by the Lot Owner after the time of the sale between the Developer and the Lot Owner;
 - (3) "Common area" means all real and personal property submitted to the declaration which is owned or leased by the association for common use and enjoyment of the members;
 - (4) "Common expenses" means all expenditures lawfully made or incurred by or on behalf of the association together with all funds lawfully assessed for the creation and maintenance of reserves pursuant to the provisions of the instrument;
 - (5) "Court" means the Superior Court of the county where the development or any part thereof is located;
 - (6) "Declarant" means all owners and lessees of the property who execute the declaration or on whose behalf the declaration is executed; provided, however, that the phrase "owners and lessees," as used in this article, shall not include in his or her capacity as such any mortgagee, any lien holder, any person having an equitable interest under any contract for the sale or lease of a lot, or any lessee or tenant of a Unit. From the time of the recordation of any amendment to the declaration expanding an expandable property owners' development, all persons who execute that amendment or on whose behalf that amendment is executed shall also come within the definition of "Declarant". Any successors-in-title of any owner or lessee referred to in this paragraph who comes to stand in the same relation to the property owners' development as his or her predecessor did shall also come within such definition. The "Declarant" shall initially be the "Developer" until such time as the rights and responsibilities of the Declaration are transferred and assigned to the SASSAFRAS MOUNTAIN AT CARTECAY PROPERTY OWNERS ASSOCIATION, INC., hereinafter referred to as the "POA", as further set out herein;
 - (7) "Declaration" means the recordable instrument creating covenants upon property which covenants are administered by the POA in which membership is mandatory for all owners of lots in the POA;
 - (8) "Developer" means the person or persons who currently own the Property as set out above and have developed and shall continue to develop the Property. Further, Developer means all owners and lessees of the property who execute the declaration or on whose behalf the declaration is executed; provided, however, that the phrase "owners and lessees," as used in this article, shall not include in his or her capacity as such any mortgagee, any lien holder, any person having an equitable interest under any contract for the sale or lease of a lot, or any lessee or tenant of the Property. From the time of the recordation of any amendment to the declaration expanding an expandable property owners' development, all persons who execute that amendment or on whose behalf that amendment is executed shall also come within the definition of "Developer". Any successors-in-title of any owner or lessee referred to in this paragraph who comes to stand in the same

relation to the property owners' development as his or her predecessor did shall also come within such definition.

For purposes of this Declaration when the Developer has sold all the "Lots" (herein defined) in the Property, then enforcement of this Declaration shall inure to the benefit of the POA as further set out herein. When this Declaration refers to the Declarant it is the express intention of the Declaration to include the POA who is the successor of enforcement of this Declaration when the Developer has sold all Lots as further set out herein;

- (9) "Foreclosure" means, without limitation, the judicial foreclosure of a mortgage and the exercise of a power of sale contained in any mortgage;
- (10) "Limited common areas" means a portion of the common area reserved for the exclusive use of those entitled to occupy one or more, but less than all, of the lots.
- (11) "Lot" means any plot or parcel of land, other than a common area, designated for separate ownership and occupancy shown on a recorded subdivision plat for a development. Where the context indicates or requires, the term lot includes any structure on the lot;
- (12) "Lot Owner" means one or more persons who are record title owners of a lot;
- (13) "Mortgage" means a mortgage, deed to secure debt, deed of trust, or other instrument conveying a lien upon or security title to property;
- (14) "Mortgagee" means the holder of a mortgage;
- (15) "Officer" means an officer of the association;
- (16) "Person" means a natural person, corporation, partnership, association, trust, other entity, or any combination thereof;
- (17) "Property" means the real property that is the subject matter of this Declaration, as set out above, and any interest in the Property, including, without limitation, parcels of air space;
- (18) "Property Owners Association" or "Association" means a corporation formed for the purpose of exercising the powers of the POA created pursuant to this article;
- (19) "Property Owners Association Instrument" or "Instrument" means the declaration, plats and plans recorded pursuant to this article. Any exhibit, schedule, or certification accompanying an instrument and recorded simultaneously therewith shall be deemed an integral part of that instrument. Any amendment or certification of any instrument shall, from the time of the recordation of such amendment or certification, be deemed an integral part of the affected instrument so long as such amendment or certification was made in accordance with this article;
- (20) "Property Owners Development" or "Development" means real property containing both lots and common area located within Georgia and subject to a declaration and submitted to this article.

1.

This Declaration shall be applicable to the title record owners, hereafter referred to as the "Lot Owners" of the subdivided lots (the "Lots") which appear on a Final Plat of "SASSAFRAS MOUNTAIN AT CARTECAY" denominated with a lot number on said plat which is filed of record in the Office of Superior Court of Gilmer County, recorded in the Plat Books as further set out above in the Gilmer County, Georgia Records. Nothing herein shall be construed as an obligation on the part of Declarant to subject other phases or lots in the subdivision to this Declaration.

2.

The Lots subject to this Declaration shall be used for residential purposes only. No commercial activity shall be conducted on any Lot. No more than one dwelling shall be placed on a Lot. No Lot shall be further subdivided or used to access any property outside of the lots within Property.

