

STATE OF ALABAMA)
COUNTY OF SHELBY)

FINAL
Draft
8/13/98

Inst # 1998-32485

DECLARATION OF RESTRICTIVE COVENANTS FOR
TARA SUBDIVISION SECTOR ONE

KNOW ALL MEN BY THESE PRESENTS: That:

WHEREAS, JWS L.L.C. ("the Developer") has heretofore acquired fee simple title to certain real property situated in Shelby County, Alabama and has subdivided such property (the Subdivision) into Ten (10) lots (herein "Lots") as described in map and survey of TARA SUBDIVISION SECTOR ONE, as recorded in Map Book 24, Page 72 A+B, in the Probate Office at Shelby County, Alabama (herein the "Record Map" or the "Property").

WHEREAS, the Developer desires to develop a single family residential estate subdivision to be known as TARA SUBDIVISION SECTOR ONE and in doing so to subject the Property to the restrictions and covenants set forth in this Declaration of Restrictive Covenants for TARA SUBDIVISION SECTOR ONE (herein "the Declaration") and

NOW THEREFORE, the Developer does, upon recording hereof, declare and make the Property and each of the Lots now or hereafter included in the Subdivision of the Property subject to the covenants, conditions, restrictions, uses, easements, limitations and affirmative obligations set forth in this Declaration and as shown on the Record Map, all of which are declared to be in furtherance of a plan for the improvement of the Property in a desirable and uniform manner, and all of which shall run with the land and shall be binding on all persons, firms or corporations having or acquiring any right, title or interest in the Property, the Lots, or any part(s) thereof, and shall be for the benefit of each such Owner of Property or

interest therein, and shall inure to the benefit of and be binding upon each successor in interest to the Owners thereof.

ARTICLE I

Land Use

The Property will be used for residential purposes only and not for any business or trade. Home offices are allowed, however, such allowance is intended only to allow individual work at a structure located on a Lot, but not the conduct of business with the presence of the general public at the Property.

ARTICLE II

Building Requirements

(a) **MINIMUM STRUCTURE SIZE OF PRIMARY DWELLING.** No Lot shall contain more than one Primary Dwelling and no Primary Dwelling shall be erected on any Lot if such dwelling contains less than 2400 square feet of living space, for a single story dwelling or split foyer, and not less than 2750 square feet of living space for a 1½ story or 2 story dwelling. Notwithstanding the foregoing, the Primary Dwelling to be situated on Lot 7 (which is anticipated to be a one and one half (1 ½) story or two (2) story dwelling) may contain no less than 2600 square feet of living space. Living space is defined as heated Areas and does not include porches, garages, basements, carports or attics. Living Space does not have to be completely finished so long as such unfinished space is in the interior of a Primary Dwelling and is not visible from the exterior.

(b) **EXTERIOR MATERIAL.** No Primary Dwelling shall use the following materials which shall be visible on the exterior of any such building: (a) concrete block; or (b) stucco over concrete block.

(c) **DRIVEWAYS.** All driveways servicing any Lot shall be concrete or asphalt for at least 100 feet from the Road servicing each such Lot.

(d) **BUILDING LOCATION.** No Primary Dwelling shall be located any closer than 50 feet from any front or rear Lot line nor shall any Primary Dwelling be located any closer than 35 feet from any side Lot line. Notwithstanding the preceding sentence, no Primary Dwelling shall be located within 35 feet of the right-of-way line of Bonnie Blue Lane. For the purpose of this paragraph (d), eaves and steps shall not be construed as part of the building.

(e) **FENCING.** Fencing shall only be allowed on the rear of a Lot and shall not extend any further toward the front of the Primary Dwelling than the rear line of the Primary Dwelling. The ARC shall have the right to approve any proposed fencing.

(f) **TEMPORARY STRUCTURES AND OUTBUILDINGS.** No mobile homes or temporary dwellings shall be allowed without the written approval of the ARC.

