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**DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR
OCMULGEE BANKS**

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DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS

FOR

OCMULGEE BANKS

THIS DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR OCMULGEE BANKS is made on this ____ day of _____, 2005 by Ocmulgee Banks Plantation, LLC, a Georgia limited liability company (hereinafter sometimes, together with successors in title and assigns, as defined hereinafter, sometimes called "Declarant").

W I T N E S S E T H

WHEREAS, Declarant, is the owner of the real property described on Exhibit "A" attached hereto and incorporated herein by this reference (hereinafter the "Property"). Declarant intends by this Declaration to impose upon the Property mutually beneficial covenants, conditions, restrictions and easements under a general plan of improvement and development for the benefit of future owners of property within the residential conservation community to be known as Ocmulgee Banks.

NOW, THEREFORE, Declarant, does hereby declare that the Property, and any additional property which may be subject to this Declaration in accordance with its terms, and including the improvements constructed or to be constructed thereon, is hereby subjected to the provisions of this Declaration and shall be held, sold, transferred, conveyed, used, occupied, and mortgaged or otherwise encumbered subject to the covenants, conditions, restrictions, easements, assessments, and liens, hereinafter set forth, which are for the foregoing purposes and, additionally, for the purpose of protecting the value and desirability of, and which shall run with the title to, the real property hereby or hereafter made subject hereto, and shall be binding on all persons having any right, title, or interest in all or any portion of the real property now or hereafter made subject hereto, their respective heirs, legal representatives, successors, successors-in-title, and assigns, and shall inure to the benefit of each and every owner of all or any portion thereof.

THIS DECLARATION DOES NOT AND IS NOT INTENDED TO CREATE A CONDOMINIUM REGIME SUBJECT TO THE GEORGIA CONDOMINIUM ACT, O.C.G.A. SECTION 44-3-70, ET SEQ. THIS DECLARATION DOES NOT AND IS NOT INTENDED TO CREATE PROPERTY SUBJECT TO THE GEORGIA PROPERTY OWNERS ASSOCIATION ACT, O.C.G.A. SECTION 44-3-220, ET SEQ.

ARTICLE I

DEFINITIONS

The following words, when used in this Declaration (unless the context shall prohibit), shall have the following meanings:

(a) “Architectural Review Board” or “ARB” shall mean and refer to that certain Board as empowered in accordance with Article V hereof.

(b) “Association” shall mean Ocmulgee Banks Community Association, Inc., a Georgia nonprofit corporation, its successors and assigns.

(c) “Board of Directors” or “Board” of the Association shall be the appointed or elected body, as applicable, having such duties as are provided in this Declaration, the Bylaws, the Articles of Incorporation, the Georgia Nonprofit Corporation Code and under other applicable Georgia law.

(d) “Buildout” shall mean and refer to the date upon which the first of the following events occurs: (i) the date on which the Declarant no longer owns a Lot within the Community; or (ii) a date established by the Declarant, in its sole discretion, as indicated by a written instrument filed of record with the Clerk of the Superior Court of Pulaski County, Georgia.

(e) “Bylaws” shall refer to the Bylaws of Ocmulgee Banks Community Association, Inc.

(f) “Common Property” shall mean and refer to that certain real property, personal property, easement or other interests in real property, together with any facilities or improvements located thereon, now or hereafter owned by the Association for the common use and enjoyment of the Owners or otherwise made available to the Association for the common use and enjoyment of the Owners. The Common Property shall include, but not be limited to, the Wilderness Area, the Preserve Area, the Sanctuary Area and all private roads within the Community. Nothing herein shall be construed so as to create any obligation for Declarant to convey any property or improvements to the Association.

(g) “Community” or “Ocmulgee Banks” shall mean and refer to that certain real property and interests therein described in Exhibit “A”, attached hereto and incorporated herein by this reference and any of the Additional Property subjected hereto. Such tract or parcel of property is more particularly depicted on those certain plats recorded in Plat Book 14, Pages 117-177, Pulaski County, Georgia records (hereinafter, as amended, along with all other recorded plats for the Community, including all recorded plats of the Lots within the Community, shall be referred to as the “Plats”).