3.

For all Residential Dwellings the requirements as set out herein shall apply. The Declarant shall establish certain standards by and through the Architectural Review Committee and the Landscape Design Committee, so that each Lot Owner may understand the uniform procedures to be implemented by the Declarant.

With regard to the Architectural Review Committee and the Landscape Design Committee the Declarant shall be required to provide a list of specifications for completing the application process.

4.

Additionally, the following provisions shall apply:

- (a) There shall be no exterior construction or remodeling of the Lots without the express written permission of the Declarant as set out in this Declaration;
- (b) Any and all construction, approved in writing by the Declarant, must comply with the design specifications of the currently existing Property;
- (c) Construction of the entire dwelling shall be completed within twelve months of commencement;
- (d) All yards shall be kept in a clean and attractive fashion;
- (e) All construction and other improvements shall be performed in strict compliance with state and local laws, regulations, codes and ordinances;
- (f) Any damage or disturbance to a road in the subdivision in connection with construction or other activity on a lot shall be the responsibility of the owner of such lot. Such owner shall, at a minimum, restore the road as nearly as practicable, to its former condition, at such owner's sole expense;
- (g) Proper culverts or files shall be installed under all driveways, which shall have an asphalt, concrete or all weather gravel surface;
- (h) No silt or other drainage arising directly or indirectly from construction shall be permitted to enter upon the lot of another owner;
- (i) Any violation of any land disturbance, ordinance or law, or other land use regulation, shall be a violation hereof.

5.

All dwellings and other structures shall be constructed a minimum of Twenty-Five feet (25') from the right of way of the road, and Twenty-Five feet (25') from any other boundary line, unless a different setback line is depicted on the Final Plat. Along all boundaries, except those boundaries along a road in the Property, shall be a 25 foot "dead zone" which shall remain free from any construction, improvement or disturbance, except as may be allowed with the written permission of the Declarant.

6.

No mobile homes, manufactured, industrialized steel complexes, or Octagon Homes shall be placed on any Lot. Pre-Fabricated Homes shall only be placed on a Lot upon the review and approval by the Architectural Review Committee as further set out herein.

7.

No semi-tractors or other commercial vehicles of any kind shall be parked on or adjacent to a lot, except for such vehicles used during construction. No structure of a temporary character such as a basement, trailer, lean-to, tent, shack, garage, barn or other outbuilding shall be used as a residence at any time.

8.

The establishment, maintenance and use of all Lots with regard to the disposal of sewerage and effluent shall be done in strict compliance with currently existing State and County Health regulations. In particular, no outside toilets shall be allowed on any lot and no waste or effluent shall be permitted to enter any streams. All sanitary arrangements must be inspected and approved by local or State Health Officers.

9.

No sign of any kind shall be displayed to the public view on any lot, except such signs as comply with the provisions hereof. Builders may display such signs as are normally utilized to advertise the property during the construction and sales period. After an owner closes his purchase on any lot in the Property, the only signs permitted shall be the following:

- (a) A professionally prepared sign for identification purposes of not more than two (2) square feet in area;
- (b) A single sign to rent or sell said lot of a type used by Brokers in the area, with the usual wording, such sign to be no more than two (2) square feet in size;
- (c) In the event any such sign is unsatisfactory, the sign will be removed. These limitations shall apply to signs of all types, including banners, signs on cloth, paper, cardboard and other materials.

10.

No animals or fowl shall be kept on any Lot except ordinary household pets, which must be confined to the Lot unless such pet is on a leash under the direct supervision of said Lot owner or his agent.

11.

No fences constructed of chain link, wire, wire mesh, metal or other similar materials or likeness shall be erected. All fences must be made of wood or as otherwise approved by the Architectural Review Committee. All fences will be maintained in a neat appearance.

12.

No mass removal of trees will be allowed unless such is necessary for construction, or to prevent a hazard. Furthermore, no large trees shall be removed from the property except in connection with the reasonable requirements of construction and landscaping, or where such trees are dead, damaged or present a hazard as determined by a certified home casualty insurance agent or a certified tree inspector. For purposes of this section no Lot Owner shall remove any tree greater than ten (10) inches in diameter except for the provisions as set out above.

13.

Declarant for himself, and his successors and assigns, reserves easements for the installation and maintenance of all utilities and any necessary drainage along a strip of land twelve and one-half (12 ½) feet in width contiguous to all Lot lines and subdivision boundaries. Declarant for himself, and his successors and assigns reserves the right of ingress and egress to such areas for the purpose of maintaining, installing and operating any of the above-mentioned utilities and drainage appurtenances. The rights associated with these reserved easements are hereby conveyed and extended to the applicable utility companies and to Gilmer County, as they may be needed in the course of time. All utility wires and cables shall be installed underground.

14.

No noxious activity shall be conducted on any Lot or parcel of land, nor shall anything be done thereon which shall become an annoyance or nuisance to the neighborhood, including but not limited to loud music or vehicle engines.

15.

No non-operable vehicles shall be left on any lot at any time.