(g) **DESIGN CRITERIA.** The objective of the Architectural Review Committee hereinafter established is to provide for the quality development of all of the Lots within the subdivision.

(h). **SEPTIC TANKS.** All septic tanks must be of an improved type, such tanks together with adequate field lines must be approved and completely acceptable to the Shelby County Health Department. No septic tank or field line shall be constructed within 20 feet of an adjoining Property line. No sewer or drainage lines shall be constructed or laid which shall empty on or become a nuisance to an adjoining Lot, Property Line or Road.

(i) **THE ROOF.** Pitch on any Primary Dwelling shall not be less than 6 and 12 unless first approved in writing by the Architectural Review Committee.

(j) **ALL** Primary Dwellings will have brick, stone or dryvit type product on all four sides of the foundation, no exposed block.

All Primary Dwellings are to be of traditional styling and approved in writing by the Architectural Review Committee.

(k) **NO CANTILEVERED CHIMNEY SHALL BE ALLOWED ON THE FRONT OR SIDES OF ANY STRUCTURE.** All chimney chases on the front and side shall be supported by the foundation of the structure and shall be constructed of the same material as used in the foundation. Cantilevered chimney chases may be allowed on the rear by specific approval of the Architectural Review Committee. Bay windows on the front or side of the dwelling must have a bottom return.

(l) **GARAGES.** Garage doors shall only be permitted on the front of Primary Dwellings if the interior of the garage is sheetrocked and painted.

(m) **CONSTRUCTION OF IMPROVEMENTS.** When the construction of any building is once begun, work thereon must be prosecuted diligently and continuously and must be completed within 12 months.

(n) **ALL** roof vents and pipes shall be painted as near the color of the roof as possible.

(o) **OUTBUILDINGS.** No outbuildings, storage sheds, separate garages or detached buildings of any kind shall be allowed unless approved in writing by the Architectural Review Committee.

(p) **POOLS.** Swimming pools shall be only be allowed if approved by the Architectural Review Committee.

(q) **OBSTRUCTION OF VIEW AT INTERSECTIONS.** No tree, fence, wall, hedge, shrub or planting which obstructs lines of view at elevations between two (2) and six (6) feet above the Roadways shall be placed or permitted to remain on any corner Lot. Trees

shall be permitted to remain provided the foliage line is kept trimmed so as to prevent obstruction of such lines of sight.

(r) GRASSING OF YARDS. All front yards are to be sodded. Seeding or sprigging, or a combination, will be permitted on the sides and rear of houses.

(s) LOCATION OF AIR CONDITIONING UNITS AND VENTS. Outside air conditioning units and plumbing and heating vents shall be placed only at the rear or at the sides of houses.

(t) DOORS AND WINDOW FINISHES. No silver finish metal doors or windows of any kind will be permitted. However, factory painted or anodized finish in natural earth tones maybe used.

(u) SATELLITE DISHES. Satellite dishes shall only be permitted as approved by the ARC. Notwithstanding the foregoing, satellite dishes in excess of 18 inches in diameter shall not be visible from any roadway.

(v) UTILITIES. All lateral utility lines servicing any Lot shall be underground and the installation of such underground lateral utility lines shall be at the expense of the Lot Owner at the time of construction of a Primary Dwelling on any Lot.

ARTICLE III

ARCHITECTURAL REVIEW COMMITTEE

(a) **APPROVAL OF ARCHITECTURAL REVIEW COMMITTEE.** No structure, building, or fence shall be commenced, erected, placed, moved onto or permitted to remain on any Lot, nor shall any existing structured upon any Lot within the Property be altered in any way which materially changes the exterior appearance thereof until same is submitted to and approved by the Architectural Review Committee (herein "the ARC"). The ARC will be provided with such plans and specifications which will be in a form and shall contain such information, as may be required by the Architectural

Review Committee and shall include but no necessarily be limited to:

1. a site plan of the Lot showing the location, height, and exterior design (including a summary of all proposed materials together with samples of exterior materials and paint colors) of all buildings and improvements proposed to be constructed on the Lot; paint colors preferable should be earth tone. Bright colors are discouraged and will be denied;

2. A grading, and drainage plan for the Lot; and

3. Any remodeling, reconstruction, alterations or additions to an existing residence shall require the written approval of the Architectural Review Committee.