(h) “Consumptive Activities” shall mean live hunting with either firearms, crossbows or any other hunting device upon the Common Property, but shall not include fishing.

(i) “Declarant” shall mean and refer to Ocmulgee Banks Plantation, LLC, a Georgia limited liability company and its successors-in-title and assigns.

(j) “Declaration” shall mean and refer to this Declaration of Covenants, Conditions and Restrictions for Ocmulgee Banks, as such document may be amended from time to time; provided all such amendments shall not be effective until recorded in the records of the Clerk of the Superior Court of Pulaski County, Georgia.

(k) “Director” shall mean and refer to a member of the Board of Directors of the Association.

(l) “Dwelling” shall mean the structure, constructed or to be constructed on each Lot.

(m) “Lot” shall mean any plot of land within the Community, whether or not improvements are constructed hereon, which constitutes or will constitute, after the construction of improvements, a single-family dwelling site as shown on the Plats. The ownership of each Lot shall include, and there shall pass with each Lot as an appurtenance thereto, membership in the Association.

(n) “Majority” means those eligible votes, Owners, or other group as the context may indicate totaling more than fifty percent (50%) of the total eligible number.

(o) “Member” shall mean and refer to a Person that is a member of the Association.

(p) “Mortgage” means any mortgage, deed to secure debt, deed of trust, and any and all other similar instruments used for the purpose of encumbering real property in the Community as security for payment or satisfaction of an obligation.

(q) “Mortgagee” shall mean the holder of a Mortgage.

(r) “Non-Consumptive Activities” shall mean activities upon the Common Property other than Consumptive Activities. Non-Consumptive Activities include, but are not limited to, wildlife observing, hiking, fishing and trail riding.

(s) “Owner” shall mean and refer to the record owner, of the fee simple title to any Lot located within the Community, excluding, however, any Person holding such interest merely as security for the performance or satisfaction of any obligation.

(t) “Person” means any natural person, as well as a corporation, joint venture, partnership (general or limited), association, trust, or other legal entity.

(u) “Preserve Area” shall mean that certain portion of Common Property as is designated as the Preserve Area(s) on the recorded Plats for the Community.

(v) “Rules and Regulations” shall mean and refer to those rules and regulations promulgated by the Board pursuant to this Declaration and the Bylaws, as such rules and regulations may be amended from time to time.

(w) “Sanctuary Area” shall mean and refer to that certain portion of the Common Property as is designated as the Sanctuary Area(s) on the recorded Plats for the Community. No Consumptive Activities shall be permitted within the Sanctuary Area.

(w) “Wilderness Area” shall mean and refer to that certain portion of the Common Property which, subject to the terms of this Declaration, is reserved for certain Consumptive Activities and is designated as the Wilderness Area on the recorded Plats for the Community.

ARTICLE II

ASSOCIATION MEMBERSHIP AND VOTING RIGHTS

Section 1. Membership. Every Person who is the record owner of a fee or undivided fee interest in any Lot that is subject to this Declaration shall be a Member of and have a membership in the Association. The foregoing is not intended to include Persons who hold an interest merely as security for the performance of an obligation, and the giving of a security interest shall not terminate the Owner’s membership. No Owner, whether one or more Persons, shall have more than one (1) membership per Lot owned. In the event of multiple Owners of a Lot, votes and rights of use and enjoyment shall be as provided in this Declaration and in the Bylaws. Membership shall be appurtenant to and may not be separated from ownership of any Lot. The rights and privileges of membership, including the right to vote and to hold office, may be exercised by a Member or the Member’s spouse, but in no event shall more than one (1) vote be cast nor office held for each Lot owned. Membership in the Association shall be automatic and mandatory for each Owner and all provisions of this Declaration shall be read to establish the mandatory and automatic nature of such membership.