16.

The Declarant shall have the authority to review any and all plans for the installation or construction of improvements upon any Lot (including building or landscape additions or deletions). No Lot owner shall engage in such installation or construction (including exterior additions or alterations) without the prior written approval of the Declarant provided however, that any application upon which a decision is not made by the Declarant within thirty (30) days of application shall be deemed approved. The Declarant shall have the authority to reject any plan that does not, in the reasonable discretion of the Declarant represent standards appropriate for the subdivision. The Declarant may likewise reject any plan if the Declarant reasonably finds that such plan would create aesthetic values that would adversely impact the monetary or common aesthetic value of the other Lots.

For the purposes of this paragraph the following shall apply:

- (1) "Construction" shall mean any and all improvements made upon the Lot. Said definition shall include, but is not limited to, interior and exterior improvements or construction performed on any Lot. This definition includes new construction and any remodeling or renovations, interior and exterior.
- (2) "Landscape Additions" or "Landscape Improvements" shall mean any and all improvements to the Landscape of any Lot. Said definition shall include, but is not limited to, grading, planting, building exterior landscape construction, placing outdoor furniture on the landscape, yard art, any removeable or nonremoveable

fixtures.

Any Lot Owner requesting approval for installation or construction (whether Landscape or Building) shall comply with the following:

- (1) Said Lot Owner shall submit a written request to the Declarant;
- (2) Said written request shall be accompanied with an architectural design or landscape design of the improvement that the Lot Owner is seeking to complete;
- (3) Said proposal shall be submitted to one or two review committees as set out in the By-Laws of the POA. Said review committees shall be as follows:
 - (a) Landscape Design Committee: This Committee shall have the full authority to approve or deny any Landscape design plan requested by the Lot Owner. The specifications for acceptance shall be on file with the Declarant;
 - (b) Architectural Design Committee: This Committee shall have the full authority to approve or deny any Architectural design (Interior and Exterior Construction) plan requested by the Lot Owner. The specifications for acceptance shall be on file with the Declarant;
 - (c) As for the issue of painting the exterior of any Lot structure, each Lot Owner shall submit any request in writing detailing the paint color and the painter who shall be completing the job.
- (4) On or before thirty (30) days of said submittal the Declarant shall file a written answer to the proposal unless the appropriate Committee, in its sole discretion, shall determine that further evaluation is needed. If further evaluation is recommended, then the appropriate Committee shall file a written response to the Lot Owner within the thirty (30) period as set out above of the information sought to be obtained by the Committee;
- (5) All submissions by the Lot Owner shall comply with the regulations and specifications as further set out by the appropriate review committees as may be amended from time to time in accordance with the By-Laws of the POA.

17.

This Declaration shall inure to the benefit of and shall be enforceable by the Declarant. Additionally, said Declaration shall inure to the benefit of and shall be enforceable by the subsequent successor in authority to the Declarant which is the POA, as set out in the By-Laws of said POA. The POA shall not have the right to enforce the provisions of this Declaration until the Developer makes a written and recorded declaration transferring the responsibilities and benefits of this Declaration to the POA as further set out below.

In the event of a violation or breach of any restriction contained in this Declaration the Declarant shall give written notice by certified mail to the breaching Lot Owner setting forth in reasonable detail the nature of such violation or breach and the specific action or actions needed to be taken to remedy such violation or breach. If the Lot Owner shall fail to take reasonable steps to remedy such violation or breach within thirty (30) days after the mailing of said written notice, then the Declarant shall have the Right of Abatement. The Right of Abatement means the right of the Declarant through its agents and employees, to enter at all reasonable times upon the exterior of any Lot, as to which a violation, breach or other condition to be remedied exists, and

to take any actions specified in the notice to the Lot Owner to abate, extinguish, remove, or repair such violation, breach or other condition which may exist thereon contrary to the provisions hereof, without being deemed to have committed a trespass or wrongful act solely by reason of such entry and such actions, provided such entry and such actions are carried out in accordance with the provisions of this article. The cost thereof including the costs of collection including reasonable attorneys' fees shall inure to the detriment of the Lot Owner responsible for above failure to act. Nothing herein shall be deemed to affect or limit the rights of Declarant, the Declarant to enforce the terms and provisions hereof by appropriate judicial proceedings in the form of injunctive relief or otherwise. Should such abatement necessitate court action, the breaching Lot Owner shall pay all legal costs, fees and damages to the Declarant if found at fault or in breach of this Declaration.

This Declaration shall inure to the benefit of and be enforceable by the POA twelve (12) months from the date that the Developer has sold 100% of all interest in the Lots to Lot Owners.

At such time as the Developer has sold 100% of all interest in the Lots to Lot Owners, then the Developer shall have the right to exercise a twelve (12) month period of time before this Declaration inures to the benefit of and is enforceable by the POA. At any time between the date that the Developer has sold 100% of all interest in the Lots to Lot Owners and a period of twelve (12) months, the Developer shall have the right to sign and record a statement formerly transferring the rights and responsibilities of this Declaration to the POA.

