

**DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR CAMDEN POINTE SUBDIVISION**

STATE OF GEORGIA

COUNTY OF COBB

THIS DECLARATION, made on the date hereinafter set forth by The Mars Hill Group, A Joint Venture composed of First Financial Corporation and Poston Properties, Inc. (hereinafter referred to as "Declarant").

W I T N E S S E T H:

WHEREAS, Declarant is the owner of certain real property located in Land Lots 155, 156, 186, 187 and 188 of the 20th District, 2nd Section, Cobb County, Georgia, which is more particularly described on Exhibit "A" attached hereto and made a part hereof by reference.

WHEREAS, Declarant intends to develop on lands, including the real property described above, a development to be known as Camden Pointe Subdivision (hereinafter sometimes referred to as the "Development"); and

WHEREAS, Declarant has caused the Association (as hereinafter defined) to be formed as a non-profit civic organization to perform certain functions for the common good and general welfare of the Owners (as hereinafter defined).

NOW, THEREFORE, Declarant hereby declares that all of the properties described on Exhibit "A" referenced above shall be held, sold and conveyed subject to the following easements, restrictions, covenants, and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property and be binding on all parties having any right, title or interest in the described properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I

DEFINITIONS

Section 1. Additional Property. "Additional Property" means the additional property which may be added to the Property and made subject to this Declaration pursuant to Article X hereof. A description of the Additional Property is set forth on Exhibit "B" attached hereto and made a part hereof.

Section 2. Association. "Association" means Camden Pointe Homeowners Association, Inc., (a non-profit corporation

organized under the Georgia Nonprofit Corporation Code), its successors and assigns.

Section 3. Board. "Board" means the Board of Directors of the Association.

Section 4. By-Laws. "By-Laws" means the By-Laws of the Association.

Section 5. Common Property. "Common Property" shall mean all real property (including the improvements thereto) owned by the Association for the common use and enjoyment of the owners.

Section 6. Declarant. "Declarant" shall mean and refer to The Mars Hill Group, A Joint Venture composed of First Financial Corporation and Poston Properties, Inc., its successors and assigns, if such successors or assigns should acquire more than one undeveloped Lot from the Declarant for the purpose of development, and if The Mars Hill Group, A Joint Venture, transfers to such successors or assigns its rights as Declarant by written instrument. Any successor or assign who has become Declarant as provided for herein may also transfer Declarant's rights as set forth herein.

Section 7. Lot. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties with the exception of the Common Area.

Section 8. Member. "Member" means any member of the Association.

Section 9. Owner. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any Lot which is a part of the Properties, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 10. Property or Properties. "Property or Properties" shall mean and refer to that certain real property hereinabove described, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

Section 11. Restrictions. "Restrictions" means all covenants, restrictions, easements, charges, liens and other obligations created or imposed by this Declaration.

Section 12. Structure. "Structure" means:

(a) any thing or object the placement of which upon any Lot may affect the appearance of such Lot, including by way of illustration and not limitation, any building

or part thereof, garage, porch, shed, greenhouse or bathhouse, coop or cage, covered or uncovered patio, swimming pool, fence, curbing, paving, wall, tree, shrub, sign, signboard, temporary or permanent living quarters (including any house trailer) or any other temporary or permanent improvement to such Lot;

(b) any excavation, grading, fill ditch, diversion dam or other thing, or device which affects or alters the natural flow of surface waters from, upon or across any Lot, or which affects or alters the flow of any waters in any natural or artificial creek, stream, wash or drainage channel from, upon or across any Lot; and

(c) any change in grade at any point on a Lot of more than six (6) inches, whether or not subsection (b) of this Section 12 applies to such change.

ARTICLE II

PROPERTY RIGHTS

Section 1. Owners' Easements of Enjoyment. Every owner shall have a right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

(a) the right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area;

(b) the right of the Association to suspend the voting rights and right to use of the recreational facilities by an owner for any period during which any assessment against his Lot remains unpaid; and for a period not to exceed 60 days for any infraction of its published rules and regulations;

(c) the right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer signed by two-thirds (2/3) of each class of members has been recorded.

Section 2. Delegation of Use. Any owner may delegate, in accordance with the By-Laws, his right of enjoyment to the Common Area and facilities to the members of his family, his tenants, or contract purchasers who reside on the property.

ARTICLE III

MEMBERSHIP AND VOTING RIGHTS

Section 1. Every Owner of a Lot which is subject to assessment shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment.

Section 2. The Association shall have two classes of voting membership:

Class A. Class A members shall be all Owners, with the exception of the Declarant, and shall be entitled to one (1) vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member(s) shall be the Declarant and Declarant shall be entitled to three (3) votes for each Lot owned by Declarant or by a builder who holds a Lot for resale. A builder who holds Lots for resale shall not have voting rights as Declarant shall control such votes. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

- (a) when the total votes outstanding in the Class A membership equals the total votes outstanding in the Class B membership; or
- (b) on June 30, 2000.

ARTICLE IV

COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. The Declarant, for each Lot owned within the Properties, hereby covenants, and 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: (1) annual assessments or charges, and (2) special assessments for capital improvements, such assessments to be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs, and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the property against which each such

assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the recreation, health, safety, and welfare of the residents of the Properties and for the improvement and maintenance of the Common Area.

Section 3. Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment shall be Four Hundred Dollars (\$400.00) per Lot.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased each year not more than five percent (5%) above the maximum assessment for the previous year without a vote of the membership.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum annual assessment may be increased above five percent (5%) by a vote of two-thirds (2/3) of each class of members who are voting in person or by proxy, at a meeting duly called for this purpose.

(c) The Board of Directors may fix the annual assessment at an amount not in excess of the maximum.

Section 4. Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Area, including fixtures and personalty related thereto, provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of each class of members who are voting in person or by proxy at a meeting duly called for this purpose.

Section 5. Notice and Quorum for any Action Authorized under Sections 3 and 4. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 or 4 shall be sent to all members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled

to cast sixty percent (60%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

Section 6. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all Lots and may be collected on a monthly basis or annually as determined by the Board.

Section 7. Date of Commencement of Annual Assessments:
Due Dates. The annual assessments provided for herein shall commence as to all Lots on the first day of the month following the conveyance of a Lot. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each Lot. Anything contained herein to the contrary notwithstanding, Declarant and any Owner of a lot held solely for resale by a person building a residence thereon, on behalf of themselves and their successors and assigns, covenant and agree to pay the annual assessment for each lot owned by Declarant and said builder which contains an occupied residence; provided, however, Declarant and such builder shall not be responsible for assessments on lots not containing an occupied residence for so long as Declarant or such builder funds any deficit which may exist between assessments and the annual budget of the Association. At the time Declarant fails to fund any deficit which exists between the annual assessments and the budget, all lots shall be fully subject to the annual assessment. Failure of Declarant to meet its obligation to fund budget deficits or to pay assessments, if required, shall constitute a lien against the land Declarant owns in the aforementioned subdivision. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the association setting forth whether the assessments on a specified Lot have been paid. A properly executed certificate of the Association as to the status of assessments on a Lot is binding upon the Association as of the date of its issuance.

Section 8. Effect of Nonpayment of Assessments:
Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of six percent (6%) per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments

provided for herein by non-use of the Common Area or abandonment of his Lot.

Section 9. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lien thereof, shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

ARTICLE V

ARCHITECTURAL CONTROL

Section 1. Architectural Control Committee - Creation and Composition. An Architectural Control Committee (the "ACC") shall be established consisting of three (3) individuals to be appointed by the Board of Directors; provided, however, that for so long as Declarant owns a Lot, Declarant shall appoint the ACC unless Declarant surrenders the right to appoint the ACC by written document.

Section 2. Purpose, Powers and Duties of the ACC. The purpose of the ACC is to review and approve any proposed installation, construction or alteration of any Structure on any Lot. All plans shall be submitted to the ACC for approval (a) as to whether the proposed installation, construction or alteration is in conformity and harmony of external design and general quality with the existing standards of the neighborhood and with the standards of the Development, and (b) as to the location of Structures with respect to topography, finished ground elevation and surrounding Structures. To the extent necessary to carry out such purpose, the ACC shall have all of the powers and duties to do each and every thing necessary, suitable, convenient or proper for, or in connection with, or incidental to, the accomplishment of such purpose, including, without being limited to, the power and duty to approve or disapprove plans and specifications for any installation, construction or alteration of any Structure on any Lot.

Section 3. Officers, Subcommittees and Compensation. The members of the ACC shall appoint a Chairman from among their number and may appoint from among their number such other officers and subcommittees of members of the ACC as they shall from time to time determine necessary. The members of the ACC shall be reimbursed by the association for travelling expenses and other out-of-pocket

costs incurred in the performance of their duties as members of the ACC.

Section 4. Operations of the ACC.

(a) Meetings. The ACC shall hold regular meetings at least once every three (3) months or more often as may be established by the ACC. Special meetings may be called by the Chairman and shall be called by the Chairman upon the written request of a majority of the members of the ACC then in office. Regular and special meetings of the ACC shall be held at such time and at such place as the ACC shall specify. Notice of each regular or special meeting of the ACC shall be mailed to each member thereof at his usual place of business at least three (3) days before the day the meeting is to be held. Notice of regular and special meetings need not specify the purpose or purposes for which the meeting is called. Notice of a meeting need not be given to any member of the ACC who signs a waiver of notice either before or after the meeting. Attendance of a member of the ACC at a meeting shall constitute a waiver of any and all objections to the place of the meeting, the time of the meeting, or the manner in which it has been called or convened, except when the member states, at the beginning of the meeting, any such objection or objections to the transaction of business. At each meeting of the ACC the presence of a majority of the members of the ACC present at any regular or special meeting thereof at which a quorum is present shall constitute the act of the ACC. In the absence of a quorum, any member of the ACC present at the time and place of the meeting may adjourn the meeting from time to time until a quorum shall be present. At any adjourned meeting at which a quorum is present, any business may be transacted which might have been transacted at the meeting originally called. The ACC shall maintain both a record of votes and minutes for each of its meetings. The ACC shall make such records and minutes available at reasonable places and times for inspection by Members of the Association and by the Secretary. Any action required to be taken at a meeting of the ACC, may be taken without a meeting if written consent, setting forth the action so taken, shall be signed by all the members of the ACC and be filed within the minutes of the proceedings of the ACC. Such consent shall have the same force and effect as a unanimous vote, and may be stated as such in any document filed by the ACC.

(b) Activities.

(i) The ACC shall adopt and promulgate the Design Standards described in Section 5 hereof and shall, as required, make findings, determinations, rulings, and orders with respect to the conformity with said Design

Standards of plans and specifications to be submitted for approval by the ACC pursuant to the provisions of this Declaration. The ACC shall, as required, issue permits, authorizations, or approvals, which may include specified requirements or conditions, pursuant to the provisions of this Declaration.

(ii) Any two (2) or more members of the ACC may be authorized by the ACC to exercise the full authority of the ACC with respect to all matters over which the ACC has authority as may be specified by resolution of the ACC, except with respect to the adoption or promulgation of the Design Standards. The unanimous action of the two (2) or more members with respect to the matters specified shall be final and binding upon the ACC and upon any applicant for an approval, permit or authorization, subject, however, to review and modification by the ACC on its own motion or appeal by the applicant to the ACC as provided in this paragraph (ii). Written notice of the decision of such two (2) or more members shall, within five (5) working days thereof, be given to any applicant for an approval, permit or authorization. The applicant may, within ten (10) days after receipt of notice of any decision which he deems to be unsatisfactory, file a written request to have the matter in question reviewed by the ACC. Upon the filing of any such request, the matter with respect to which such request was filed shall be submitted to, and reviewed promptly by the ACC, but in no event later than thirty (30) days after the filing of such request. The decision of a majority of the members of the ACC with respect to such matter shall be final and binding.