(b) **COMPOSITION OF THE COMMITTEE.** The Architectural Review Committee (the "Committee"), until termination or modified pursuant to Article III, Paragraph (j) as hereinafter set out shall be composed of the Developer, Anthony Joseph and Wallace Shoemaker until such time as the Developer has sold all of the Lots within the Property. The Developer may elect to substitute committee members with two (2) Lot Owners prior to selling all the Lots. At such time as the Developer has sold all of the Lots, the Committee shall be comprised of three (3) individuals who are Lot Owners who are elected by a majority of the fee simple Owners of the Lots within the Property and at such time, the affirmative vote of a majority of the members of the Committee shall be required in order to issue any permit and authorization set forth herein.

(c) **EVIDENCE OF APPROVAL.** The approval of the ARC shall be evidenced by written permit executed by one or more of the members of the ARC and counter-signed by the applicant therefor. The written permit shall be executed in duplicate with one copy

to be retained by the applicant.

(d) **BASIS FOR DISAPPROVAL OF PLANS:**

1. The scope of review by the Committee shall be limited to appearance and improvement location only. The purpose of the Committee is to promote quality development on the Lots and not necessarily to impose requirements concerning the type of structure or the design of such structures in such Lots. **THE ARC DOES NOT ASSUME OR ACCEPT BY THE FILING HEREOF ANY RESPONSIBILITY OR AUTHORITY TO REVIEW FOR STRUCTURAL SOUNDNESS, COMPLIANCE WITH BUILDING OR ZONING CODES OR STANDARDS, OR ANY OTHER FACTORS.**

2. The ARC Committee shall have the right to disapprove any plans and specifications submitted for approval for any of the following reasons:

- (A) failure of such plans and specifications to comply with the covenants and restrictions herein set forth;
- (B) failure to include information in such plans and specifications as may have been reasonably requested by the ARC;
- (C) reasonable objection to the exterior design, appearance or materials proposed to be used in any proposed structure;
- (D) incompatibility of use of any proposed structure or improvement with existing structures or uses upon other Lots in the Property;
- (E) objection to the site plan, clearing plan, drainage plan for any special parcel;
- (F) failure of plans to take into consideration the particular topography, vegetative characteristics, and natural environs of the Lot; and
- (G) any other matter which, in the judgment of the Committee, would render the proposed structure, improvement, or uses inharmonious with the general plan of improvement of the Property or with structures, improvements, or uses located upon Lots in the Property.

3. In any case where the ARC shall disapprove any plans and

specifications submitted hereunder, or shall approve the same only as modified or upon specified conditions, the disapproval shall be accompanied by a statement of the grounds upon which such actions were based. In any such case the ARC shall, if requested, make reasonable efforts to assist and advise the applicant in order that an acceptable proposal can be prepared and submitted for approval. All approvals must be in writing.

(e) **RETENTION OF COPY OF PLANS.** Upon approval by the ARC of any plans and specifications, as approved, shall be deposited for permanent record with the ARC, and a copy of such plans and specifications bearing such approval, in writing, shall be returned to the applicant submitting the same.

(f) **FAILURE TO OBTAIN APPROVAL.** If any structure or improvement shall be altered, erected, placed or maintained upon any Lot, or any new structure or improvement commenced on any Lot other than in accordance with plans and specifications approved by the ARC pursuant to the provisions of this Article III, such alteration, erection, maintenance or use shall be deemed to have been undertaken in violation of this covenant, and without the approval required herein, upon written notice from the ARC, any such structure or improvement as altered, erected, placed or maintained shall be corrected as to extinguish such violation. If fifteen (15) days after the notice of such violation the Owner of the Lot upon which such violation exists shall not have taken reasonable steps toward the removal or correction of the same, the Committee shall have the right, through its agents and employees, to enter upon such Lot and to take such steps as may be necessary to extinguish the violation and the cost thereof shall be a binding, personal obligation of such owner as well as a lien (enforceable in the same manner as a mortgage) upon the