No later than twelve (12) months from the date that the Developer has sold 100% of all interest in the Lots to Lot Owners, the Developer shall sign a statement declaring that all the rights and responsibilities of this Declaration shall inure to the benefit of the POA. Additionally, the POA shall sign the same statement accepting all the rights and responsibilities of this Declaration that are currently held by the Developer.

18.

Each Lot Owner, by acceptance of a written or verbal lease or entering into the purchase/lease of property in said Development, covenant and agree to pay to the Declarant or any subsequent successor in authority to the Declarant, a monthly Maintenance Fee in an amount to be determined as follows:

Assessments

Creation of Assessments: There are hereby created assessments for the expenses of the Development as may from time to time specifically be authorized by the Declarant to be commenced in the manner as set forth herein. There shall be two (2) types of assessments:

- (a) Base Assessment to fund Common Expenses for the benefit of all Members of the Development;
- (b) Special Assessment as described herein. Such Special Assessments may be charged by said Declarant. If any special assessments is charged by the Declarant to the Lot Owner, then such amount shall be apportioned equally between all Lot Owners.

Computation of Base Assessment. It shall be the duty of the Declarant at least sixty (60) days before the beginning of each fiscal year, to prepare a budget covering the estimated Common Expenses of the Association during the coming year. The budget may include a capital contribution establishing a reserve fund in accordance with a capital budget separately

prepared. The Base Assessment to be levied for the coming year shall be computed by dividing the budgeted Common Area Expenses by the total number of Lots in the Development. The Declarant shall cause a copy of the Common Expense Budget and notice of the amount of the Base Assessment to be levied against each Lot of the following year to be delivered to each Lot Owner at least thirty (30) days prior to the beginning of the fiscal year. Such Budget and Assessment shall become the Base Assessment for the year in which the Declarant designates so designates.

Special Assessment. In addition to the Base Assessment the Declarant shall be authorized to levy a Special Assessment from time to time. Said Special Assessment shall be for any expense other than those expenses as designated for Common Expenses. Said Special Assessment shall require the affirmative vote or written consent of the Members representing at least Fifty-One Percent (51%) of the Lot Owners in the Development. Said Special Assessment shall be payable in such manner and at such times as determined by the Declarant and may be payable in installments extending beyond the fiscal year in which the Special Assessment is approved, if the Declarant so approves. The purpose of any Special Assessment, if any, assessed by the Declarant, shall be to apportion equally to each and every Lot Owner the amount of revenue necessary for the Declarant to provide for the services as further set out in the Budget, further described herein.

The Declarant shall keep on file a Common Area Maintenance Annual Budget which details the cost of all expenditures incurred by the Declarant as a result of the obligations of the Declarant further set out herein.

The Declarant shall be responsible to set the budget each year in accordance with the above.

Said assessments shall be assessed against each Lot Owner equally on the first (1st) day of each year (January 1st) and during each month of the year, or in such other manner as the Declarant shall designate, in equal installments.

19.

To provide for the appropriate amount of capital, each Lot Owner shall pay to the Declarant the equivalent of Two Hundred Dollars (\$200.00) and the pro-rata share of any special assessment [prorated from the date of the closing or transfer of the Lot to the Lot Owner], to be used by the Declarant as a "Reserve Fund". Said amount shall be paid by the each Lot Owner to the Declarant at the time of the real estate closing or transfer of Deed from the Seller (whomever the same may be, including, but not limited to, the Developer, the POA or other record title holder of the Lot) to the Lot Owner.

Additionally, each Lot Owner shall pay to the Declarant the equivalent of twelve (12) months prepaid Base Assessment [as determined at the time of the date of closing or transfer of the Lot to the Lot Owner] at the time of the real estate closing or transfer of Deed from the Seller (whomever the same may be, including, but not limited to, the Developer, the POA or other record title holder of the Lot) to the Lot Owner. Said prepaid amount shall be applied to the Base Assessment due from the Lot Owner to the Declarant for the first twelve (12) months of the ownership of the Lot by the Lot Owner.

20.

The assessments as further set out above shall be used by the Declarant for the purpose of maintaining the Property and for the safety, efficiency and protection of the Tenants, Owners and the Property and for such other purposes which may from time to time be authorized by the Board of Directors of the Declarant or the POA. Services of the Declarant include, but are not limited to, the following:

- (a) The maintenance and development of the roadways within the Property;
- (b) The maintenance and development of the Common Areas within the Property;
- (c) Declarant shall keep and maintain access to each Lot in good condition, reasonable free of rubbish, and throughout the term hereof. The use of the public street adjoining each Lot shall at all times be subject to such reasonable rules and regulations as Declarant may promulgate uniformly for all Lot Owners and subject to all applicable governmental rules and regulations;

21.

In the event that said Maintenance Fees or special assessments are not paid when due, such amounts owed shall bear interest at the rate of ten percent (10%) per year from the date of delinquency.

Further, in the event it becomes necessary to take any legal action to collect any delinquent payments, and any interest thereon, there shall be added to such amount reasonable attorneys' fees and all court costs incident thereto.

