

DECLARATION OF PROTECTIVE COVENANTS FOR

ST. CHARLES PLACE
MAGNOLIA PARK
PHASE III, SECTOR II

AS RECORDED
IN MAP BOOK 21, PAGE 119, IN THE
PROBATE OFFICE OF SCHOOLBOY COUNTY, ALABAMA

Inst # 1996-31683

09/25/1996-31683
01:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
009 MCD 30.50

(STATE OF ALABAMA
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS THAT: Whereas the undersigned St. Charles Place, an Alabama General Partnership, (hereinafter referred to as "Developer") are the owners of all the lots as described in the survey of ST CHARLES PLACE, MAGNOLIA PARK PHASE III, SECTOR II, as recorded in Map Book 21, Page 119, in the Probate Office of Shelby County, Alabama (hereinafter referred to as "Development")

WHEREAS, the undersigned owners of all the lots as described in the survey of ST. CHARLES PLACE, MAGNOLIA PARK PHASE III, SECTOR II, desire to subject said property and each lot located in said property to the following, conditions, limitations, and restrictions hereinafter set forth;

NOW, THEREFORE, the undersigned owners are the sole owners of all lots described in the Development and do hereby expressly adopt the covenants, conditions and limitations for said property described hereinabove, to wit:

That said property and each lot located in said property described herein shall be and the same are hereby subject to the following conditions, limitations, and restrictions.

I. EXCLUSIVE RESIDENTIAL USE AND IMPROVEMENTS

1. All the lots in the tract shall be known and described as residential lots and shall be used for single family residential purposes exclusively. No lot shall be subdivided without approval of the Developer.

2. No structure shall be erected, altered, placed or permitted to remain on any residential building lot other than one (1) detached single family dwelling not to exceed two and one-half (2 1/2) stories, or forty (40) feet in height, and a private garage, and other outbuildings incidental to and necessary for the proper residential use of the lot. No mobile home or modular housing is allowed. Separate garage building are permitted. Any outbuildings will be in conformity to the standards set herein and approved by the Architectural Control Committee, (hereinafter referred to as "Committee").

3. Notwithstanding anything to the contrary herein, the undersigned Developer or its assigns shall be permitted to construct and maintain on one (1) lot only a structure and related facilities designed

and used as a construction field office including the lots subject to these covenants and adjoining land improvements thereon owned by the undersigned or its assigns.

4. The front line of all residences and other structures must be set back no less than twenty (20) feet from the dedicated right of way road, unless indicated otherwise on said recorded plat. No structure of any nature may be placed closer to the side boundary line than three (3) feet on one side and twelve (12) feet to the other side for a total of fifteen (15) feet between houses. No structure may be located nearer than twenty (20) feet to the rear boundary of any lot. The Committee reserves and shall have the right to grant reasonable variances from the setback lines requirements. No structure other than the residence or garage may be constructed closer to the ingress and egress road than the back of the residential building. Any buildings of any nature, including gazebos, decks and outbuildings built on said property must conform to a residential nature and must be approved by the Architectural Control Committee.

5. No lot shall be used except for residential purposes. No dwellings shall be erected containing less than one thousand, two hundred (1200) square feet of living (heated) area on the main level of a one-story dwelling exclusive of porches, garages and basements. Any one and one-half (1 1/2) story dwelling must contain a minimum of one thousand, four hundred (1400) square feet of heated (living) area with no less than nine hundred (900) square feet on the main level, exclusive of porches, garages and basements. All two-story dwellings must contain a minimum of one thousand, four hundred (1400) square feet of heated (living) area exclusive of porches, garages and basements. No mobile or modular housing is allowed. Separate garage buildings are permitted. The Committee reserves and shall have the right to grant reasonable variances so long as the overall square footage meets or exceeds the minimum requirements.

6. The entrance way and all areas on the recorded plat, which are depicted as common area or beautified easements shall be for the purpose of maintenance and upkeep considered common area, and shall be maintained by the St. Charles Place Homeowner's Association, Inc., (hereinafter referred to as "Association") as hereinafter provided.

II. GENERAL REQUIREMENTS

1. It shall be the responsibility of each lot Owner to prevent the development of any unclean, unsightly or unkempt conditions of buildings or grounds on such lot which shall tend to decrease the beauty of the specific area or of the neighborhood as a whole.

2. No refuse pile or unsightly object shall be allowed to be placed or suffered to remain upon any part of the property, including vacant lots. The undersigned reserve the right (after 10 days notice to the Owner) to enter any residential lot during normal working hours for the purpose of removing trash or refuse which in the opinion of the undersigned detracts from the overall beauty and safety of the Development, and may charge the Owner a reasonable cost for such services, which charge shall constitute a lien upon such lot enforceable by appropriate proceedings at law or equity. This provision shall not apply to the undersigned Developer and Builders or their assigns during the sales and development period, such sales period to extend until the

last lot is sold by the undersigned Developer.