Section 5. Design Standards.

(a) The ACC shall from time to time adopt, promulgate, amend, revoke and enforce guidelines (the "Design Standards") for the purposes of:

(i) governing the form and content of plans and specifications to be submitted to the ACC for approval pursuant to the provisions of this Declaration;

(ii) governing the procedure for such submission of plans and specifications;

(iii) establishing guidelines with respect to the approval and disapproval of design features, architectural styles, exterior colors and materials, details of construction, location and size of Structures

and all other matters that require approval by the ACC pursuant to this Declaration; and

(iv) assuring the conformity and harmony of external design and general quality of the Development.

(b) The ACC shall make a published copy of its current Design Standards readily available to Members and prospective Members of the Association and to all applicants seeking the ACC's approval.

Section 6. Submission of Plans and Specifications. No Structure shall be commenced, erected, placed, moved onto or permitted to remain on any Lot nor shall any existing Structure upon any Lot be altered in any way which materially changes the exterior appearance of the Structure or Lot, unless plans and specifications therefor shall have been submitted to and approved in writing by the ACC. Such plans and specifications shall be in such form and shall contain such information as may be reasonably required by the ACC in the Design Standards, including where applicable, and without being limited to:

(a) a site plan showing the location of all proposed and existing Structures on the Lot including building setbacks, open space, driveways, walkways and parking spaces including the number thereof and all siltation and erosion control measures;

(b) a foundation plan;

(c) a floor plan;

(d) exterior elevations of all proposed Structures and alterations to existing Structures, as such Structures shall appear after all back-filling and landscaping are completed;

(e) specifications of materials, color scheme, lighting scheme and other details affecting the exterior appearance of all proposed Structures and alterations to existing Structures; and

(f) plans for landscaping and grading.

Section 7. Approval of Plans and Specifications. Upon approval by the ACC of any plans and specifications submitted pursuant to this Declaration, one (1) copy of such plans and specifications, as approved, shall be deposited for permanent record with the ACC and a copy of such plans and specifications bearing such approval, in writing shall be returned to the applicant submitting the same. Approval for use in connection with any Lot or Structure of any plans and specifications shall not be

deemed a waiver of the ACC's right, in its discretion, to disapprove similar plans and specifications or any of the features or elements included therein if such plans, specifications, features or elements are subsequently submitted for use in connection with any other Lot or Structure. Approval of any such plans and specifications relating to any Lot or Structure, however, shall be final as to that Lot or Structure and such approval may not be revoked or rescinded thereafter, provided that there has been adherence to, and compliance with, such plans and specifications, as approved, and any conditions attached to any such approval.

Section 8. Disapproval of Plans and Specifications. The ACC shall have the right to disapprove any plans and specifications submitted pursuant to this Declaration for any of the following reasons:

(a) the failure to include information in such plans and specifications as may have been reasonably requested;

(b) the failure of such plans or specifications to comply with this Declaration or the Design Standards;

(c) any other matter which, in the judgment of the ACC, would be likely to cause the proposed installation, construction or alteration of a Structure (i) to fail to be in conformity and harmony of external design and general quality with the standards of the Development as set forth in the Design Standards, or (ii) as to location to be incompatible with topography, finished ground elevation and surrounding Structures. In any case in which the ACC shall approve the same only as modified or upon specified conditions, such disapproval or qualified approval shall be accompanied by a statement of the grounds upon which such action was based. In any such case the ACC shall, if requested, make reasonable efforts to assist and advise the applicant in order that an acceptable proposal may be prepared and submitted for approval.

Section 9. Obligation to Act. The ACC shall take action on any plans and specifications submitted as herein provided within thirty (30) days after receipt thereof. Approval by the ACC, if granted, together with any conditions imposed by the ACC shall be placed in writing on the plans and specifications and shall be returned to the applicant. Failure by ACC to take action within thirty (30) days of receipt of plans and specifications submitted for approval shall be deemed approval of such plans and specifications.

Section 10. Inspection Rights. Any employee or agent of the Association or the ACC may, after reasonable notice, at any

reasonable time or times, enter upon any Lot and Structure thereon for the purpose of ascertaining whether the installation, construction, alteration or maintenance of any Structure or the use of any Lot or Structure is in compliance with the provisions of this Declaration; and neither the Association, nor the ACC, nor any such agent shall be deemed to have committed a trespass or other wrongful act solely by reason of such entry or inspection, provided such inspection is carried out in accordance with the terms of this Section.

Section 11. 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 ACC pursuant to the provisions of this Article, such erection, placement, maintenance or alteration shall be deemed to have been undertaken in violation of this Article and without the approval required herein. If in the opinion of the ACC such violation shall have occurred, the 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 reasonable steps toward the required remedial action within thirty (30) days after the mailing of the aforesaid notice of violation, then the Association shall have the Right of Abatement as provided in Article VIII, Section 2 hereof.

Section 12. Certification of Compliance.

(a) Upon completion of the installation, construction or alteration of any Structure in accordance with plans and specifications approved by the ACC, the ACC shall, upon written request of the Owner thereof or upon the ACC's own initiative, issue a Certificate of Compliance, identifying such Structure and Lot upon which such Structure is placed, and stating that the plans and specifications have been approved and that such Structure complies with such plans and specifications. A copy of said Certificate shall be filed for permanent record with the plans and specifications on file with the ACC.

(b) Any Certificate of Compliance issued in accordance with the provisions of this Section shall be prima facie evidence of the facts therein stated; and as to any purchaser or encumbrancer in good faith and for value, or as to any title insurer, such certificate shall be conclusive evidence that all Structures on the Lot comply with all the requirements of this Article, provided, however, that the Certificate shall in no way be construed to certify the acceptability, sufficiency or approval by the ACC of the

actual construction of Structures or of the workmanship, or to represent or warrant to anyone the quality, function or operation of the Structures or of any construction, workmanship, engineering, materials or equipment. The issuance of the Certificate shall in no way be construed to certify to any party that the Structures have been built in accordance with any applicable rule or regulation other than those of the ACC.

Section 13. Fees. The ACC may impose and collect a reasonable and appropriate fee to cover the cost of inspection performed pursuant to Section 10. The fee shall be established from time to time by the ACC and published in the Design Standards.

Section 14. Non-Discrimination by ACC. The ACC shall not discriminate against any applicant requesting its approval of plans and specifications because of such applicant's race, color, sex, religion, age or natural origin. Further, the ACC in the exercise of its powers granted pursuant to this Declaration shall not take any action the intent or effect of which is to discriminate against persons of a particular race, color, sex, religion, age or national origin.

Section 15. Liability for Defects. The Declarant, the Association, the Board of Directors, officers of the Association, or the ACC shall not be liable for any defects in any plans and specifications which it approves.

ARTICLE VI

GENERAL COVENANTS AND RESTRICTIONS

The following covenants and restrictions shall apply to all Lots and to all Structures erected or placed thereon:

Section 1. Residential Use. All Lots shall be restricted exclusively to single-family residential use; provided, however, that nothing herein shall be construed to prohibit or prevent Developer or any builder of residences on the Property from using any Lot owned by Developer or such builder for the purpose of carrying on business related to the development, improvement and sale of Lots and/or new homes on Lots.

Section 2. Common Area. The Common Area shall be used by the Owners and Declarant, and their agents, servants, tenants, family members, invitees and licensees for such other purposes as may be authorized by the Association.

Section 3. Debris. No rubbish or debris of any kind shall be dumped, placed or permitted to accumulate upon any portion of an Owner's Lot so as to render the same unsanitary, unsightly or offensive. No nuisance shall be permitted to exist upon any portion of the Property.

Section 4. Erosion Control. No activity which may create erosion or siltation problems shall be undertaken on any Lot except for the initial construction of residences and development of the Property unless the same is approved by the Architectural Control Committee.

Section 5. Signs.

(a) No signs whatsoever shall be installed, altered or maintained on any Lot, or on any portion of a Structure visible from the exterior thereof, except:

(i) such signs as may be required by legal proceedings;

(ii) not more than one "For Sale" or "For Rent" sign, which is subject to the approval of the Architectural Control Committee, provided, however, that in no event shall any such sign be larger than six (6) square feet in area; and

(iii) directional signs for vehicular or pedestrian safety;

(iv) entry signs used to identify subdivision, marketing signs used to advertise subdivision by Developer and in conjunction therewith brochure holders.

(b) Following the consummation of the sale of any Lot, the sign located thereon shall be removed immediately.

Section 6. Fences. No chain link or cyclone fences may be placed on the property except that Developer may, but is not required to do so, place such fences on the Common Area or on the perimeters of the Property should Developer deem it necessary.

Section 7. Recreational Vehicles, Trailers, etc. Recreational vehicles, trailers, campers, trucks (except pickups and vans), travel buses or any such equipment must be parked in extreme rear of property and sufficient natural cover erected to shield same from visibility. No inoperative vehicle shall be parked on any Lot for any period of time in excess of fourteen (14) days. No owners or occupants of any lot or parcel of land shall repair or restore any vehicle of any kind upon any lot or upon any parcel of land, except for emergency repairs, and then only to the extent

necessary to enable the movement thereon to a proper repair facility.

Section 8. Recreational Equipment. No recreational and playground equipment shall be placed or installed on any Lot which is visible from the street abutting such Lot without the approval of the Architectural Control Committee. Basketball goals shall be set behind the front of the dwelling as such dwelling fronts on the street abutting such Lot and shall be subject to the approval of the Architectural Control Committee.

Section 9. Accessory Structures. A detached accessory structure may be placed on a Lot to be used for a playhouse, a swimming pool, tennis court, a tool shed, a mailbox, a dog house or a garage; a garage may also be a detached accessory structure. Such accessory structures shall not exceed twenty (20) feet in height and shall conform in exterior design and quality to the dwelling on the same Lot. With the exception of a garage that is attached to a dwelling, an accessory structure placed on a Lot shall be located only behind the dwelling as such dwelling fronts on the street abutting such Lot. Such accessory structures shall also be located with such side and rear setback lines as may be required hereby or by applicable zoning law. However, there shall be no lighting for tennis courts or any other outside lighting except as may be approved by the Architectural Control Committee. Any such accessory structure must be approved, in advance, in writing by the Architectural Control Committee.

Section 10. Improvement of Lots. All construction of dwellings, accessory structures and all other improvements on the Property shall be undertaken and completed in accordance with the following conditions:

- (a) All construction shall be carried out in compliance with the laws, code, rules, regulations and orders of all applicable governmental agencies and authorities.
- (b) Concrete block or cinder block shall not be used as a building material for the exposed exterior surface of any dwelling or accessory structure constructed or placed on any Lot.
- (c) Only one mailbox shall be located on any Lot, which mailbox shall be selected to be consistent with the quality and design of surrounding dwellings and mailboxes and shall be placed and maintained to complement the dwelling to which it is appurtenant to the extent such mailbox is permitted to be located and maintained by the United States Postal Service, its successors and assigns. All mailboxes must be approved by the ACC.

(d) No lumber, bricks, stones, cinder blocks, scaffolding, mechanical devices, or any other materials or devices used for building purposes shall be stored on any Lot except for purposes of construction of a dwelling or accessory structure on such Lot nor shall any such building materials or devices be stored on any Lot for longer than the length of time reasonably necessary for the construction in which such materials or devices are to be used.

(e) No exposed above-ground tanks for the storage of fuel or water or any other substance shall be located on any Lot other than apparatus relating to solar energy, the location and design of which must first be approved by the Architectural Control Committee.

(f) Adequate off-street parking shall be provided for each Lot.

(g) All garages must have doors, and each garage door must be coordinated in design and color with the dwelling to which it is appurtenant.