Lot in question. The lien provided in this paragraph shall not be valid as against a bona fide purchaser (or bona fide mortgage) of the Lot in question unless a suit to enforce said lien shall have been filed in a court of record in Shelby County prior to the recordation among the Land Records of Shelby County of the deed (or mortgage) conveying the Lot in question to such purchaser (or subjecting the same to such mortgage).

(g) **CERTIFICATE OF COMPLIANCE.** Upon completion of the construction or alteration of any structure or improvement in accordance with the plans and specifications approved by the ARC, the ARC shall, upon written request of the Owner thereof, issue a certificate of compliance in form suitable for recordation, identifying such structure or improvement is placed, and stating that the plans and specifications, the location of such structure or improvement and the use or uses to be conducted thereon have been approved and that such structure or improvement complies with the requirements of the ARC. Preparation and recording of such certificate shall be at the expense of such Owner. Any certificate of compliance issued in accordance with the provisions of this Article III, Paragraph (g), shall be prima facie evidence of the facts therein stated, and as to any purchaser or encumbrance in good faith and for value, or as to any title insurer, such certificate shall be conclusive evidence that all structures or improvements on the Lot and the use or uses described therein comply with all the requirements of this Article III, and with all other requirements of this Article III, and with all other requirements of the Declaration as to which the Committee exercises any discretionary or interpretive powers.

(h) **INSPECTION RIGHTS.** Any agent of the Developer or the ARC may at any reasonable time or times enter upon and inspect any

Lot or any improvements thereon for the purpose of ascertaining whether the maintenance of such Lot and the maintenance, construction, or alteration of structures and improvements thereon are in compliance with the provisions hereof; and neither the Developer nor the ARC nor any such agent shall be deemed to have committed a trespass or other wrongful act by reason of such entry or inspection.

(i) **WAIVER OF LIABILITY.** Neither the ARC nor any architect nor agent thereof, nor Owner, nor any partner, agent, or employee of any of the foregoing, shall be responsible in any way for (i) any failure of structures or improvements to comply with requirements of this Declaration, although a certificate of compliance has been issued; (ii) any defect in any plans and specifications submitted, revised, or approved in accordance with the foregoing provisions; or (iii) any structural or other defects in any work done according to such plans and specifications, and all persons submitting any such plans and specifications, and all persons relying thereon, agree not to sue or claim against the entities and persons referred to in this Section 9 for any cause arising out of the matters referred to in this Section 9 and further agree to and do hereby release said entities and persons for any and every such cause.

(j) **DURATION.**

1. The rights of the Developer as to the Architectural Review Committee shall terminate upon the earlier of:

(A) the date that the Developer has sold the last Lot he owns within the Subdivision and Property; or

(B) the resignation or inability of Anthony Joseph and Wallace Shoemaker to perform on the ARC.

2. After the Developer's involvement with the ARC has

ended, the Committee shall be comprised of at least three (3) people who are fee simple Lot owners and are designated by a majority vote of the fee simple Lot Owners.

3. Inactivity of the ARC shall not be deemed a waiver of the rights of the ARC.

(k) The ARC shall also administer the payment and collection of all sums due from Lot Owners pursuant to the provisions of Article V, paragraph (q) as hereinafter set out.

ARTICLE IV

PONDS

A. PRIVATE USE. There are two (2) Ponds within the Property as shown on the Survey. Lots 1, 2, 3, 7 and 8 are referred to as the Pond Lots. Pond 1 shall only be used by Lots 7 and 8 and the owners thereof. Pond 2 shall only be used by Lots 1, 2, and 3 and the owners thereof. Notwithstanding the fact that portions of the Pond Lots are located within the Ponds, the Owners of the Pond Lots shall be entitled to use the entire surface of the Pond benefitting such Lot(s). No Pond Lot Owner shall allow guests or invitees the use of the Pond unless such Lot Owner is present at the time of such use.