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

(a) Class “A”. Class “A” Members shall be all Owners, except the Class “B” Member, if any. Until such time as the Class “B” membership shall cease as provided in Section 2(b) below, the Class “A” membership shall be a non-voting membership unless otherwise provided herein. Upon the termination of the Class “B” membership, the Class “A” Members shall be entitled to one (1) vote for each Lot. 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.

(b) Class “B”. The Class “B” Member shall be the Declarant. Unless otherwise provided herein, the Class “B” Member shall be entitled to vote on all matters and in all events until such time as the Class “B” membership shall cease. 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:

(i) the date on which seventy five percent (75%) of the Lots intended by Declarant to be subject to this Declaration have been conveyed to an Owner other than the Declarant;

(ii) ten (10) years from the date this Declaration is recorded in the Pulaski County, Georgia records;

(iii) when, in its discretion, the Declarant chooses to terminate the Class "B" membership by filing of record with the Clerk of the Superior Court of Pulaski County, Georgia a written notice of such termination.

So long as the Class "B" membership shall exist, the Class "B" Member may appoint the members of the Board of Directors.

(c) After the termination of the Class "B" membership, the Association shall call a special meeting to be held at which Owners shall elect Directors. At annual meetings of the membership thereafter, Directors shall be elected. All eligible Members of the Association shall vote on all Directors to be elected, and the candidate(s) receiving the most votes shall be elected.

Section 3. Consumptive Activity Use Designation. Subject to the restrictions set forth in Article V, Section 4, any Lot owned by a corporate entity or more than one Person shall be required to designate, in writing, one (1) individual for whom the Association shall consider the Owner for purposes of exercising the Consumptive Activities. Such designation shall not be made or changed more than once in any twelve (12) month period. For purposes of this Section, a married husband and wife shall collectively be considered one (1) Person.

ARTICLE III

ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation for Assessments. Except as otherwise provided in Section 7 hereinbelow as respects Declarant, each Owner of any Lot, by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, covenants and agrees to pay to the Association: (a) annual assessments or charges; (b) special assessments, such assessments to be established and collected as hereinafter provided; and (c) specific assessments against any particular Lot which are established pursuant to the terms of this Declaration, including, but not limited to, reasonable fines as may be imposed in accordance with the terms of this Declaration. All such assessments, together with late charges, interest, not to exceed the maximum rate permitted by law (but not to exceed eighteen percent (18%) per annum), costs, including, without limitation, reasonable attorney's fees actually incurred in an amount not less than fifteen percent (15%) of the principal and interest collected, shall be a charge on the land and shall be a continuing lien upon the Lot against which each assessment is made. Each such assessment, together with late charges, interest, costs, including, without limitation, reasonable attorney's fees actually incurred, shall also be the personal obligation of the Person who was the

Owner of such Lot at the time the assessment fell due. Each Owner shall be personally liable for the portion of each assessment coming due while the Owner of a Lot, and each grantee of an Owner shall be jointly and severally liable for such portion thereto as may be due and payable at the time of conveyance; provided, however, the liability of a grantee for the unpaid assessments of its grantor shall not apply to the first Mortgagee taking title through foreclosure proceedings or deed in lieu of foreclosure.

Annual assessments shall be levied equally on all similarly situated Lots and shall be paid in such manner and on such dates as may be fixed by the Board of Directors, which may include, without limitation, acceleration, upon ten (10) days' written notice, of the annual assessment for delinquents. Unless otherwise provided by the Board, the assessment shall be paid in annual installments.

Section 2. Purpose of Assessment. The assessments provided for herein shall be used for the general purpose of promoting the recreation, health, safety, welfare, common benefit, and enjoyment of the Owners and occupants of Lots, including the maintenance of real and personal property, all as may be more specifically authorized from time to time by the Board of Directors.

Section 3. Computation. It shall be the duty of the Board to prepare a budget covering the estimated costs of operating the Association during the coming year, which shall include a capital contribution or reserve in accordance with a capital budget separately prepared. The Board shall cause the budget and the assessments to be levied against each Lot for the following year to be delivered to each Member at least thirty (30) days prior to the end of the current fiscal year. The budget and the assessment shall become effective unless disapproved at a meeting of the Members held within the first sixty (60) days of the then current fiscal year by a Majority of the Members of the Association eligible to vote. Notwithstanding the foregoing, however, in the event the membership disapproves the proposed budget or the Board fails for any reason so to determine the budget for the succeeding year, then and until such time as a budget shall have been determined, as provided herein, the budget in effect for the then current year shall continue for the succeeding year.