3. No animals, livestock, or poultry of any kind shall be raised, bred or kept on any lot, except dogs and/or cats. Household pets may be kept provided they are not kept, bred or maintained for any commercial purpose, subject to appropriate zoning ordinances.

4. No noxious or offensive trade or activity shall be carried on upon any lot nor shall anything be done thereon which may be or become annoyance or nuisance to the neighborhood.

5. No oil drilling, oil development operation, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any lot, nor shall oil wells, tanks, tunnels, mineral excavations or shafts be permitted upon or in any lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted upon any lot.

6. No trash, garbage or other refuse shall be dumped, stored or accumulated on any lot. Trash, garbage or other waste shall not be kept on any lot except in sanitary containers or garbage compactor units. Garbage containers, if any, shall be kept in a clean and sanitary condition, and shall be so placed or screened by shrubbery or other appropriate material approved in writing by the Committee as not to be visible from any road or within sight distance of the lot at any time except during refuse collection. No outside burning of wood, leaves, trash, garbage or household refuse shall be permitted, except during the construction period, or with approval of or supervision by the Fire Department having jurisdiction over the subdivision.

7. No structure of a temporary character, trailer, basement, tent or shack shall be used at any time as a residence either temporarily or permanently. There shall be no occupancy of any dwelling until the interior and exterior of the dwelling is completed and a Certificate of Occupancy issued.

8. No sign of any kind shall be displayed to the public view on any lot except one (1) professional sign of not more than two (2) square feet advertising the property for sale or rent, or signs used by a builder to advertise the property during the construction and sales period. All signs shall comply with design specifications of the Committee. No signs shall be nailed to trees. This provision shall not apply to the Developer or Builders or their assigns during the sales period.

9. When the construction of any building is once begun, work thereon must be prosecuted diligently and continuously and must be completed within twelve (12) months.

10. Whenever any curbs or gutters must be removed and/or replaced, removal must be done in a manner (sawed or cut) to be in compliance with the Committee and in conformity with the subdivision.

11. Outside air conditioning units may not be located in the front yard or any required side yard on corner lots.

12. All dwellings will have wooden or aluminum clad windows. Wood frame, vinyl or aluminum clad windows will be used exclusively on the

sides, fronts, and rears of the dwellings constructed, unless approved by the Committee.

13. No concrete block work, including foundations, concrete block steps, walkways, walls or any other concrete work, weather painted, or otherwise, shall show above ground or from the exterior of any building. All dwellings will have brick, stucco, drivit or stone on all four (4) sides of the foundation with no exposed block.

14. No aluminum or vinyl siding shall be permitted to be installed on the exterior of any structure. No vertical siding shall be used on the construction of any dwelling, except as approved by the Committee.

15. No fencing shall extend nearer the street than the rear line of the dwelling. No mill finish chain link fence shall be used on any lot. All fencing shall be wood and shall be subject to the approval of the Committee.

16. No individual water supply system shall be permitted on any lot unless such system is located, constructed and equipped in accordance with the requirements, standard and recommendations of both state and local public health authorities. Approval of such system as installed shall be obtained from such authority.

17. No automobiles will be stored on any lot or kept on blocks unless in the basement of a structure. No boats, utility trailers, recreational vehicles, motor homes, buses and travel trailers shall be parked on any street, driveway or lot for more than twenty-four (24) hours. No tractor trailer trucks, panel vans or other commercial truck in excess of a one (1) ton classification shall be parked or stored on any lot.

18. No satellite, microwave dishes or television or radio antennas shall be placed on any lot in the subdivision; unless approved in writing by the Committee.

19. No individual sewage disposal system shall be permitted on any lot unless such system is designed, located and constructed in accordance with the requirements, standards, and recommendations of both state and local public health authorities. Approval of such a system as installed shall be obtained from such authority.

20. Upon the completion of a residence, all front and sideyards shall be landscaped with sod. The rear yard may be seeded or sprigged.

21. The roof pitch on any residence shall not be less than 8 & 12 unless first approved in writing by the Committee. All roof vents and pipes shall be painted as near the color of the roof as possible, and shall be located on the rear of the structure and shall not be visible from the front.

22. All porches on the front and sides of any dwelling shall be supported by the foundation of the structure, unless approved by the Committee.

23. No cantilevered chimney chases shall be allowed on the front of any structure.

24. All driveways visible from the street must be concrete. All builders

shall install sidewalks on each lot parallel with street. All builders shall purchase and install mail box post on every lot, of a design as approved by the Committee.

25. No lot shall be cultivated for crops of any sort, except for gardens of reasonable size, which are to be located in the rear of any dwelling.