B. RESTRICTIONS.

(i) No boat houses shall be constructed on the Ponds.

(ii) Only electric boat motors shall be used on the Ponds. No internal combustion boat motors shall be used. No boats in excess of fourteen (14) feet in length shall be allowed on the Ponds.

(iii) No Lot Owner shall make such use of the water in the Ponds so as to cause the pool of the Lake to diminish below natural state.

(iv) Each Pond Lot Owner shall carry liability insurance specifically covering casualty and liabilities which may result from the existence or use of the Ponds.

(v) Piers and docks including any overhangs or other projections shall be built behind the existing shore line (cut into or placed onto the existing shore).

(vi) Each Pond Lot Owner shall maintain and supervise a thirty-five (35) foot natural buffer zone from the edge of the Pond into such lot to enhance beauty of the Ponds and prohibit unsightly encroachments.

(vii) The Ponds shall be maintained by the appropriate Pond Lot Owners. No Pond Lot Owner shall permit nor cause any discharge into the Ponds.

(viii) The aspects of this Declaration relating to the Ponds as set forth in this Article IV are not subject to termination as hereinafter set out without the affirmative vote of all of the Lot Owners.

ARTICLE V

Miscellaneous

(a) **ANIMALS.** No dog kennels for commercial purposes will be allowed. No cows, swine or chickens will be allowed, and no commercial breeding of any animal will be allowed. Only domestic animals (i.e. cats, dogs, etc.) shall be allowed. Notwithstanding the foregoing, a maximum of two (2) horse may be allowed on Lots 4 & 5 if approved in writing by the Architectural Review Committee. No dogs shall be allowed to run free.

(b) No obnoxious or offensive activity shall be carried on upon any Lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the Property, the other Lots or Lot Owners. Without limiting the generality of the foregoing, it is the intent of the Developer and these covenants to restrict

the use of the Property and any Lot therein which will detract from a high quality single family residential subdivision. No boat, trailer, recreational or commercial vehicle or bus or vehicle of any kind shall be allowed to be parked or stored on any Lot in a location where it can be seen from a front or side street. No Lot shall be used as a dumping ground for rubbish, trash, garbage or other waste and such shall not be kept except in sanitary containers. Each Lot shall be maintained in a neat and orderly fashion at least to the extent of visibility from the Roads, which includes the yard and any shrub beds. No satellite, microwave dishes or television or radio antennas shall be placed on any Lot unless approved in writing by the ARC, but in no event shall large satellite, microwave dishes or televisions or radio antennas be visible from the Roads. No Lot shall be cultivated for crops of any sort, except for gardens of reasonable size, which is to be located in the rear of the Primary Dwelling.

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

(d) During all construction, all vehicles, including those delivering supplies, must enter the building Lot on the driveway only as approved by the ARC so as not to unnecessarily damage trees, and Roads. Any damage not repaired by the contractor will be repaired by the ARC (after ten (10) days written notice) and will be charged to the Lot Owner at a reasonable charge for such 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 homes, garages, and

building site clean. All building debris, stumps, trees, etc., must be removed from each building Lot by the Builder as often as necessary to keep the house and Lot attractive. Such debris will not be dumped in any area of the Property. Best management practices shall be implemented and observed during all construction on any Lot.

(e) 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 the ARC.

(f) All mailboxes shall be of a standard design and type as determined by the ARC.

(g) No Lot in the Subdivision may be subdivided or replatted without the express written consent and approval of all of the Lot Owners and the appropriate government agency.

(h) **GRANTEE'S ACCEPTANCE.** The grantee of any Lot subject to the coverage of this Declaration, by acceptance of the deed or other instrument conveying an interest in or title to, or the execution of a contract for the purpose thereof, whether from Owner or a subsequent Owner of such Lot, shall accept such deed or other contract upon and subject to each and all of these restrictions herein contained and other easements, restrictions and reservations of record.