(h) Any construction on a Lot shall be at the risk of the Owner of such Lot and the Owner of such Lot shall be responsible for any damage to any curbing or street resulting from construction on such Lot; repairs of such damage must be made within thirty (30) days after completion of such construction.

* (i) Exterior TV or radio receiving equipment shall not be permitted.

* Section 11. Animals. No animals, including birds, insects and reptiles, may be kept on any Lot unless kept thereon solely as household pets and not for commercial purposes. No animal shall be allowed to become a nuisance.

Section 12. Accessory Structures Installed by Developer. Entry signs, fences, walls and landscaping installed by Developer on the Property shall be and are hereby dedicated to the use and benefit of all owners, and shall not be removed or altered without a two-third (2/3) vote of the Association Class A members.

Section 13. Miscellaneous Fixtures. To provide a neat, attractive and harmonious appearance throughout the neighborhood, no awnings, shades or window boxes shall be attached to, or hung or used on the exterior of, any window or door of any house; and no railings, fences, walls, antennae or satellite dishes shall be installed or constructed upon any lot or parcel of land without the prior written consent of the Architectural Control Committee. Further, no foil or other reflective material shall be used on any

windows or sunscreens, blinds, shades or for any other purpose, nor shall any window mounted heating, air-conditioning or fan units be permitted. Outside clotheslines or other outside facilities for drying or airing clothes are specifically prohibited and shall not be erected, placed or maintained upon any lot or parcel of land, nor shall any clothing, rugs or other items be hung on any railing, fence, hedge or wall.

Section 14. Waterfront Land.

(a) On Lots adjacent to lakes, ponds, rivers, streams, creeks or other water bodies or courses:

(i) No boat canal shall be dug or excavated therein, except with the prior written approval of the Architectural Control Committee of plans and specifications for said digging or excavation.

(ii) No bulkheading, barge, docks, piling, float or other marine structure shall be erected adjacent thereto or thereupon, without the prior written approval of the Architectural Control Committee of plans and specifications for such Structure; and

(iii) No refuse of any kind shall be placed on or disposed of therefrom into the adjacent waters.

(iv) No fencing shall be placed within thirty (30) feet of the lake or pond except as may be placed on the Common Area with the prior written approval of the Architectural Control Committee.

(v) No accessory structure shall be placed within thirty (30) feet of the lake without the prior written approval of the Architectural Control Committee and no clearing or landscaping shall be allowed within thirty (30) feet of the lake without prior written approval of the Architectural Control Committee. This provisions shall not apply to improvements made by the Developer on the Property.

(b) On lakes, ponds, rivers, streams, creeks or other water bodies or courses comprising any part of the Common Property, (i) no boat shall be moored so as to obstruct navigation; (ii) no power boat shall be allowed; and (iii) no boat of length greater than fifteen (15) feet, except canoes, shall be launched or used. Additionally, no boat or canoe shall be allowed to remain in the water while the same is not in use.

(c) The lakes which are depicted on the Plats of the Development and which are part of the Common Property are and shall be maintained only as lakes and, to this end, the Association shall not cause or permit to be caused any act or acts to the contrary.

(d) On Lots which either abut or are located partially within the lake now located upon the Property, Declarant hereby expressly reserves unto Declarant and to the Association, the following rights and easements:

(i) A perpetual non-exclusive easement for the benefit of only such parties as are expressly named immediately above over that portion of the Property from time to time covered with the waters of such lake and also the embankment thereof within thirty (30) feet of such water line for ordinary and customary lake maintenance and/or landscaping.

(ii) A perpetual non-exclusive easement over that portion of the Property now or hereafter covered by the lake for purpose of soil erosion and sediment control from other portions of the Property, which shall include, without limitation, the right to allow runoff of sediment, dirt, rock and other materials to flow from other portions of the Property and to have no responsibility to Owners of the Lots abutting the lake for water clarity or siltation to the lake.

(iii) Nothing herein shall be deemed to give any rights for the use of Lots adjacent to lakes to individuals other than the Owners of such Lot, except for the rights specifically provided for herein.

(e) The Owners of a Lot adjacent to a lake, pond, river, stream, creek or other water body or course expressly acknowledges, by acceptance of a deed thereto, that such Lot may be subject to different treatment by the Architectural Control Committee than other Lots in order to enhance the appearance of the entire Property.

ARTICLE VII

EASEMENTS, ZONING AND OTHER RESTRICTIONS

Section 1. Easements.

(a) Declarant hereby expressly reserves to the Declarant, its successors and assigns forever, the right to create perpetual easements in, on, over and under any part of

the Property owned by Declarant for any purpose which Declarant deems necessary, including, by way of example, and not limitation, the following:

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

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

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

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

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

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

(c) The Declarant hereby reserves for itself, its successors and assigns, across the initial phase of the Property, and across each portion of the additional Property subsequently submitted to this Declaration by Annexation as provided in Article X hereof, perpetual easements appurtenant to all or any portion of the Additional Property not subject to this Declaration for the following uses and purposes:

(i) An easement for ingress and egress by vehicular and pedestrian traffic over (1) such drives, roadways, walkways and paths as are shown on the plat or plats recorded in connection with the initial phase of the Property and such portions of the Additional Property as

are submitted to this Declaration, and (2) such drives, roadways, walkways and paths as may be constructed in the future; and

(ii) An easement for the purpose of installing, operating, maintaining and replacing wires, pipes, conduits and other structures and facilities necessary to the furnishing of gas, water, sewerage, storm drainage, electricity, street lights, telephone, and other utilities and services, including the right to use in common with the Owners in the initial phase of the Property and portions of the Additional Property subsequently submitted to this Declaration, the wires, pipes, conduits, and other structures and facilities furnishing such utilities and services to such Owners.

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

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

Section 2. Easement Area. The words "Easement Area" as used herein shall mean those areas on any Lot with respect to which easements are shown on a recorded deed or on any filed or recorded map or plat relating thereto.

Section 3. Entry. The Declarant and its employees, agents, successors and assigns shall have the right at all reasonable times to enter upon all parts of each Easement Area for any of the purposes for which such Easement Area is reserved without being deemed to have committed a trespass or wrongful act solely by reason of such entry and the carrying out of such purposes, provided the same are done in accordance with the provisions of this Article. The Declarant and its employees, agents, successors and assigns shall be responsible for leaving each Lot in good condition and repair following any work or activity undertaken in an Easement Area pursuant to the provisions of Section 1.

Section 4. Zoning and Private Restrictions. None of the covenants, restrictions or easements created or imposed by this

Declaration shall be construed as permitting any action prohibited by applicable zoning laws, or by the laws, rules or regulations of any governmental body. In the event of any conflict between such laws, rules or regulations and the covenants, restrictions and easements created or imposed by this Declaration, the most restrictive provision shall govern and control.

ARTICLE VIII

ENFORCEMENT

Section 1. Right of Enforcement. This Declaration and the Restrictions contained herein shall inure to the benefit of and shall be enforceable by (i) the Declarant so long as it is an Owner, (ii) the Association and (iii) each Owner, his legal representatives, heirs, successors and assigns.

Section 2. Right of Abatement.

(a) Except where different notice provisions are provided in Article V, Section 11 and Article VI, Section 14, in the event of a violation or breach of any Restriction contained in this Declaration, the Association shall give written notice by certified mail to the Owner setting forth in reasonable detail the nature of such violation or breach, and the specific action or actions needed to be taken to remedy such violation or breach. If the Owner shall fail to take reasonable steps to remedy such violation or breach within thirty (30) days after the mailing of such written notice, then the Association shall have the Right of Abatement.

(b) The Right of Abatement, as used in this Section and Article V, Section 11 and Article VI, Section 14 hereof, means the right of the Association, through its agents and employees, to enter at all reasonable times upon any Lot or Structure, as to which a violation, breach or other condition to be remedied exists, and to take the actions specified in the notice to the Owner to abate, extinguish, remove or repair such violation, breach or other condition which may exist thereon contrary to the provisions hereof, without being deemed to have committed a trespass or wrongful act solely by reason of such entry and such actions, provided such entry and such actions are carried out in accordance with the provisions of this Section, and with the cost thereof, including the costs of collection and reasonable attorney's fees, together with interest thereon at the lower of the highest rate permitted by law or 12% to be a binding personal obligation of such Owner enforceable in law, as well as a lien on such Owner's Lot enforceable pursuant to the provisions of Section 4 hereof. Such lien shall be superior to any and all charges,

liens or encumbrances which may in any manner arise or be imposed upon the Lot after such entry whether arising from or imposed by judgment or decree or by any agreement, contract, mortgage, deed to secure debt, or other instrument, excepting only (i) such liens for taxes or other public charges as are by applicable law made superior, (ii) the liens created by Section 4.01 hereof and (iii) all deeds to secure debt given to secure a loan the proceeds of which are used (1) to purchase a lot or lots (together with any and all Structures which may from time to time be placed or located thereon) and (2) to finance the construction, repair or alteration of Structures.

Section 3. Specific Performance. Nothing contained in this Declaration shall be deemed to affect or limit the rights of the Declarant, the Association or any Owner to enforce the Restrictions by appropriate judicial proceedings or to recover damages. However, it is hereby declared that it may be impossible to measure accurately in money the damages which will accrue to a beneficiary hereof, its transferees, successors or assigns, by reason of a violation of, or failure to perform any of the obligations provided by, this Declaration; and, therefore, any beneficiary hereof shall be entitled to relief by way of injunction or specific performance, as well as any other relief available at law or in equity, to enforce the provisions hereof.

Section 4. Collection of Assessments and Enforcement of Lien.

(a) If any assessment, interest, cost or other charge is not paid as required by this Declaration, the Association may bring either an action at law against the Owner personally obligated to pay the same, or an action to foreclose any lien created by this Declaration against the Lot or Lots subject to the lien, or both, for the purpose of collecting such assessment, cost or charge, plus any interest thereon and costs of collection, including reasonable attorney's fees.

(b) As an additional remedy, but in no way as a limitation on the remedies, if any assessment, interest, cost or other charge is not paid as required by this Declaration, each Owner hereby grants to the Association and its assigns the following irrevocable power of attorney to sell the said Lot or Lots subject to the lien at auction, at the usual place for conducting sales at the Courthouse in Cobb County, Georgia, to the highest bidder for cash, after advertising the time, terms and place of such sale once a week for four weeks immediately preceding such sale (but without regard to the number of days) in the paper in which the Sheriff's advertisements for Cobb County, Georgia are published, all other notice being hereby waived by each Owner, and the Association or any person on behalf of the Association, or

assigns, may bid and purchase at such sale and thereupon execute and deliver to the purchaser or purchasers at such sale a conveyance of said property in fee simple, which conveyance shall contain recitals as to the happenings of the default upon which the execution of the power of sale herein granted depends, and each Owner hereby constitutes and appoints the Association and assigns, the agent and attorney in fact of each Owner to make such recitals, and hereby covenants and agrees that the recitals so to be made by the Association, or assigns, shall be binding and conclusive upon the Owner whose property is the subject matter of such sale, and the heirs, executors, administrators and assigns of such Owner, and that the conveyance to be made by the Association or assigns, shall be effectual to bar all equity of redemption of such Owner, or the successors in interest of such Owner, in and to said Lot or Lots, and the Association or assigns shall collect the proceeds of such sale, and after reserving therefrom the entire amount of assessment, interest, cost or other charge due, together with all costs and expenses of sale and fifteen percent of the aggregate amount due for attorney's fees, shall pay any excess to such Owner, or to the heirs or assigns of such Owner as provided by law. The power and agency hereby granted are coupled with an interest and are irrevocable by death or otherwise and are granted as cumulative to the remedies for collection of said indebtedness provided by law.