All assessments and fees shall be due and payable to the Declarant, which shall be accomplished by paying with cash, check or other negotiable instrument to the POA, together with any interest or legal fees or court costs incident thereto, if any. All said assessments and fees shall be a charge upon the Lot of each Lot Owner, and shall be a continuing lien upon said Lot.

The lien of the annual Maintenance Fees and assessments shall be subordinate to the lien of any First Deed to Secure Debt now or hereafter placed upon any lot so long as the same has been lawfully recorded in the Deed Records of the Gilmer County Courthouse and said recordation is prior in time to the recordation of the lien of annual fees.

In the event of a Foreclosure on any Lot, then in that event, the lien shall be extinguished so long as the First Deed to Secure Deed was recorded as set out above and was prior in time to the recordation of the lien of fees.

Such Foreclosure shall not relieve such Lot Owner from liability under the lien of any dues or assessments thereafter becoming due.

Such Foreclosure shall not relieve the Lot Owner foreclosed upon from paying any and all dues and assessments due up to and prior to the date of Foreclosure as the same is a covenant to pay money on the part of each Lot Owner.

In the event that any Lot Owner shall be delinquent in paying the annual fees or special assessments of the Property provided for herein, then in that event, the Declarant shall not be limited in the remedies for which to collect said amount. All the remedies available under the terms of this Declaration of Covenants, Conditions and Restrictions may be used by the Declarant or the POA in seeking to enforce the same, which include, but are limited to, filing a

lien upon the Property, Foreclosing upon said Lien, filing a Complaint for Collection of dues against the Lot Owner of the delinquent Lot Owner seeking a personal money judgment against said Lot Owner.

22.

The sidewalks, passages, exits, entrances and driveways to the Lots shall not be obstructed by any of the Lot Owner or used by them for any purpose other than for ingress to and egress from their respective premises. The sidewalks, passages, exits, entrances and driveways are not intended for use by the general public and Declarant shall in all cases retain the right to control and prevent access thereto of all persons whose presence in the judgment of Declarant would be prejudicial to the safety, character, reputation, or interest to the Property, Declarant or Lot Owner. Nothing herein contained shall be construed to prevent access by persons with whom any Lot Owner normally deals in the ordinary course of its business unless such persons are engaged in illegal activities.

23.

Each and every Lot Owner shall have a right and easement of entry and exit, use and enjoyment in and to the Common Property which shall be appurtenant to and shall pass with the title to any Lot, subject to the following provisions:

- (a) The right of the Declarant to provide for the exclusive use and enjoyment of specific portions of the Common Property at certain designated times by an Lot Owner, his or her family, tenants, guests, and invitees or by a separate group or entity;
- (b) The right of the Declarant to suspend the voting rights of a Lot Owner and the right of a Lot Owner to use the recreational facilities available for use by the Community, if any, for any period during which any assessment against his Lot which is hereby provided for remains unpaid; and, for a reasonable period of time for a violation of the Declaration, Bylaws, or rules and regulations;
- (c) The right of the Declarant to borrow money for the purpose of improving the Common Property, or for constructing, repairing, or improving any facilities located or to be located on the Common Property, and to give as security for the payment of any such loan a Mortgage conveying all or any portion of the Common Property. However, the Mortgage given by the Declarant shall be subject and subordinate to any rights, interests, options, easements and privileges reserved or established for the benefit of Declarant, or any Lot or Lot Owner, or the holder of any Mortgage, irrespective of when executed, given by Declarant or any Lot Owner encumbering any Lot or other property located within the Community (Any provision in this Declaration or in any Mortgage given by the Declarant to the contrary notwithstanding, the exercise of any rights in the Mortgage by the holder of the Mortgage in the event of a default shall not cancel or terminate any rights, easements or privileges reserved or established in this Declaration for the benefit of Declarant, or any Lot or Lot Owner, or the holder of any Mortgage, irrespective of when executed, given by Declarant or any Lot Owner encumbering any Lot or other

- property located within the Community.) No mortgage conveying all or a portion of the Common Property shall be effective unless an instrument agreeing to the Mortgage has been approved by Owners holding at least two-thirds (2/3) of the total vote of the Declarant, by the Declarant (so long as the Declarant has an option unilaterally to subject additional property to this Declaration as provided in Article 1), and be the holder of the Existing First Mortgage (so long as the Existing First Mortgage remains in effect); and
- (d) The right of the Declarant to dedicate or transfer all or any portion of the Common Property subject to any conditions agreed on by the Declarant and by the holder of the Existing First Mortgage (so long as the Existing First Mortgage remains in effect). No dedication or transfer of the Common Property shall be effective unless an instrument agreeing to the dedication or transfer has been approved by Owners holding at least two-thirds (2/3) of the total Association vote, by the Declarant (so long as the Declarant has an option unilaterally to subject additional property to this Declaration as provided in Article 1), and by the holder of the Existing First Mortgage (so long as the Existing First Mortgage remains in effect);
- (e) Any Lot Owner may delegate his right of use and enjoyment in and to the Common Property to the members of his family, his tenants and guests. An Owner shall be deemed to have made a delegation of all these rights to the occupants of the Lot, if leased.