(i) **INDEMNITY FOR DAMAGES.** Each and every Lot Owner and future Lot Owner, in accepting a deed or contract for any Lot subject to the Declaration, agrees to indemnify the Developer for any reasonable direct damage (but not consequential damages) caused by such Owner, or the contract, agent, or employees of such Owner, to the Roads.

(j) **SEVERABILITY.** Every one of the provisions and restrictions

is hereby declared to be independent of, and severable from the rest of the provisions and restrictions and of and from every other one of the provisions and restrictions and of and from every combination of the provisions and restrictions.

(k) **EFFECTS OF VIOLATION ON MORTGAGE LIEN.** No violation of any of this Declaration shall defeat or render invalid the lien of any mortgage made in good faith and for value upon any portion of the Property, and Lot therein; provided, however, that any mortgagee in actual possession, or any purchaser at any foreclosure sale shall be bound by and subject to this Declaration as fully as any other Owner of any portion of the Property, any Lot therein.

(l) **NO REVERTER.** No restriction herein is intended to be, or shall be construed as a condition subsequent or as creating a possibility of reverter.

(m) **DURATION AND AMENDMENT.** The restrictions contained in this Declaration shall run with and bind the Property and, shall inure to the benefit of and shall be enforceable by the Developer, the ARC, and the Owner of any Lot included in the Property, their respective legal representatives, heirs, successors and assigns until the 31st day of December, 2015, after which time said restrictions shall be automatically extended for successive periods for ten (10) years. The termination aspects set forth herein do not apply to the Lake or the maintenance thereof. This Declaration may not be amended in any respect except by the execution of an instrument shall be signed by 2/3 of the Lot Owners, which instrument shall be filed for recording among the Land Records of Shelby County, Alabama, or in such other place of recording as may be appropriated at the time of the execution of such instrument. After December 31, 2015, this Declaration may

be amended and or terminated in its entirety by an instrument signed by not less than a majority of the Lot Owners, which instrument shall be filed for recording among the Land Records of Shelby County, Alabama, or in such other places of recording as may be appropriate at the time of the execution of such instrument.

(n) **ENFORCEMENT.** In the event of a violation or breach of any of these restrictions or any amendments thereto by any Owner of a Lot, or employee, agent, or lessee of such Owner, the Owner(s) of Lot(s), Developer, their successors and assigns, or any party to whose benefit these restrictions inure shall have the right to proceed at law or in equity to compel compliance with the terms and conditions hereof, to prevent the violation or breach of said restrictions, to sue for and recover damages for any amounts required to be paid hereunder, or take all such courses of action at the same time, or such legal remedy deemed appropriate. No delay or failure on the part of an aggrieved party to initiate and available remedy set forth herein shall be held to be a waiver of that party or of any other party to assert any right available to him upon the recurrence of continuation of said violation or the occurrence of different violations. Damages shall not be deemed adequate compensation for any breach or violation of any provision hereof, but any person or entity entitled to enforce any provision hereof shall be entitled specifically to relief by way of injunction as well as any other available relief either at law or in equity. Any party to proceeding who succeeds in enforcing a restriction or enjoining the violation of a restriction against a Lot Owner shall be awarded as reasonable attorney's fee against such Lot Owner, and shall have the right to place recorded lien on any Lot for

purpose of securing the payment of any amounts owing by a Lot Owner under this Declaration and such lien may be enforced in the same manner as foreclosure of a mortgage under the law of the State of Alabama.

(o) **NO WAIVER.** The failure of any party entitled to enforce any of these 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 such violation or breach occurring prior or subsequent thereto; provided, however, that approval of plans pursuant to Article III shall be binding on any and all parties as a conclusive determination that such plans are in conformity with these restrictions.

(p) All Lot owners shall maintain their Lot and the improvements thereon in a neat and orderly fashion.