(c) WAIVER. EACH OWNER, BY ACCEPTANCE OF A DEED CONVEYING A LOT SUBJECT TO THIS DECLARATION, WAIVES ANY RIGHT WHICH OWNER MAY HAVE UNDER THE CONSTITUTION OR THE LAWS OF THE STATE OF GEORGIA OR THE CONSTITUTION OR LAWS OF THE UNITED STATES OF AMERICA TO NOTICE OR TO A JUDICIAL HEARING PRIOR TO THE EXERCISE OF ANY RIGHT OR REMEDY PROVIDED BY THIS DECLARATION, AND OWNER WAIVES OWNER'S RIGHTS, IF ANY, TO SET ASIDE OR INVALIDATE ANY SALE DULY CONSUMMATED IN ACCORDANCE WITH THE PROVISIONS OF THIS DECLARATION ON THE GROUND (IF SUCH BE THE CASE) THAT THE SALE WAS CONSUMMATED WITHOUT A PRIOR JUDICIAL HEARING. ALL WAIVERS BY OWNER IN THIS PARAGRAPH HAVE BEEN MADE VOLUNTARILY, INTELLIGENTLY AND KNOWINGLY, AFTER OWNER HAS FIRST BEEN ALLOWED THE OPPORTUNITY TO CONSULT LEGAL COUNSEL WITH RESPECT TO OWNER'S POSSIBLE RIGHTS.

Section 5. No Waiver. The failure of the Declarant, the Association, or the Owner of any Lot, his or its respective legal representatives, heirs, successors and assigns, to enforce any Restrictions herein contained shall in no event be considered a waiver of the right to do so thereafter, as to the same violation or breach or as to any violation or breach occurring prior or subsequent thereto.

ARTICLE IX

DURATION AND AMENDMENT

Section 1. Duration and Perpetuities.

(a) The provisions of these covenants shall run with and bind the land and shall be and remain in effect perpetually to the extent permitted by law. Provided, however, so long as Georgia law limits to twenty (20) years, the period during which covenants restricting lands to certain uses may run, any provisions of these Covenants affected thereby shall run with and bind the land for a period of twenty (20) years from the date these Covenants are filed for record in the Office of the Clerk of the Superior Court of Cobb County, Georgia, after which time such provisions shall be automatically extended, if permitted by law, for successive periods of ten (10) years, unless an instrument, signed by at least seventy-five percent (75%) of the then Owners of record and the holders of first mortgages on their Lots has been recorded in the Office of the Clerk of said Court, agreeing to terminate or change such provisions in whole or in part. Every purchaser or grantee of any interest in any portion of the Property, by acceptance of a deed or other conveyance thereof, thereby agrees that the provisions of these Covenants may be extended and renewed as provided in this section.

(b) If any of the covenants, conditions, restrictions, easements or other provisions of these Covenants shall be unlawful, void or voidable for violation of the Rule Against Perpetuities, then such provisions shall continue only until twenty-one (21) years after the death of the survivor of the now living descendants of Her Majesty Queen Elizabeth II, the Queen of England.

Section 2. Amendment. These Covenants may be amended unilaterally at any time and from time to time by Declarant (i) if such amendment is necessary to bring any provision hereof into compliance with any applicable governmental statute, rule or regulation or judicial determination which shall be in conflict therewith, (ii) if such amendment is necessary to enable any reputable title insurance company to issue title insurance coverage with respect to the Lots subject to these Covenants, (iii) if such amendment is required by an institutional or governmental lender or purchaser of mortgage loans, including, for example, the Federal National Mortgage Association or Federal Home Loan Mortgage Corporation, to enable such lender or purchaser to make or purchase mortgage loans on the Lots subject to these Covenants, or (iv) if such amendment is necessary to enable any governmental agency, such as the Federal Housing Administration, the Veterans Administration, or reputable private insurance company to insure mortgage loans on

the Lots subject to these Covenants; provided any such amendment shall not adversely affect the title to any Owner's Lot, unless any such Owner so affected thereby shall consent thereto in writing. These Covenants may be amended at any time and from time to time by an agreement signed by at least seventy five (75%) percent of the Owners; provided, however, such amendment by the Owners shall not be effective unless also signed by the Declarant, if Declarant is the owner of any real property subject to these Covenants; and provided further, however, no amendment affecting the Declarant's right to add additional property shall be effective unless also signed by the Declarant. No amendment to the provisions of these Covenants shall alter, modify, change or rescind any right, title, interest or privilege herein granted or accorded to the holder of any mortgage encumbering any Lot or the Common Area affected thereby unless such holder shall consent in writing thereto. Any such amendment shall not become effective until the instrument evidencing such change has been filed of record in the Office of the Clerk of the Superior Court of Cobb County, Georgia. The written consent thereto of any mortgage holder affected thereby shall also be filed with such amendment. Every purchaser or grantee of any interest in any real property now or hereafter subject to these Covenants, by acceptance of a deed or other conveyance therefor, thereby agrees that these Covenants may be amended as provided in this Section.

ARTICLE X

ANNEXATION

Section 1. Submission of Additional Property. Declarant shall have the option and right from time to time, without the necessary of consent by the Association, the Board or the Owners, but subject to Section 2 of this Article, to submit all or portions of the Additional Property to this Declaration and thereby to cause the Additional Property, or such portions thereof, to become part of the Property. This option may be exercised by the Declarant in accordance with the conditions and limitations set out in Section 2 of this Article, which are the only conditions and limitations on such right.

Section 2. Conditions of Annexation. Any Annexation as permitted by Section 1 of this Article shall be in accordance with the following terms and conditions:

(a) The option to submit portions of the Annexation Property may be exercised at any time and from time to time until seven (7) years from the date this Declaration is recorded; provided, however, that the Owners of Lots to which two-thirds of the Class A votes in the Association appertain,

exclusive of any vote or votes appurtenant to Lots then owned by Declarant, may consent to the Extension of such option by vote taken not more than one (1) year prior to the date upon which such option will expire.

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

(c) All Lots created on portions of the Additional Property which are added to the Property will be restricted exclusively to residential use, in accordance with Article VI of this Declaration.

(d) The option reserved by Section 1 of this Article may be exercised by the Declarant alone (without the consent of the Association or any Owner) by the execution by the Declarant of an amendment to this Declaration which shall be filed for record in the Office of the Clerk of the Superior Court of Cobb County, Georgia, together with a plat of that portion of the Additional Property which is to become part of the Property by reason of such amendment. Such plat shall indicate the boundaries of that portion of the Additional Property which is to become part of the Property, the boundaries of all Lots to be located therein, and an identifying number for each such Lot. Any such amendment shall expressly submit that portion of the Additional Property which is to become part of the Property from time to time, and upon the exercise, if any, of such option, the provisions of this Declaration shall be understood and construed as embracing all of the Property, including the initial phase and such portions of the Additional Property as have become part of the Property by annexation in this manner.

(e) In addition to the procedure outlined in subparagraph (d) above, the option reserved by Section 1 of this Article may be exercised with respect to any portions of the Additional Property, notwithstanding that such Additional Property may be owned by persons, including any individual, individuals, corporations, partnerships or any other type of entity, other than Declarant. Declarant shall exercise this option by an amendment to this Declaration which shall be filed for record in the Office of the Clerk of the Superior Court of Cobb County, Georgia, together with a plat of that portion of the Additional Property which is to become part of the Property by reason of such amendment. Such plat shall indicate the boundaries of that portion of the Additional Property which is to become part of the Property, the

boundaries of all Lots to be located thereon, and an identifying number for each such Lot. Any such amendment shall contain a statement consenting to the annexation of any such Additional Property, together with a reference to a Declaration, (citing the specific Deed Book and Page in which such Declaration is recorded) executed by the owner or owners thereof submitting such Additional Property to this Declaration. Upon the exercise of the foregoing procedure, the provisions of this Declaration shall be understood and construed as embracing all of the Property, including the initial phase and such portions of the Additional Property as have become part of the Property by annexation in this manner.

(f) From and after the date of annexation of any portion of the Additional Property, each Lot so added to the Property and the Owners thereof, shall have the same vote, shall share the same obligations and responsibilities, and shall have the same rights and privileges accorded every other Lot previously comprising part of the Property. Upon annexation of each portion of the Property, as herein provided, the Association shall be deemed to have assumed, automatically, and without the necessity of consent by the Association, the Board or any individual Owners, the covenants to maintain the Common Property and the other obligations imposed by this Declaration, as amended from time to time, with respect to that portion of this Additional Property which is then the subject of annexation.

(g) It is understood that if the Development is approved for funding of individual Lot loans by the Federal Housing Administration and/or the Veterans Administration, any variance from the plan of Annexation initially approved by them may jeopardize future funding unless such variance is approved prior to implementation.

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

ARTICLE XI

MISCELLANEOUS

Section 1. Other Changes. Notwithstanding any other provisions hereby which may be construed to the contrary, unless at least two-thirds (2/3) of the first mortgagees (based upon one vote for each first mortgage owned) or Owners (other than the Declarant) of the individual Lots in the Development have given their prior written approval, the Association shall not be entitled to:

(a) by act or omission seek to abandon, partition, subdivide, encumber, sell or transfer the Common Property owned, directly or indirectly, by such Association (the granting of easements for public utilities or for other public purposes consistent with the intended use of such common area or property by the Association shall not be deemed a transfer within the meaning of this clause);

(b) change the method of determining the obligations, assessments, dues or other charges which may be levied against an Owner;

(c) by act or omission change, waive or abandon, any scheme of regulations, or enforcement thereof, pertaining to the architectural design or the exterior appearance of dwellings on the Lots of the Development, the exterior maintenance of Lots and improvements thereon, the maintenance of the Common Property or party walks or common fences or common roadways and driveways, or the upkeep of lawns and plantings in the Development;

(d) fail to maintain fire and extended coverage on insurable Association Common Property if any, on a current replacement cost basis in an amount not less than one hundred percent (100%) of the insurable value (based on current replacement cost);

(e) use hazard insurance proceeds for losses to any Association Common Property for other than the repair, replacement or reconstruction of such property.

Section 2. Rights of First Mortgagees.

(a) First mortgagees of Lots in the Development may, jointly or singly, pay taxes or other charges which are in default and which may or have become a charge against the Association's Common Property and may pay overdue premiums on hazard insurance policies or secure new hazard insurance coverage on the lapse of a policy, for such Common Property and first mortgagees making such payments shall be owed immediate reimbursement therefor from the Association. Despite any other provision of this Declaration which may be interpreted otherwise, it is expressly intended that no Owner or any other party have priority over any rights of the first mortgagee of a Lot pursuant to its mortgage or security deed in the case of a distribution to such Owner of insurance proceeds or condemnation awards for losses to or a taking of Association Common Property.

(b) In addition to the rights of mortgagees elsewhere provided, each first mortgagee of a Lot, upon request, shall

(i) be entitled to written notice from the Association of any default in the performance of his obligations under the Development documents of an Owner which is not cured within sixty (60) days; (ii) be entitled to attend and observe all meetings of Owners, but not meetings of the Board; (iii) be entitled to be furnished copies of annual financial reports made to the Owners; and (iv) be entitled to inspect the financial books and records of the Association during reasonable business hours.

Section 3. No Reverter. No restriction herein is intended to be, or shall be construed as, a condition subsequent or as creating a possibility of reverter.

Section 4. Severability. A determination by a court that any provision hereof is invalid for any reason shall not affect the validity of any other provision hereof.

Section 5. Headings. The headings of the Articles and Sections hereof are for convenience only and shall not affect the meaning or interpretation of the contents of this Declaration.

Section 6. Gender. Throughout this Declaration, the masculine gender shall be deemed to include the feminine and neuter, and the singular, the plural, and vice versa.