26. All in the ground pools must have Architectural Control Committee approval. No above ground pools are permitted.

27. All garage doors must be kept closed at all times except when garage is in use.

28. No clotheslines for the purpose of hanging clothes, wash or laundry shall be permitted or installed on any lot.

29. No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between two (2) and five (5) feet above the roadways shall be placed or permitted to remain on any corner lot within the triangular area formed by the street property line and a line connecting them at points twenty-five (25) feet from the intersection of the street lines, or in the case of a rounded property corner from the intersection of the street property lines extended. The same sightline limitations shall apply on any lot within ten (10) feet from the intersection of a street property lines with the edge of a driveway or alley pavement. No tree shall be permitted to remain within such distances of such intersections unless the foliage is maintained at sufficient heights to prevent obstruction of such sightlines.

30. Developer or its transferor or assigns reserves the right to make any road or other improvements abutting on said property, to change or extend the present road or other street grades, if necessary, without liability to the owners their heirs and assigns for any claims for damages; and further reserves to right to change or modify the restrictions on any property in said Development.

31. During all construction all vehicles, including those delivering supplies, must enter the building lot on the driveway only as approved by the undersigned so as not to unnecessarily damage trees, street paving and curbs. Any damage not repaired by the contractor will be repaired by the undersigned (after ten (10) days written notice) and will be charged to the contractor (or Owner) at a reasonable cost for services, which charge shall constitute a lien upon such lot enforceable by appropriate proceedings at law or equity. during construction, all builders must keep the house and lot attractive. Such debris will not be dumped in any area of the Development.

32. The undersigned reserve, for themselves, their successors and assigns, the right to use, dedicate and/or to the appropriate utility company or companies, rights of way or easements on, over across or under the ground to erect, maintain and use utilities, electric cables and

telephone poles, wires, cables, conduits, storm sewers, sanitary sewers, conveniences or utilities on, in and over strips of land fifteen (15) feet in width along the rear property line of each lot and ten (10) feet in width along each side-line of each lot.

33. No lot shall be sold or used for the purpose of extending any public or private road, street, or alley, for the purpose of opening any road, street, or alley, except by the prior written consent of Developer, it's successors and assigns.

34. To insure the maintenance of the natural beauty, no Owner shall be allowed to dam up the creeks which flow through said Development nor shall he change the flow of said creek.

35. Motorized vehicular traffic of any type is strictly prohibited on any common area or beautification, bridle or riding easement in Development except as may be required by the Developer or the Homeowners' Association for maintenance or construction.

III ARCHITECTURAL CONTROL COMMITTEE

1. All plans and specifications including plot plans, grading and drainage plans and exterior texture, design and color selections of residences and plans for all mailboxes and entrance columns serving any lot in the Development shall be first filed with and approved by the Committee before any construction is commenced. The Committee shall have the authority to require modifications and changes in plans and specifications if it deems the same necessary in its sole judgment to seek conformity of the proposed dwelling with restrictions hereof and the architectural integrity of the entire subdivision. The Committee will consist of no more than five (5) persons who will be designated by the Developer, until such time as Developer relinquishes the authority to appoint members to the Committee to the Homeowners' Association.

2. The authority to review and approve any plans and specifications as provided herein is a right and not an obligation. Contractors and Owners shall have the sole obligation to oversee and to construct dwellings in accordance with the restrictions hereof and the plans and specifications approved by the Committee together with any and all governmental rules and regulations.

3. Any remodeling, reconstruction, alterations or additions to an existing residence shall not require the written approval of the Committee, but shall comply with all restrictions and covenants.

4. Neither the Committee nor any architect nor agent thereof nor the Developer shall be responsible to check for any defects in any plans or specifications submitted, revised or approved in accordance with the foregoing provisions, nor for any structural or other defects in any work done according to such plans and specifications.

5. Each and every covenant and restriction contained herein shall be considered to be an independent and separate covenant and agreement, and in the event any one (1) or more of said covenants or restrictions shall, for any reason, be held to be invalid or unenforceable, all remaining covenants and restrictions shall nevertheless remain in full force and effect.

IV. ST. CHARLES PLACE HOMEOWNERS ASSOCIATION, INC.

1. Every owner of a lot in the Development is subject to assessment and shall be a member of the St. Charles Place Homeowners Association, Inc. Membership shall be appurtenant to and may not be separated from ownership of any lot and shall be subject to the provisions of the Protective Covenants and the rules, regulations and by-laws of the Association.

2. The Association shall have one (1) class of voting membership. The members shall be owners and shall be entitled to one (1) vote for each lot owned. When more than one (1) 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 (1) vote be cast with respect to any lot.

V. COVENANT FOR MAINTENANCE ASSESSMENT

1. The Developer for each lot owned within the property, hereby covenants and each Owner of any lot by acceptance of a deed on the purchase of a lot is deemed to covenant and agrees to pay the Association: (i) Annual assessments or charges and (ii) 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 should 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 obligations of the person who was the Owner of such property at the time when the assessment fell due. Personal obligation for delinquent assessments shall not pass to successors in title unless expressly assumed by them.