(q) **STREET LIGHTS, MONUMENT MAINTENANCE AND LIGHTING AND POND FOUNTAIN.** The Developer may elect to construct street lights and a monument sign with lighting and landscaping on Bonnie Blue Lane and a monument sign with lighting and landscaping together with a pond fountain on real property owned by the Developer near Shelby County Highway 47. In the event of such election(s), each Owner of a Lot within the Property shall bear their prorata share of the periodic costs of maintaining and operating such street lights, monuments, monument lighting and landscaping and pond fountain. The collection of such periodic costs shall be administered by the Architectural Review Committee. In the event any Lot Owner fails to pay within thirty (30) days the charges assessed by the ARC under this paragraph, a lien shall be established on the Lot of such defaulting Owner which may be foreclosed as mortgages are foreclosed (with power of sale) in the State of Alabama. Such lien shall not prime the lien of any

bona fide mortgagee holding a mortgage on the Lot of such delinquent Owner. Delinquent sums shall bear interest at the rate of 1.5% per month and such delinquent Lot Owner shall also pay all cost of collection including a reasonable attorney's fee.

(r) MODIFICATION OF THESE COVENANTS BY DEVELOPER.

Notwithstanding anything to the contrary contained herein, the Developer reserves the right to unilaterally modify these covenants with respect to any Lot owned by Developer at any time without the necessity of obtaining approval from any Lot Owner or Lot Mortgagee. Any such modification shall only apply to Developer Owned Lot(s).

(s) PROPERTY SOLD AS IS WHERE IS. By accepting a Deed or Mortgage to a Lot, such Lot Owner and/or Mortgagee acknowledges that the Developer has no further responsibility with respect to the Property or any improvements located thereon, it being expressly understood that all Lots and any improvements including but not limited to the Ponds are sold AS IS/WHERE IS. The Developer specifically makes no warranty as to the water level in any of the Ponds.

(t) ARBITRATION. Any controversy or claim between a Lot Owner and the Developer, which may properly be submitted to arbitration, shall be settled under common law arbitration by arbitration in accordance with the rules of the American Arbitration Association, and judgment on the award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Each party to such claim or controversy shall appoint one person as an arbitrator to hear and determine the dispute and if they shall be unable to agree, then the two arbitrator whose decision shall be final and conclusive upon the parties hereto.

The expenses of such arbitration shall be borne by the losing party or in such proportion as the arbitrators shall decide. The successful party shall recover as expenses and costs all reasonable attorney's fees incurred by him in connection with the arbitration proceeding or any appeals therefrom. In the event any such controversy or claim is not properly submissible to arbitration, the Lot Owner having such claim or controversy with the Developer, irrevocably waives all right to trial by jury in any court in any such action.

(u) **NOTICES.** Any notice to be given under these covenants shall be in writing and be sent by certified mail, return receipt requested and shall be effective if given to the Lot Owner to whom such notice is directed at either; 1. The address provided by such Lot Owner to the other; or 2. At the address maintained by the Tax Collector of Shelby County, Alabama for such Lot Owner (herein the "Authorized Address"). Mailing, postage prepaid, by certified mail, to the Authorized Address shall conclusively mean receipt by the Lot Owner to whom such notice is intended. In the event such notice is for repair or maintenance on a Road or for the Lake, the failure of any Lot Owner to respond to any such notice within thirty (30) days of the date of such notice shall be conclusively deemed an Affirmative Vote by such non responding Lot Owner to the proposed maintenance or repairs.

IN WITNESS WHEREOF, the undersigned, as the Developer of the Property, has caused this Declaration to be executed as of the 18 day of AUGUST, 1998.

JWS L.L.C.

By: [Signature]
Its: Managing Member

STATE OF ALABAMA)

JWS L.L.C.

SHELBY COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that ANTHONY JOSEPH, as Managing Member of JWS L.L.C. whose name 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 the foregoing instrument he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 18 day of AUGUST, 1998.

[Signature]
Notary Public

My Commission Expires: 3.1.2002

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