Section 7. Notices. All amendments, notices, requests, objections, waivers, rejections, agreements, approvals, disclosures or consents of any kind made pursuant to this Declaration, whether made by the Declarant, the Association, the ACC, the Owner, or any other person, shall be in writing. All such writings shall be sufficient only if deposited in the United States Mail, with sufficient postage, and sent to the following addresses:

(a) Declarant: The Mars Hill Group, A Joint Venture
 P. O. Drawer 970
 Marietta, Georgia 30061

(b) Owners: Each Owner's address as registered
 with the Association in accordance
 with the By-Laws.

Any written communication transmitted in accordance with this Section 7 shall be deemed received on the third (3rd) day following the day such written notice is deposited in the United States Mail.

Section 8. No Liability. Declarant has, using best efforts and all due diligence, prepared and recorded this Declaration so that each and every Owner shall have the right and the power to enforce the terms and provisions of this Declaration against every

EXHIBIT "A"

All that tract or parcel of land lying and being in Land Lots 155, 156, 186, 187 and 188, of the 20th District, 2nd Section, Cobb County, Georgia, and being Camden Pointe, Phase One as shown on the final plat for Camden Pointe, dated June 16, 1993, and recorded in Plat Book _____, Page _____, Superior Court Records, Cobb County, Georgia, which said plat is hereby incorporated herein by reference for a complete description of said property.

other Owner. However, in the event that this Declaration is, for any reason whatsoever, unenforceable by an Owner (or any other person) in a court of law or otherwise, Declarant shall have no liability of any kind as a result of such unenforceability, and each and every Owner, by acceptance of a deed conveying a Lot acknowledges that Declarant shall have no such liability.

Section 9. FHA/VA Approval. As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: Annexation of additional properties (except as set forth herein); dedication of Common Property; and amendment of this Declaration of Covenants, Conditions and Restrictions.

IN WITNESS WHEREOF, the undersigned, being the Declarant herein, has hereunto set its hand and seal this _____ day of _____, 1993.

The Mars Hill Group, A Joint Venture composed of First Financial Corporation and Poston Properties, Inc.

Declarant

FIRST FINANCIAL CORPORATION

By: _____

Title: _____

Signed, sealed and delivered, this (SEAL)

_____ day of _____, 1993,

in the presence of:

Witness

Notary Public

(Signatures continued on next page)

POSTON PROPERTIES, INC.

By: _____

Title: _____

Signed, sealed and delivered, this

(SEAL)

_____ day of _____, 1993,

in the presence of:

Witness

Notary Public

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EXHIBIT "B"

TRACT ONE:

ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lot 186, of the 20th District, 2nd Section, Cobb County, Georgia, and being a 21.6139 acre tract of land designated as Tract One on that certain Boundary Survey for The Mars Hill Group, dated September 8, 1992, prepared by West Georgia Surveyors, Inc., Larry D. Neese, Georgia Registered Land Surveyor No. 2235, and being more particularly described as follows:

TO FIND THE TRUE POINT OF BEGINNING, commence at a #6 rebar found at the common corner of Land Lots 187, 186, 194, and 195, said district and section; thence proceed north $00^{\circ} 59' 46''$ east as measured along the westerly land lot line of Land Lot 186, said district and section, for a distance of 286.70 feet to a point, BEING THE TRUE POINT OF BEGINNING; thence running north $00^{\circ} 59' 46''$ east as measured along the westerly land lot line of Land Lot 186, said district and section for a distance of 696.89 feet to a point; thence leaving said land lot line and running thence south $89^{\circ} 51' 55''$ east for a distance of 1520.40 feet to a point located on the westerly right of way of State Route No. 176, Mars Hill Road (having a 100 foot right of way); thence running south $02^{\circ} 06' 42''$ west as measured along the westerly right of way of State Route No. 176, Mars Hill Road, for a distance of 535.13 feet to a point; thence leaving said right of way and running thence north $89^{\circ} 40' 59''$ west for a distance of 518.19 feet to a point and corner; thence running south $00^{\circ} 18' 44''$ west for a distance of 64.89 feet to a point and corner; thence running north $89^{\circ} 43' 57''$ west for a distance of 299.94 feet to a point and corner; thence running south $00^{\circ} 13' 38''$ west for a distance of 100.83 feet to a point and corner; thence running north $89^{\circ} 45' 05''$ west for a distance of 693.93 feet to the POINT OF BEGINNING.

TRACT TWO:

ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lots 187 and 188, of the 20th District, 2nd Section, Cobb County, Georgia, and being a 142.7145 acre tract of land designated as Tract Two on that certain Boundary Survey for The Mars Hill Group, dated September 8, 1992, prepared by West Georgia Surveyors, Inc., Larry D. Neese, Georgia Registered Land Surveyor No. 2235, and being more particularly described as follows:

BEGINNING at a #6 rebar found at the common corner of Land Lots 187, 186, 194, and 195, said district and section; thence running north $88^{\circ} 05' 06''$ west as measured along the southerly land lot line of Land Lot 187, said district and section, for a distance of 1295.34 feet to a 1" open top pipe found; thence running north $89^{\circ} 11' 23''$ west as measured along the southerly land lot line of Land Lot 187, said district and section for a distance of 1551.05 feet to a #5 rebar found at the common corner of Land Lots 188, 187, 193, and 194, said district and section; thence running north $89^{\circ} 05' 43''$ west as measured along the southerly land lot line of Land Lot 188 for a distance of 407.90 feet to an iron pin located on the

southeasterly right of way of McLain Road (having a 30 foot right of way); thence running north $14^{\circ} 45' 45''$ east as measured along the southeasterly right of way of McLain Road for a distance of 407.09 feet to a point; thence running in a northerly direction as measured along the easterly right of way of McLain Road and following the curvature thereof an arc distance of 381.54 feet (said arc being subtended by a chord bearing north $06^{\circ} 34' 41''$ east, a chord distance of 381.20 feet) to a point; thence running north $01^{\circ} 28' 49''$ east as measured along the easterly rights of way of McLain Road and County Line Road (having a 50 foot right of way) for a distance of 594.22 feet to a point; thence running in a northerly direction as measured along the easterly right of way of County Line Road and following the curvature thereof an arc distance of 77.80 feet (said arc being subtended by a chord bearing north $03^{\circ} 23' 11''$ east, a chord distance of 77.67 feet) to a point; thence running north $03^{\circ} 18' 43''$ east as measured along the easterly right of way of County Line Road for a distance of 455.03 feet to a point; thence running in a northerly direction along the easterly right of way of County Line Road and following the curvature thereof, an arc distance of 261.41 feet (said arc being subtended by a chord bearing north $06^{\circ} 17' 01''$ east, a chord distance of 261.33 feet) to a point; thence running north $14^{\circ} 18' 12''$ east as measured along the southeasterly right of way of County Line Road for a distance of 229.39 feet to an iron pin found; thence leaving said right of way and running thence south $77^{\circ} 05' 57''$ east for a distance of 274.61 feet to a point; thence running south $74^{\circ} 08' 03''$ east for a distance of 137.46 feet to an iron pin located on the westerly land lot line of Land Lot 187, said district and section; thence running north $02^{\circ} 03' 42''$ east as measured along the westerly land lot line of Land Lot 187, said district and section, for a distance of 287.00 feet to a metal post found at the common corner of Land Lots 155, 156, 188, and 187, said district and section; thence running south $88^{\circ} 44' 54''$ east as measured along the northerly land lot line of Land Lot 187, said district and section, for a distance of 1317.24 feet to a point; thence leaving said land lot line and running thence south $00^{\circ} 41' 56''$ west for a distance of 1321.38 feet to a Corps of Engineers Monument found and corner; thence running south $88^{\circ} 46' 29''$ east for a distance of 1285.74 feet to a point located on the easterly land lot line of Land Lot 187, said district and section; thence running south $00^{\circ} 59' 48''$ west as measured along the easterly land lot line of Land Lot 187, said district and section for a distance of 278.84 feet to a point; thence running south $00^{\circ} 59' 46''$ west as measured along the easterly land lot line of Land Lot 187, said district and section for a distance of 696.89 feet to a point; thence running south $00^{\circ} 59' 46''$ west as measured along the easterly land lot line of Land Lot 187, said district and section, for a distance of 286.70 feet to the POINT OF BEGINNING.

TRACT THREE:

ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lots 155 and 156, of the 20th District, 2nd Section, Cobb County, Georgia, and being a 13.7412 acre tract of land designated as Tract Three on that certain Boundary Survey for The Mars Hill Group, dated

September 8, 1992, prepared by West Georgia Surveyors, Inc., Larry D. Neese, Georgia Registered Land Surveyor No. 2235, and being more particularly described as follows:

TO FIND THE TRUE POINT OF BEGINNING, commence at the common corner of Land Lots 155, 156, 187, and 188, said district and section; thence proceed south $88^{\circ} 44' 54''$ east as measured along the southerly land lot line of Land Lot 156, said district and section, for a distance of 674.99 feet to a Corps of Engineers Monument found; thence leaving said land lot line and proceeding thence north $00^{\circ} 41' 53''$ east for a distance of 239.49 feet to a point; thence proceed north $01^{\circ} 20' 33''$ east for a distance of 240.28 feet to a 1/2" open top pipe found, BEING THE TRUE POINT OF BEGINNING; thence running north $89^{\circ} 24' 30''$ west for a distance of 951.38 feet to an iron pin found on the easterly right of way of County Line Road (having a 50 foot right of way); thence running north $02^{\circ} 54' 55''$ east as measured along the easterly right of way of County Line Road for a distance of 207.03 feet to an iron pin; thence leaving said right of way and running thence south $89^{\circ} 08' 36''$ east for a distance of 301.00 feet to a rock monument found on the westerly land lot line of Land Lot 156, said district and section; thence running north $00^{\circ} 51' 39''$ east as measured along the westerly land lot line of Land Lot 156, said district and section, for a distance of 631.10 feet to a Corps of Engineers Monument found; thence leaving said land lot line and running thence south $88^{\circ} 56' 14''$ east for a distance of 641.92 feet to a Corps of Engineers Monument found and corner; thence running south $00^{\circ} 47' 23''$ west for a distance of 831.29 feet to the POINT OF BEGINNING.

TRACT FOUR:

ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lots 155 and 188, of the 20th District, 2nd Section, Cobb County, Georgia, and being a 16.0911 acre tract of land designated as Tract Four on that certain Boundary Survey for The Mars Hill Group, dated September 8, 1992, prepared by West Georgia Surveyors, Inc., Larry D. Neese, Georgia Registered Land Surveyor No. 2235, and being more particularly described as follows:

BEGINNING at a point located at the intersection of the southerly land lot line of Land Lot 155, said district and section, with the northwesterly right of way of County Line Road (having a 50 foot right of way); thence running north $14^{\circ} 18' 12''$ east as measured along the northwesterly right of way of County Line Road for a distance of 233.74 feet to a point; thence running in a northeasterly direction as measured along the northwesterly right of way of County Line Road and following the curvature thereof, an arc distance of 249.21 feet (said arc being subtended by a chord bearing north $08^{\circ} 36' 33''$ east, a chord distance of 248.80 feet) to a point; thence running north $02^{\circ} 56' 05''$ east as measured along the northwesterly right of way of County Line Road for a distance of 171.24 feet to a point; thence leaving said right of way and running thence north $89^{\circ} 03' 16''$ west for a distance of 1074.99 feet to an iron pin found and corner; thence running south $00^{\circ} 05' 36''$ east for a distance of 635.63 feet to an iron pin found on the

southerly land lot line of Land Lot 155, said district and section; thence running south $88^{\circ} 19' 09''$ east as measured along the southerly land lot line of Land Lot 155 said district and section for a distance of 417.05 feet to an pin; thence leaving said land lot line and running thence south $80^{\circ} 12' 43''$ east for a distance of 50.81 feet to an iron pin found; thence running south $64^{\circ} 26' 47''$ east for a distance of 82.99 feet to a point; thence running south $83^{\circ} 10' 59''$ east for a distance of 67.87 feet to a point; thence running south $75^{\circ} 41' 48''$ east for a distance of 340.00 feet to a point located on the northwesterly right of way of County Line Road; thence running north $14^{\circ} 18' 12''$ east as measured along the northwesterly right of way of County Line Road for a distance of 127.04 feet to THE POINT OF BEGINNING.