24.

All rights reserved under this Declaration to the Declarant shall inure to the benefit of and be enforceable by the Declarant, his heirs, successors or assigns and the subsequent POA, in the event that the Declarant elects to transfer the ownership of the remaining Lots to the POA, solely and exclusively. This provision shall supersede any and all other language to the contrary as set out above in this Declaration.

25.

The covenants, conditions, restrictions, and reservations of this Declaration, exclusive of all easements reserved by or on behalf of the Declarant, shall run with and bind the land and the purchaser of any lot or parcel of land in said subdivision, together with the purchaser's heirs, assigns and successors, subject to this Declaration for an indefinite period from the time said Declaration has been recorded in the Clerk's Office of the Superior Court of Gilmer County, Georgia, pursuant to the terms of O.C.G.A. § 44-5-60, in that presently the Gilmer County Board of Commissioners has not enacted any zoning laws wherein the Property lies. In the event that the Gilmer County Board of Commissioners legally adopts zoning law, then in that event, said Declaration shall extend for a period of twenty (20) years from the date said zoning laws are enacted. In the event that the Gilmer County Board of Commissioners enacts zoning laws and the subsequent twenty (20) year term begins to run, then in that event this Declaration shall be automatically extended for successive additional terms of twenty (20) years each unless terminated or otherwise amended by Article 30 or a successor statute.

26.

It is understood and agreed by the Lot Owner and the Declarant that if the Lot Owner assigns their respective interest herein to any individual or individuals, corporation, syndicate or other business association the liability and obligation of such assignee shall be the same as that provided for the Lot Owner herein; and by accepting such assignment the assignee expressly assumes the Owners/Tenants obligations hereunder. Such assignment, however, shall not be effective unless the assignee expressly assumes Owners/Tenants obligations hereunder.

27.

Streets in this 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 hereon are the responsibility of the individual Homeowners through the Subdivision's Homeowners Association.

28.

This agreement shall bind, and inure to the benefit of, the parties hereto, their heirs, administrators, executors, successors and assigns.

29.

Any invalidation of one or more of these covenants or restrictions shall in no way effect any of the remaining provisions herein, which shall thereafter remain in full force and effect.

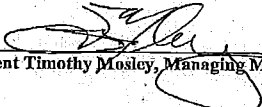
30.

This Declaration may be amended at any time and from time to time by a document as described hereafter, which document shall be recorded in the Clerk's Office of Superior Court of Gilmer County and cross-referenced to this Declaration. Should an amendment be deemed necessary to the provisions of this Declaration, a ballot shall be prepared which asks a clear and concise question as to whether this Declaration shall be amended as stated thereon. Each response shall be by the legal owner(s) of record of lots within the Property, and shall be so stated upon each ballot. Each signature shall be notarized and witnessed. Upon an affirmative or negative vote by the owners of two-thirds (2/3) majority, the amendment shall be considered legally binding upon proper recording. All Lot Owners shall be notified in writing by certified mail of the results of any ballot which amends this declaration. All fees and costs associated with any such amendment shall be the sole responsibility of the Lot Owners that propose and present the amendment. The cost of an amendment creating effort shall create a monetary responsibility of all Lot Owners.

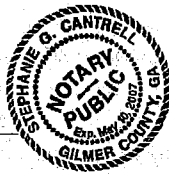
IN WITNESS WHEREOF, the Grantors have signed and sealed this Declaration, the day and year first above written.

SASSAFRAS, LLC

By:


Brent Timothy Mosley, Managing Member

Sworn and subscribed to me
this 6th day of July, 2005.



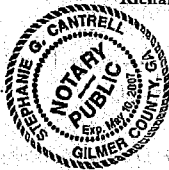
Stephanie G. Cantrell
Notary Public

[Signature]
Witness

SASSAFRAS, LLC

By: [Signature]
Richard D. Nix, Managing Member

Sworn and subscribed to me
this 6th day of July, 2005.



Stephanie G. Cantrell
Notary Public

[Signature]
Witness

After recording please return to:
Chatham & Rea
Attorneys at Law
255 North Main Street
Ellijay, GA 30540

STATE OF GEORGIA
COUNTY OF GILMER

[Space above this line for Recording Information]

**1ST AMENDMENT TO THE
DECLARATION
OF
COVENANTS, CONDITIONS AND RESTRICTIONS
FOR
SASSAFRAS MOUNTAIN AT CARTECAY**

THIS 1ST AMENDMENT TO THE DECLARATION is made this ___ day of February, 2006, by SASSAFRAS DEVELOPERS, L.L.C., hereinafter referred to as "Developer".