(A) Purpose of Assessment: The assessment levied by the Association shall be used exclusively to promote the recreation, health, safety and welfare of the residents in the development and for the improvement and maintenance of the entrance way, common area, nature trails, landscaping and all beautification easements within the development.

(B) Commencement of Assessment: The Homeowners Association will assume maintenance and responsibility of the entrance way, nature trails and all common areas of Development upon receipt by the Board of Directors of a written notification from the Developer of Developers intent to turn over maintenance and management of all common areas to the Association.

(C) The annual assessment for Development shall not commence before June 1, 1994, and shall be paid in advance. The annual assessment shall be established by the Association in accordance with its rules, regulations and by-laws. Lot owned by the Developer shall not be subject to any assessment by the Homeowners' Associations, be it annual or special.

(D) In addition to the annual assessment authorized above, the Homeowners' 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 entrance way area, common areas, nature trails or other common area, provided that any such assessment must have the assent and approval of not less than a majority of the votes of each class of members who are voting in person or by proxy at a meeting duly called for this purpose.

(E) Written notice of any meeting called for the purpose of taking any action authorized under Section V shall be sent to all members not less than thirty (30) days but no more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members or proxies entitled to cast fifty-one percent (51%) of all 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 requirements 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.

(F) Both annual and special assessments must be fixed at a uniform rate for all lots and collected on a yearly basis.

(G) The Board of Directors of the Homeowners' Association shall fix the amount of the annual assessment against each lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due date shall be established by the Board of Directors.

(H) The Homeowners' Association shall, upon demand and for a reasonable charge, furnish a certificate signed by an officer of the Homeowners' Association setting forth whether the assessment on a lot has been paid. A properly executed certification of the Association as to the status of the assessment on a lot is binding upon the Association as of the date of its issuance.

(I) Any assessments which are not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of eight percent (8%) 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. This lien may only be foreclosed by the Association upon the sale of the property by Owner or the nonpayment of assessment for two (2) consecutive years. No Owner may waive or otherwise escape liability for the assessment provided herein.

(J) The lien of the assessment provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any lots shall not affect the assessment lien. However, the sale or transfer of any lot pursuant to mortgage foreclosure or any proceedings and lien thereof shall extinguish the lien of such assessment as to payments which become due prior to such sale or transfer. No sale or transfer shall release such lot from liability for any assessment thereafter becoming due or from the lien thereof.

2. The covenants and restrictions herein shall be deemed to be covenants running with the land. If any person shall violate or attempt to violate any of such restrictions or covenants, it shall be lawful for the undersigned or any person or persons owning any lot on said land:

(a) to prosecute proceedings at law for the recovery of damages against

the persons or persons so violating or attempting to violate any such covenant or restriction, or (b) to maintain a proceeding in equity against the person or persons so violating or attempting to violate any such covenants or restriction for the purpose of preventing such violation, provided, however, that the remedies in this paragraph contained shall be construed as cumulative of all other remedies now or hereafter provided by law.

3. It is understood and agreed that the foregoing covenants and restrictions shall attach to and run with the land for a period of twenty-five (25) years from March 6, 1996, at which time these covenants and restriction shall automatically be extended for successive period of ten (10) years, unless by a vote of the majority of the then Owners of the lots, it is agreed to change the same inwhole or part, and that it shall be lawful for the Developer and lot owners to institute and prosecute any proceedings at law or inequity against that person, persons, corporation, or corporations violating or threatening to violate said covenants and restrictions; and failure to institute proceeding for anyone (1) or more violations shall not constitute approval of same or be construction as a waiver of any right of action contained herein, for past or future violations of said covenants and restrictions.

4. These covenants and restrictions may be amended or altered by the Developer during such period of time as the Developer owns as much as 25% of the lots in the subdivision, or the consent of a majority vote of the Owners and agreement of the Developer.

IN WITNESS WHEREOF, the said Developer and lot owners have executed this instrument on the _____ day of _____, 1996

OWNER and DEVELOPER:
St. Charles Place,
an Alabama General Partnership

By: Weatherly Development Co. Inc.
It's Managing Partner

By: *Greg Gilbert*
It's President

(STATE OF ALABAMA
SHELBY COUNTY)

I, the undersigned, Notary Public in and for said County in said State, hereby certify that Greg Gilbert, whose name as President of Weatherly Development Co. Inc., is signed to the foregoing instrument and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he as such officer, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25th day of Sept. 1996.

NOTARY PUBLIC

Ann Marie Ottaway
My Commission Expires 3/31/98
Inst. # 1996-31683
09/25/1996-31683
01:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
009 NCD 30.50

Inst # 1996-31683