TRACT FIVE:

ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lot 188, of the 20th District, 2nd Section, Cobb County, Georgia, and being a 2.0022 acre tract of land designated as Tract Five on that certain Boundary Survey for The Mars Hill Group, dated September 8, 1992, prepared by West Georgia Surveyors, Inc., Larry D. Neese, Georgia Registered Land Surveyor No. 2235, and being more particularly described as follows:

TO FIND THE TRUE POINT OF BEGINNING, commence at a point located at the intersection of the northerly land lot line of Land Lot 188, said district and section, with the northwesterly right of way of County Line Road (having a 50 foot right of way); thence proceed south $14^{\circ} 18' 12''$ west as measured along the northwesterly right of way of County Line Road for a distance of 127.04 feet to a point, BEING THE TRUE POINT OF BEGINNING; thence running south $14^{\circ} 18' 12''$ west as measured along the northwesterly right of way of County Line Road for a distance of 230.00 feet to a point; thence leaving said right of way and running thence north $75^{\circ} 20' 40''$ west for a distance of 355.57 feet to a point and corner; thence running north $01^{\circ} 00' 39''$ east for a distance of 225.00 feet to a point and corner; thence running south $83^{\circ} 10' 59''$ east for a distance of 67.87 feet to a point; thence running south $75^{\circ} 41' 48''$ east for a distance of 340.00 feet to the POINT OF BEGINNING.

TRACT SIX:

ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lot 188, of the 20th District, 2nd Section, Cobb County, Georgia, and being a 7.6179 acre tract of land designated as Tract Six on that certain Boundary Survey for The Mars Hill Group, dated September 8, 1992, prepared by West Georgia Surveyors, Inc., Larry D. Neese, Georgia Registered Land Surveyor No. 2235, and being more particularly described as follows:

TO FIND THE TRUE POINT OF BEGINNING, commence at a point located at the intersection of the northerly land lot line of Land Lot 188, said district and section, with the northwesterly right of way of County Line Road (having a 50 foot right of way); thence proceed south $14^{\circ} 18' 12''$ west as measured along the northwesterly right of way of County Line Road for a distance of 357.04 feet to a point,

BEING THE TRUE POINT OF BEGINNING; thence running south 14° 18' 12" west as measured along the northwesterly right of way of County Line Road for a distance of 60.00 feet to a point; thence running in a southwesterly direction as measured along the northwesterly right of way of County Line Road and following the curvature thereof, an arc distance of 268.34 feet (said arc being subtended by a chord bearing south 06° 18' 14" west, a chord distance of 268.26 feet) to a point; thence running south 03° 18' 43" west as measured along the northwesterly right of way of County Line Road for a distance of 457.78 feet to a point; thence running in a southwesterly direction as measured along the northwesterly right of way of County Line Road and following the curvature thereof, an arc distance of 154.36 feet (said arc being subtended by a chord bearing south 10° 11' 15" west, a chord distance of 153.07 feet) to a point; thence running in a southwesterly direction as measured along the northwesterly right of way of County Line Road and following the curvature thereof, an arc distance of 331.82 feet (said arc being subtended by a chord bearing south 52° 01' 52" west, a chord distance of 326.29 feet) to a point; thence running south 73° 15' 08" west as measured along the northwesterly right of way of County Line Road for a distance of 11.05 feet to an iron pin; thence leaving said right of way and running thence north 01° 00' 12" east for a distance of 201.64 feet to a point; thence running north 01° 00' 39" east for a distance of 1024.89 feet to a point and corner; thence running south 75° 20' 40" east for a distance of 355.57 feet to the POINT OF BEGINNING.

TRACT SEVEN:

ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lot 188, of the 20th District, 2nd Section, Cobb County, Georgia, and being a 6.9144 acre tract of land designated as Tract Seven on that certain Boundary Survey for The Mars Hill Group, dated September 8, 1992, prepared by West Georgia Surveyors, Inc., Larry D. Neese, Georgia Registered Land Surveyor No. 2235, and being more particularly described as follows:

BEGINNING at an iron pin located at the intersection of the southerly land lot line of Land Lot 188, said district and section, with the northwesterly right of way of McLain Road (having a 30 foot right of way); thence running north 84° 16' 46" west as measured along the southerly land lot line of Land Lot 188, said district and section for a distance of 184.23 feet to a 1-1/2" blade iron pin found; thence leaving said land lot line and running thence north 00° 43' 07" east for a distance of 844.30 feet to a point and corner; thence running south 86° 27' 44" east for a distance of 74.17 feet to a point and corner; thence running north 09° 52' 57" east for a distance of 216.07 feet to a point located on the southeasterly right of way of County Line Road (having a 50 foot right of way); thence running in a northeasterly direction as measured along the southeasterly right of way of County Line Road and following the curvature thereof, an arc distance of 298.34 feet (said arc being subtended by a chord bearing north 49° 03' 58" east, a chord distance of 294.99 feet to an iron pin located at the intersection of the southeasterly right of way of County Line Road

with the westerly right of way of McLain Road; thence running south $01^{\circ} 28' 49''$ west as measured along the westerly right of way of McLain Road for a distance of 489.90 feet to a point; thence running in a southwesterly direction as measured along the northwesterly right of way of McLain Road and following the curvature thereof, an arc distance of 377.14 feet (said arc being subtended by a chord bearing south $06^{\circ} 34' 41''$ west, a chord distance of 376.80 feet) to a point; thence running south $14^{\circ} 45' 10''$ west as measured along the northwesterly right of way of McLain Road for a distance of 413.69 feet to the POINT OF BEGINNING.

TRACT EIGHT:

ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lot 188, of the 20th District, 2nd Section, Cobb County, Georgia, and being a 0.3531 acre tract of land designated as Tract Eight on that certain Boundary Survey for The Mars Hill Group, dated September 8, 1992, prepared by West Georgia Surveyors, Inc., Larry D. Neese, Georgia Registered Land Surveyor No. 2235, and being more particularly described as follows:

TO FIND THE TRUE POINT OF BEGINNING, commence at an iron pin located at the intersection of the southerly land lot line of Land Lot 188, said district and section, with the northwesterly right of way of McLain Road (having a 30 foot right of way); thence proceed north $84^{\circ} 16' 46''$ west as measured along the southerly land lot line of Land Lot 188, said district and section, for a distance of 184.23 feet to a 1-1/2" blade iron pin found; thence leaving said land lot line and proceeding thence north $00^{\circ} 43' 07''$ east for a distance of 844.30 feet to a point, BEING THE POINT OF BEGINNING; thence running south $86^{\circ} 27' 44''$ east for a distance of 74.17 feet to a point and corner; thence running north $09^{\circ} 52' 57''$ east for a distance of 216.07 feet to a point located on the southeasterly right of way of County Line Road (having a 50 foot right of way); thence running in a southwesterly direction as measured along the southeasterly right of way of County Line Road and following the curvature thereof, an arc distance of 62.90 feet (said arc being subtended by a chord bearing south $67^{\circ} 07' 17''$ west, a chord distance of 62.87 feet) to a point; thence running south $73^{\circ} 05' 11''$ west as measured along the southeasterly right of way of County Line Road for a distance of 34.66 feet to a point; thence leaving said right of way and running thence south $06^{\circ} 34' 30''$ west for a distance of 174.85 feet to the POINT OF BEGINNING.

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2-1
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CROSS REFERENCE: DEED BOOK 7520,
PAGE 0001

FIRST AMENDMENT TO DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR
CAMDEN POINTE SUBDIVISION

STATE OF GEORGIA

COUNTY OF COBB

THIS AMENDMENT, made and published the date hereinafter set forth, by The Mars Hill Group, a Joint Venture composed of First Financial Corporation and Poston Properties, Inc. (hereinafter referred to as "Declarant"), and the undersigned OWNER(S) of a Lot within Camden Pointe Subdivision (hereinafter referred to as "Owner").

W I T N E S S E T H:

WHEREAS, Declarant published its Declaration as Covenants, Conditions and Restrictions (hereinafter referred to as "Declaration"), for the Subdivision known as CAMDEN POINTE, being a subdivision of all those certain lots, tracts or parcels of land situated, lying and being in Land Lots 155, 156, 186, 187 and 188 of the 20th District, 2nd Section, Cobb County, Georgia, and being more fully delineated on the final plat for Camden Pointe, dated June 16, 1993, and recorded in Plat Book 144, Page 91, Records of Cobb County, Georgia; and

WHEREAS, Declarant and the Owner desire to provide for the preservation and enhancement of property values of the subdivision and to this end desire to amend said Declaration pursuant to the authority granted therein;

93 NOV -5 PM 2:27
J.C. Stephens
SUPERIOR COURT COBB

FILED AND RECORDED

93 DEC 22 PM 4:34
J.C. Stephens
SUPERIOR COURT COBB

FILED AND RECORDED

NOW, THEREFORE, for and in consideration of the premises, said Declaration is hereby amended as follows:

1.

Declarant and Owner hereby deletes Section 7 of Article VI in its entirety and inserts in lieu thereof a new Section 7 of Article VI to read as follows:

Section 7. Recreational Vehicles, Trailers, etc. Recreational vehicles, trailers, campers, trucks (except pickups and vans), travel buses or any such equipment are not permitted on any Lot for a period of time in excess of forty-eight (48) hours. No inoperative vehicle shall be parked on any Lot for any period of time in excess of fourteen (14) days. No owners or occupants of any lot or parcel of land shall repair or restore any vehicle of any kind upon any lot or upon any parcel of land, except for emergency repairs, and then only to the extent necessary to enable the movement thereon to a proper repair facility.

2.

Except as otherwise specifically amended herein, said Declaration of Covenants, Conditions and Restrictions for Camden Pointe Subdivision shall remain in full force and effect.

(Remainder of page intentionally left blank.)

IN WITNESS WHEREOF, Declarant and Owner have caused this amendment to be executed by their respective duly authorized representatives on the day and year first above written.

The Mars Hill Group, A Joint Venture composed of First Financial Corporation and Poston Properties, Inc.

Declarant

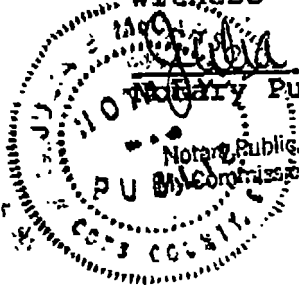
FIRST FINANCIAL CORPORATION

By: David H. McCarson
Title: Vice President

Signed, sealed and delivered this 29th day of October, 1993, in the presence of:

Paige Logan
Witness

Debra B. McCarson
Notary Public



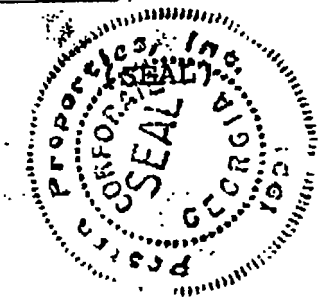
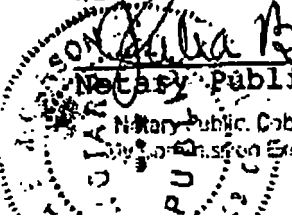
POSTON PROPERTIES, INC.