WHEREAS, the above Developer has recorded and filed of record certain Declaration of Covenants, Conditions and Restrictions for SASSAFRAS MOUNTAIN AT CARTECAY, as recorded in Deed Book 1165, Pages 1-14, Gilmer County Records, on July 12th, 2005, hereinafter referred to as the "Declaration";

WHEREAS, pursuant to Section 30, page 13, of the Declaration the same can be amended under the following procedure:

"This Declaration may be amended at any time and from time to time by a document as described hereafter, which document shall be recorded in the Clerk's Office of Superior Court of Gilmer County and cross-referenced to this Declaration. Should an amendment be deemed necessary to the provisions of this Declaration, a ballot shall be prepared which asks a clear and concise question as to whether this Declaration shall be amended as stated thereon. Each response shall be by the legal owner(s) of record of lots within the property, and shall be so stated upon each ballot. Each signature shall be notarized and witnessed. Upon an affirmative or negative vote by the owners of two-thirds (2/3) majority, the amendment shall be considered legally binding after proper recording. All property owner(s) shall be notified in writing by certified mail of the results of any ballot which amends this declaration. All fees and costs associated with any such amendment shall be the sole responsibility of the Lot Owners that propose and present the amendment. The cost of an amendment creating effort shall create a monetary responsibility on all Lot Owners.

WHEREAS, the Developer has not sold any of the lots in the Development and desires to amend the Declaration while owner of One Hundred (100%) of the Lots in the Development,

WHEREAS, the Developer has proposed several amendments, hereinafter referred to as the "Amendments", to the Declaration as follows:

PROPOSED AMENDMENT # 1

(1) The first paragraph of the description of the Property is proposed to be amended, by deleting the description of the Property in its entirety and replacing said Section with the following:

The description of the Property reads as follows:

All that tract or parcel of land being all of Land Lot 217 of the 6th District and 2nd Section of Gilmer County, Georgia, containing 170.3 acres, more or less, and being more particularly described as follows: Commence at an iron pin located at the common corner of Land Lots 217, 218, 251, and 252, said District and Section, and from said Point of Beginning, run due north a distance of 2,630.76 feet to an iron pin located at the common corner of Land Lots 215, 216, 217, and 218, said District and Section; thence north 89 degrees 30 minutes west a distance of 2,835.36 feet to a standing rock at the common corner of Land Lots 216 and 217 of the 6th District and 2nd Section and Land Lots 199 and 234 of the 11th District and 2nd Section; thence south 0 degrees 30 minutes west a distance of 2,630.76 feet, more or less, to a standing rock at the common corner of Land Lots 217 and 252 of the 6th District and 2nd Section and Land Lots 234 and 235 of the 11th District and 2nd Section; thence south 88 degrees 45 minutes east a distance of 2,853.84 feet to an iron pin and the Point of Beginning.

The above described property is the same property which was conveyed by Warranty Deed dated April 6, 2004 from Inland Paperboard and Packaging, Inc. to Temple-Inland Land and Timber, Inc. as recorded in Deed Book 1063, page 413, Gilmer County Records.

The description as set out above of "Sassafras Mountain at Cartecay Development" shall hereinafter referred to as the "Property"

The description of the Property shall now read as follows:

All that tract or parcel of land being all of Land Lot 217 of the 6th District and 2nd Section of Gilmer County, Georgia, containing 170.54 acres, as set out in the Final Plat for Sassafras Mountain at Cartecay, by Douglas P. Cruse, Georgia Registered Land Surveyor No. 2937, dated 12/09/2005. Said Plat of Survey has been recorded in Plat Book 46, Page 120-125, Gilmer County Records and is incorporated herein by reference.

The above described property is the same property which was conveyed by Warranty Deed dated April 6, 2004 from Inland Paperboard and Packaging, Inc. to Temple-Inland Land and Timber, Inc. as recorded in Deed Book 1063, page 413, Gilmer County Records.

The Property consists of the following divided lots:

<u>Lot Number</u>	<u>Acreage</u>
Lot 1:	3.62 acres
Lot 2:	3.59 acres
Lot 3:	4.92 acres
Lot 4:	3.38 acres
Lot 5:	3.00 acres
Lot 6:	3.03 acres
Lot 7:	3.11 acres
Lot 8:	3.32 acres
Lot 9:	4.37 acres

Lot 10:	3.85 acres
Lot 11:	5.21 acres
Lot 12:	4.05 acres
Lot 13:	3.51 acres
Lot 14:	3.34 acres
Lot 15:	3.02 acres
Lot 16:	3.03 acres
Lot 17:	3.05 acres
Lot 18:	3.04 acres
Lot 19:	3.06 acres
Lot 20:	3.03 acres
Lot 21:	4.87 acres
Lot 22:	3.58 acres
Lot 23:	3.86 acres
Lot 24:	3.21 acres
Lot 25:	5.23 acres
Lot 26:	6.55 acres
Lot 27:	3.00 acres
Lot 28:	4.10 acres
Lot 29:	7.10 acres
Lot 30:	5.36 acres
Lot 31:	3.04 acres
Lot 32:	3.17 acres
Lot 33:	3.12 acres
Lot 34:	3.66 acres
Lot 35:	3.30 acres
Lot 36:	3.27 acres
Lot 37:	3.17 acres
Lot 38:	3.28 acres
Lot 39:	3.82 acres
Lot 40:	3.51 acres
Lot 41:	3.04 acres
Lot 42:	4.73 acres

The description as set out above of "Sassafras Mountain at Cartecay" Development shall hereinafter referred to as the "Property"

PROPOSED AMENDMENT # 2

- (1) Section 2, is proposed to be amended by deleting the second paragraph of Section 2 in its entirety and replacing said Section with the following:

Section 2 reads as follows:

2.