By: William R. Park
Title: Secretary

Signed, sealed and delivered, this 27th day of October, 1993, in the presence of:

Lajahn Patterson
Witness

Debra B. McCarson
Notary Public



(Signatures continued on next page)

LOT 2

Rickey E. Merck
RICKEY E. MERCK

Kelley J. Merck
KELLEY J. MERCK

Signed, sealed and delivered this
10th day of November, 1993,
in the presence of:

George Logan
Witness
Julia B. McCarson
Notary Public
P U Notary Public, Cobb County, Georgia
My Commission Expires May 10, 1994
f: \wp\le1b\covenant\candenpo. and

LOT 5

Gail L. Miller
Print Name: Gail L. Miller

Hester Miller
Print Name: Hester Miller

Signed, sealed and delivered this
21st day of November, 1993,
in the presence of:

Michael Knowles Spence
Witness
Julia B. McCarson
Notary Public
Notary Public, Cobb County, Georgia
My Commission Expires May 10, 1994

FEB-13-95 MON 15:32
SENT BY: MOORE & ROGERS

TRATON CORP
; 2-13-95 ; 15:08 ;

FAX NO. 4044272714
MOORE & ROGERS

Fussell

P. 03
4044272714;# 2

*11.00
RK*

CROSS REFERENCE: DEED BOOK 7520, PAGE 0001
DEED BOOK 7910, PAGE 0050

SECOND AMENDMENT TO DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR
CAMDEN POINTE SUBDIVISION

J. C. Stephenson
COBB SUPERIOR COURT CLERK

94 JUN 29 PM 2:58

FILED AND RECORDED

STATE OF GEORGIA

COUNTY OF COBB

THIS AMENDMENT, made on the date hereinafter set forth,
by The Mars Hill Group, a Joint Venture composed of First Financial
Corporation and Poston Properties, Inc. (hereinafter referred to as
"Declarant").

WITNESSETH:

WHEREAS, Declarant recorded that certain Declaration of
Covenants, Conditions and Restrictions for Camden Pointe
Subdivision in Deed Book 7520, Page 0001, Superior Court Records,
Cobb County, Georgia (hereinafter referred to as the
"Declaration"); and

WHEREAS, Declarant amended the Declaration by that
certain First Amendment to Declaration of Covenants, Conditions and
Restrictions for Camden Pointe Subdivision recorded at Deed Book
7910, Page 0050, Superior Court Records, Cobb County, Georgia; and

WHEREAS, Article X of the Declaration authorizes
Declarant to submit all or portions of the Additional Property (as
defined in the Declaration) to the Declaration; and

WHEREAS, Declarant desires to subject to the Declaration
that portion of the Additional Property more particularly described
in Exhibit "A" attached hereto and made a part hereof by reference.

NOW, THEREFORE, for and in consideration of the premises,
said Declaration is hereby amended as follows:

1.

Declarant hereby subjects the property described on
Exhibit "A" to the terms and conditions of the Declaration as if
said property had been subjected to the Declaration ab initio.

2.

Except as otherwise specifically amended herein, said
Declaration shall remain in full force and effect.

IN WITNESS WHEREOF, Declarant has caused this amendment
to be executed by their respective duly authorized representatives
on the 28th day of April, 1994.

The Mars Hill Group, A Joint
Venture composed of First
Financial Corporation and
Poston Properties, Inc.

Declarant

FIRST FINANCIAL CORPORATION

By: [Signature]

Title: Vice President

Signed, sealed and delivered this
28th day of April, 1994,
in the presence of:

[Signature]
Witness

[Signature]
Notary Public

Notary Public, Cobb County, Georgia
My Commission Expires May 7, 1995



(Signatures continued on next page)

BK8335PG0540

FEB-13-95 MON 15:34
SENT BY:MOORE & ROGERS

TRATON CORP
; 2-13-95 ; 15:08 ;

FAX NO. 4044272714
MOORE & ROGERS→

P.06
4044272714:# 5

EXHIBIT "A"

All that tract or parcel of land lying and being in Land Lots 187, of the 20th District, 2nd Section, Cobb County, Georgia, and being Camden Pointe, Phase 2, UNIT 1, as shown on the final plat for Camden Pointe, dated MAY 19, 1994, and recorded in Plat Book 150, Page 79, Superior Court Records, Cobb County, Georgia, which said plat is hereby incorporated herein by reference for a complete description of said property.

DK8835PG0542

FEB-13-95 MON 15:33
SENT BY: MOORE & ROGERS

TRATON CORP
; 2-13-95 ; 15:09 ;

FAX NO. 4044272714
MOORE & ROGERS→

P.05
4044272714;# 4

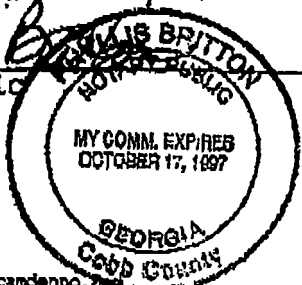
POSTON PROPERTIES, INC.

By: A. Milburn Poston
Title: President

Signed, sealed and delivered, this
2 day of May, 1994,
in the presence of:

Jessie Ann Miller
Witness

James Britton
Notary Public



(SEAL)

f:\wp\le\p\covenant\candenpo.2

BK8335PG0541

West Gm. Surveys, Inc.
731 S. Inglewood Ave.
Marietta, Ga. 30060

1110
1212

CROSS REFERENCE: DEED BOOK 7520, PAGE 0001
DEED BOOK 7910, PAGE 0050
DEED BOOK 8335, PAGE 0539

THIRD AMENDMENT TO DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR
CAMDEN POINTE SUBDIVISION

FILED AND RECORDED
1995 JAN 19 PM 4:48
John C. Stephenson
Cobb County Clerk

STATE OF GEORGIA

COUNTY OF COBB

THIS AMENDMENT, made on the date hereinafter set forth,
by The Mars Hill Group, a Joint Venture composed of First Financial
Corporation and Poston Properties, Inc. (hereinafter referred to as
"Declarant").

W I T N E S S E T H:

WHEREAS, Declarant recorded that certain Declaration of
Covenants, Conditions and Restrictions for Camden Pointe
Subdivision in Deed Book 7520, Page 0001, Superior Court Records,
Cobb County, Georgia (hereinafter referred to as the
"Declaration"); and

WHEREAS, Declarant amended the Declaration by that
certain First Amendment to Declaration of Covenants, Conditions and
Restrictions for Camden Pointe Subdivision recorded at Deed Book
7910, Page 0050, Superior Court Records, Cobb County, Georgia; and

WHEREAS, Declarant amended the Declaration by that
certain Second Amendment to Declaration of Covenants, Conditions
and Restrictions for Camden Pointe Subdivision recorded at Deed
Book 8335, Page 0539, Superior Court Records, Cobb County, Georgia;
and

WHEREAS, Article X of the Declaration authorizes Declarant to submit all or portions of the Additional Property (as defined in the Declaration) to the Declaration; and

WHEREAS, Article X of the Declaration authorizes Declarant to submit all or portions of the Additional Property (as defined in the Declaration) to the Declaration; and

WHEREAS, Declarant desires to subject to the Declaration that portion of the Additional Property more particularly described in Exhibit "A" attached hereto and made a part hereof by reference.

NOW, THEREFORE, for and in consideration of the premises, said Declaration is hereby amended as follows:

1.

Declarant hereby subjects the property described on Exhibit "A" to the terms and conditions of the Declaration as if said property had been subjected to the Declaration ab initio.

2.

Except as otherwise specifically amended herein, said Declaration shall remain in full force and effect.

IN WITNESS WHEREOF, Declarant has caused this amendment to be executed by their respective duly authorized representatives on the 2nd day of August, 1994.

(Signatures continued on next page)

The Mars Hill Group, A Joint Venture composed of First Financial Corporation and Poston Properties, Inc.

Declarant

FIRST FINANCIAL CORPORATION

By: David H. McVain

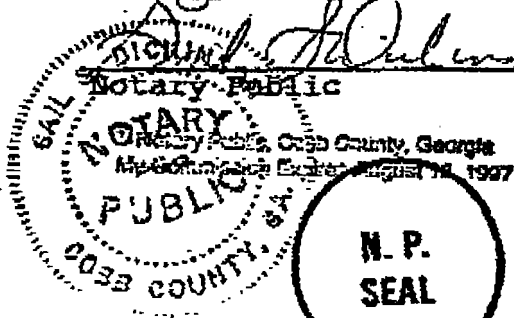
Title: Vice President

Signed, sealed and delivered this 23 day of August, 1994, in the presence of:

(SEAL)

Raymond H. Phillippe
Witness

Richard A. Oulman
Notary Public



POSTON PROPERTIES, INC.

By: A. Milburn Poston

Title: President

Signed, sealed and delivered, this 2 day of Aug, 1994, in the presence of:

George W. Post
Witness

Lee Baerwalde
Notary Public

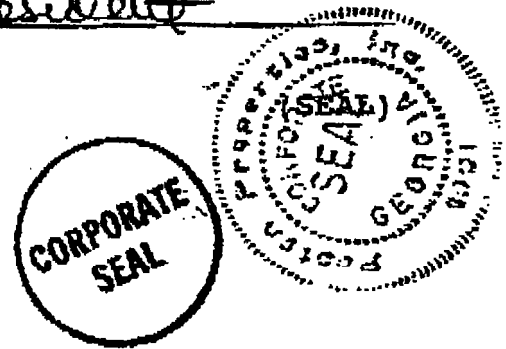
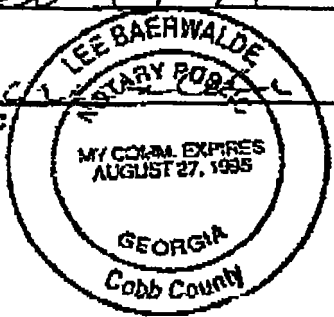


EXHIBIT "A"

All that tract or parcel of land lying and being in Land Lots 187, of the 20th District, 2nd Section, Cobb County, Georgia, and being Camden Pointe, Phase II, ^{OUT II} as shown on the final plat for Camden Pointe, dated 1-10-95, 1994, and recorded in Plat Book 154, Page 39, Superior Court Records, Cobb County, Georgia, which said plat is hereby incorporated herein by reference for a complete description of said property.

16
500 R2

wait

RETURN TO:
MOORE & ROGERS
192 Anderson Street
Marietta, GA 30060

CROSS REFERENCE: DEED BOOK 7520, PAGE 0001

FOURTH AMENDMENT TO DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR
CAMDEN POINTE SUBDIVISION
(PHASE TWO, UNIT THREE)

COBB SUPERIOR COURT CLERK
Jan C. Stephenson

FILED AND RECORDED
1995 AUG 29 PM 3: 26

STATE OF GEORGIA
COUNTY OF COBB

THIS AMENDMENT, made on the date hereinafter set forth,
by The Mars Hill Group, a Joint Venture composed of C.W. Matthews
Contracting Co., Inc., as successor by merger to First Financial
Corporation and Poston Properties, Inc. (hereinafter referred to as
"Declarant").

W I T N E S S E T H:

WHEREAS, Declarant recorded that certain Declaration of
Covenants, Conditions and Restrictions for Camden Pointe
Subdivision in Deed Book 7520, Page 0001, Superior Court Records,
Cobb County, Georgia (hereinafter referred to as the
"Declaration"); and

WHEREAS, Declarant amended the Declaration by that
certain First Amendment to Declaration of Covenants, Conditions and
Restrictions for Camden Pointe Subdivision recorded at Deed Book
7910, Page 0050, Superior Court Records, Cobb County, Georgia; and

WHEREAS, Declarant amended the Declaration by that
certain Second Amendment to Declaration of Covenants, Conditions
and Restrictions for Camden Pointe Subdivision recorded at Deed
Book 8335, Page 0539, Superior Court Records, Cobb County, Georgia;

WHEREAS, Declarant amended the Declaration by that certain Third Amendment to Declaration of Covenants, Conditions and Restrictions for Camden Pointe Subdivision recorded at Deed Book 8692, Page 1, Superior Court Records, Cobb County, Georgia; and

WHEREAS, Article X of the Declaration authorizes Declarant to submit all or portions of the Additional Property (as defined in the Declaration) to the Declaration; and

WHEREAS, Article X of the Declaration authorizes Declarant to submit all or portions of the Additional Property (as defined in the Declaration) to the Declaration; and

WHEREAS, Declarant desires to subject to the Declaration that portion of the Additional Property more particularly described in Exhibit "A" attached hereto and made a part hereof by reference.

NOW, THEREFORE, for and in consideration of the premises, said Declaration is hereby amended as follows:

1.

Declarant hereby subjects the property described on Exhibit "A" to the terms and conditions of the Declaration as if said property had been subjected to the Declaration ab initio.

2.

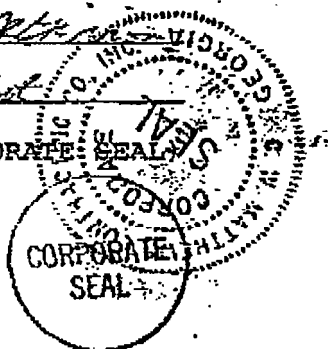
Except as otherwise specifically amended herein, said Declaration shall remain in full force and effect.

IN WITNESS WHEREOF, Declarant has caused this amendment to be executed by their respective duly authorized representatives on the 29th day of August, 1995.

The Mars Hill Group, A Joint Venture composed of C.W. Matthews Contracting Co, Inc. as successor by merger to First Financial Corporation and Poston Properties, Inc.

Declarant

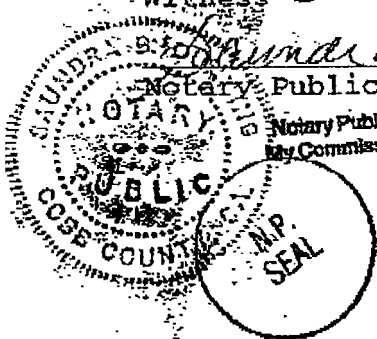
C.W. MATTHEWS CONTRACTING CO., INC.

By: L. David S. Miller
Title: Vice President
(CORPORATE SEAL)


Signed, sealed and delivered this 29 day of August, 1995, in the presence of)

Kelley A. West
Witness

Sandra B. Dunning
Notary Public
Notary Public, Cobb County, Georgia
My Commission Expires April 25, 1998



POSTON PROPERTIES, INC.

By: A. Milburn Foster
Title: President
(CORPORATE SEAL)

Signed, sealed and delivered, this 29th day of August, 1995, in the presence of:

Dickinson
Witness
[Signature]
Notary Public
Notary Public, Cobb County, Georgia
My Commission Expires August 18, 1997

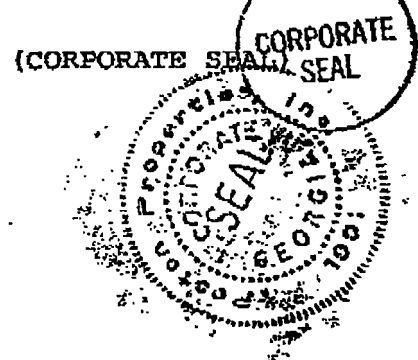
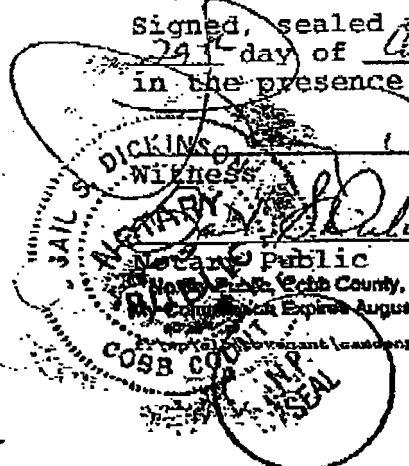


EXHIBIT "A"

All that tract or parcel of land lying and being in Land Lots 187 & 188, of the 20th District, 2nd Section, Cobb County, Georgia, and being Camden Pointe, Phase Two, Unit Three, as shown on the final plat for Camden Pointe, dated Aug. 17, 1995, and recorded in Plat Book 151, Page 64, Superior Court Records, Cobb County, Georgia, which said plat is hereby incorporated herein by reference for a complete description of said property.

16.00
500 RR

W. H. Survey
Wax

RETURN TO:
MOORE INGRAM JOHNSON & STEELE, LLC
192 Anderson Street
Marietta, GA 30060

CROSS REFERENCE: DEED BOOK 7520, PAGE 0001
FIFTH AMENDMENT TO DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR
CAMDEN POINTE SUBDIVISION
(PHASE THREE, UNIT TWO)

STATE OF GEORGIA
COUNTY OF COBB

JOHN STEPHENSON
JAY C. STEPHENSON

96 SEP 12 PM 3:07

FILED AND RECORDED

THIS AMENDMENT, made on the date hereinafter set forth,
by The Mars Hill Group, a Joint Venture composed of C.W. Matthews
Contracting Co., Inc., as successor by merger to First Financial
Corporation and Poston Properties, Inc. (hereinafter referred to as
"Declarant").

WITNESSETH:

WHEREAS, Declarant recorded that certain Declaration of
Covenants, Conditions and Restrictions for Camden Pointe
Subdivision in Deed Book 7520, Page 0001, Superior Court Records,
Cobb County, Georgia (hereinafter referred to as the
"Declaration"); and

WHEREAS, Declarant amended the Declaration by that First
Amendment to Declaration of Declaration of Covenants, Conditions,
and Restrictions for Camden Pointe Subdivision recorded at Deed
Book 7910, Page 0050, Superior Court Records, Cobb County, Georgia;
and

WHEREAS, Declarant amended the Declaration by that
certain Second Amendment to Declaration of Covenants, Conditions
and Restrictions for Camden Pointe Subdivision recorded at Deed

Book 8335, Page 0539, Superior Court Records, Cobb County, Georgia;
and

WHEREAS, Declarant amended the Declaration by that certain Third Amendment to Declaration of Covenants, Conditions and Restrictions for Camden Pointe Subdivision recorded at Deed Book 8692, Page 001, Superior Court Records, Cobb County, Georgia; and

WHEREAS, Declarant amended the Declaration by that certain Fourth Amendment to Declaration of Covenants, Conditions, and Restrictions for Camden Pointe Subdivision, recorded at Deed Book 9071, page 0519, Superior Court Records, Cobb County, Georgia;
and

WHEREAS, the construction plans called for a Phase Three, Unit One, which ultimately was platted as part of Phase Two, Unit Three, thus creating a situation where no Phase Three, Unit One exists; and

WHEREAS, Article X of the Declaration authorizes Declarant to submit all or portions of the Additional Property (as defined in the Declaration) to the Declaration; and

WHEREAS, Declarant desires to subject to the Declaration that portion of the Additional Property more particularly described in Exhibit "A" attached hereto and made a part hereof by reference.

NOW, THEREFORE, for and in consideration of the premises, said Declaration is hereby amended as follows:

1.

Declarant hereby subjects the property described on Exhibit "A" to the terms and conditions of the Declaration as if said property had been subjected to the Declaration ab initio.

BK9861PG0425

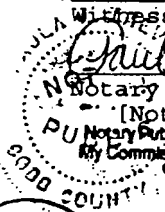
Except as otherwise specifically amended herein, said Declaration shall remain in full force and effect.

IN WITNESS WHEREOF, Declarant has authorized this amendment to be executed by their respective duly authorized representatives on the 20th day of August, 1996.

Signed, Sealed and Delivered in the presence of:

Sharon L Radford
Witness

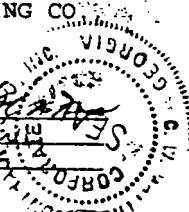
Michelle Trevino
Notary Public
[Notary Seal]
Notary Public, Cobb County, Georgia
My Commission Expires July 10, 1999



The Mars Hill Group, a Joint Venture composed of First Financial Corporation of Poston Properties, Inc.

DECLARANT
C.W. MATTHEWS CONTRACTING CO
INC.

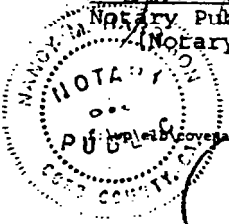
David H. McGinnis
By: David H. McGinnis
Title: Vice President



N.P. Signed, Sealed and Delivered in SEAL the presence of:

Ellen Baker
Witness

Daniel M. Harrison
Notary Public
[Notary Seal]
Notary Public, Cobb County, Georgia
My Commission Expires July 1, 1997



POSTON PROPERTIES, INC.

R. Milburn Foster
By: R. Milburn Foster
Title: PRESIDENT



**ARTICLES OF INCORPORATION
OF
CAMDEN POINTE HOMEOWNERS ASSOCIATION, INC.**

In compliance with the requirements of Georgia Law, the undersigned has this day voluntarily associated a corporation not for profit, which is hereby organized pursuant to the Georgia Non-Profit Corporation Code, and do hereby certify:

ARTICLE I

The name of the Corporation is CAMDEN POINTE HOMEOWNERS ASSOCIATION, INC. (hereinafter called the "Association").

ARTICLE II

The initial principal office and mailing address of the Association is located at 1600 Kenview Drive, N.W., Marietta, Cobb County, Georgia 30061.

ARTICLE III

John H. Moore, whose address is 192 Anderson Street, Marietta, Cobb County, Georgia 30060, is hereby appointed the initial registered agent of this Association. The initial registered office of the Association is also 192 Anderson Street, Marietta, Cobb County, Georgia 30060.

ARTICLE IV

PURPOSE AND POWERS OF THE ASSOCIATION

This Association does not contemplate pecuniary gain or profit to the members thereof, and the specific purposes for which is formed are to provide for maintenance, preservation and architectural control of the residence Lots and Common Area within that certain tract of property described as Camden Pointe Subdivision located in Cobb County, Georgia, and to promote the

health, safety and welfare of the residents within the above described property and any additions thereto as may hereafter be brought within the jurisdiction of this Association for this purpose to:

(a) exercise all of the powers and privileges and to perform all of the duties and obligations of the Association as set forth in that certain Declaration of Covenants, Conditions and Restrictions, hereinafter called the "Declaration", applicable to the property and recorded or to be recorded in the Office of the Clerk of the Superior Court of Cobb County, Georgia, and as the same may be amended from time to time as therein provided, said Declaration being incorporated herein as if set forth at length;

(b) fix, levy, collect and enforce payment by any lawful means, all charges or assessments pursuant to the terms of the Declaration; to pay all expenses in connection therewith and all office and other expenses incident to the conduct of the business of the Association, including all licenses, taxes or governmental charges levied or imposed against the property of the Association;

(c) acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use or otherwise dispose of real or personal property in connection with the affairs of the Association;

(d) borrow money, and with the assent of two-thirds (2/3) of each class of members, mortgage, pledge, deed in trust, or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;

(e) dedicate, sell or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument has been signed by two-thirds (2/3) of each class of members, agreeing to such dedication, sale or transfer;

(f) participate in mergers and consolidations with other nonprofit corporations organized for the same purposes or annex additional residential property and Common Area, provided that any such merger, consolidation or annexation shall have the assent of two-thirds (2/3) of each class of members;

(g) have and to exercise any and all powers, rights and privileges which a corporation organized under the Non-Profit Corporation Law of the State of Georgia by law may now or hereafter have or exercise.