The Lots subject to this Declaration shall be used for residential purposes only. No commercial activity shall be conducted on any Lot. No more than one dwelling shall be placed on a Lot. No Lot shall be further subdivided or used to access any property outside of the lots within Property.

Section 2 shall now read as follows:

2.

The Lots subject to this Declaration shall be used for residential purposes only. No commercial activity shall be conducted on any Lot. No more than one dwelling shall be placed on a Lot. No Lot shall be further subdivided. No Lot shall be used to access any property outside of the Lots within the Property nor shall any Lot in this Development be accessed by any property that is not in the Property of this Development.

PROPOSED AMENDMENT # 3

- (3) Section 10 is proposed to be amended by deleting the same in its entirety and replacing the same with the following:

Section 10 reads as follows:

10.

No animals or fowl shall be kept on any Lot except ordinary household pets, which must be confined to the Lot unless such pet is on a leash under the direct supervision of said Lot owner or his agent.

The proposed Amendment to Section 10 now reads as follows:

"10.

No animals or fowl shall be kept on any Lot except ordinary household pets, which must be confined to the Lot unless such pet is on a leash or under the direct supervision of said owner or his agent. This provision shall not apply to any Lot Owner(s) with respect to the possession of a horse. Horses shall be acceptable household pets for any Lot Owner(s). No Lot Owner(s) shall possess greater than one (1) horse per acre on any Lot. If a Lot Owner(s) has a horse or horses on any Lot, then in that event, the horse or horses shall remain in an enclosed fence or barn during all times that the horse or horses are not in the direct supervision and control of the owner or the designated agent of the Owner."

PROPOSED AMENDMENT # 4

(3) Section 25 is proposed to be amended by deleting the same in its entirety and replacing the same with the following:

Section 25 reads as follows:

25.

The covenants, conditions, restrictions, and reservations of this Declaration, exclusive of all easements reserved by or on behalf of the Declarant, shall run with and bind the land and the purchaser of any lot or parcel of land in said subdivision, together with the purchaser's heirs, assigns and successors, subject to this Declaration for an indefinite period from the time said Declaration has been recorded in the Clerk's Office of the Superior Court of Gilmer County, Georgia, pursuant to the terms of O.C.G.A. § 44-5-60, in that presently the Gilmer County Board of Commissioners has not enacted any zoning laws wherein the Property lies. In the event that the Gilmer County Board of Commissioners legally adopts zoning law, then in that event, said Declaration shall extend for a period of twenty (20) years from the date said zoning laws are enacted. In the event that the Gilmer County Board of Commissioners enacts zoning laws and the subsequent twenty (20) year term begins to run, then in that event this Declaration shall be automatically extended for successive additional terms of twenty (20) years each unless terminated or otherwise amended by Article 30 or a successor statute.

The proposed Amendment to Section 25 now reads as follows:

"25.

The covenants, conditions, restrictions, and reservations of this Declaration, exclusive of all easements reserved by or on behalf of the Declarant, shall run with and bind the land and the purchaser of any lot or parcel of land in said subdivision, together with the purchaser's heirs, assigns and successors, subject to this Declaration for the period of time of twenty (20) years from the enactment of zoning laws wherein the Property is located pursuant to the terms of O.C.G.A. § 44-5-60. Said Declaration has been recorded in the Clerk's Office of the Superior Court of Gilmer County, Georgia. Presently, the Gilmer County Board of Commissioners have enacted zoning laws (enacted 8/25/2005, with an effective date of 9/01/2005) wherein the Property is located.

This Declaration shall be automatically extended for successive additional terms of twenty (20) years each unless terminated or otherwise amended by Article 30 or a successor statute.

IN WITNESS WHEREOF, the Grantors have signed and sealed this 1st Amendment to the Declaration, the day and year first above written.

Signatures Continued

THE UNIVERSITY OF CHICAGO

PHILOSOPHY DEPARTMENT

1964-1965

PHILOSOPHY DEPARTMENT
1964-1965
The following is a list of the members of the Philosophy Department for the academic year 1964-1965. The names are listed in alphabetical order by last name. The names of those who are new to the department are indicated by an asterisk. The names of those who are returning are indicated by a plus sign. The names of those who are on leave are indicated by a minus sign. The names of those who are on sabbatical leave are indicated by a dollar sign. The names of those who are on study leave are indicated by a percent sign. The names of those who are on medical leave are indicated by a hash sign. The names of those who are on administrative leave are indicated by a & sign. The names of those who are on other leave are indicated by a % sign. The names of those who are on other leave are indicated by a % sign.

PHILOSOPHY DEPARTMENT

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1964-1965
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PHILOSOPHY DEPARTMENT
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PHILOSOPHY DEPARTMENT

1964-1965