Section 4. Special Assessments. In addition to the other assessments authorized herein, the Association may levy special assessments from time to time, 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 Property, including fixtures and personal property 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. Special assessments shall be paid as determined by the Board and the Board may permit special assessments to be paid in installments, extending beyond the fiscal year in which the special assessment is imposed.

Section 5. Lien for Assessments. All sums assessed against any Lot pursuant to this Declaration, together with late charges, interest, costs, including, without limitation, reasonable attorney's fees actually incurred, as provided herein, shall be secured by a lien on such Lot in

favor of the Association. Such lien shall be superior to all other liens and encumbrances on such Lot, except for (a) liens for ad valorem taxes; or (b) liens for all sums unpaid on a first Mortgage or on any Mortgage to the Declarant duly recorded in the land records of Pulaski County and all amounts advanced pursuant to such Mortgage and secured thereby in accordance with the terms of such instrument.

A lien for assessments shall not be affected by any sale or transfer of a Lot; provided however, a sale or transfer pursuant to a foreclosure of a first Mortgage shall extinguish a subordinate lien for assessment which became due and payable prior to such sale or transfer. Any delinquent assessments that are so extinguished may be reallocated and assessed to all of the Lots as a common expense. A sale or transfer pursuant to a foreclosure does not relieve the purchaser or transferee of a Lot for, nor the Lot from the lien of, any assessments that become due and payable after the date of the transfer.

Section 6. Effect of Nonpayment of Assessments: Remedies of the Association. Any assessments or installment thereof which are not paid when due shall be delinquent. Any assessment or installment thereof delinquent for a period of more than ten (10) days shall incur a late charge in an amount as the Board may from time to time determine. The Association shall cause a notice of delinquency to be given to any Member who has not paid within ten (10) days following the due date. If the assessment is not paid within thirty (30) days, a lien, as herein provided, shall attach and, in addition, the lien shall include interest, not to exceed the maximum rate permitted by law (but not to exceed eighteen percent (18%) per annum) on the principal amount due, all late charges from the date first due and payable, all costs of collection, including, without limitation, reasonable attorney's fees actually incurred, and any other amounts provided or permitted by law. In the event that the assessment remains unpaid after sixty (60) days, the Association may, as the Board shall determine, institute suit to collect such amounts and/or to foreclose its lien. Each Owner, by acceptance of a deed or as a party to any other type of a conveyance, vests in the Association or its agents the right and power to bring all actions against such Owner personally, for the collection of such charges as a debt or to foreclose the aforesaid lien in the same manner as other liens for the improvement of real property. The lien provided for in this Article shall be in favor of the Association and shall be for the benefit of all other Owners. The Association, acting on behalf of the Owners, shall have the power to bid on the Lot at any foreclosure sale or to acquire, hold, lease, mortgage, or convey the same.

No Owner may waive or otherwise exempt himself from liability for the assessments provided for herein, including by way of illustration, but not limitation, abandonment of the Lot. No diminution or abatement of any assessment shall be claimed or allowed by reason of any alleged failure of the Association to take some action or perform some function required to be taken or performed by the Association under this Declaration or the Bylaws, or for inconvenience or discomfort arising from the making of repairs or improvements which are the responsibility of the Association, or from any action taken by the Association to comply with any law, ordinance, or with any order or directive of any municipal or other governmental authority, the obligation to pay assessments being a separate and independent covenant on the part of each Owner.

All payments shall be applied first to costs, then to late charges, then to interest and then to delinquent assessments.

Section 7. Date of Commencement of Assessments. Notwithstanding anything in this Declaration to the contrary, assessments shall be due and payable by an Owner on a Lot commencing on the date the Lot is first conveyed by the Declarant to another Owner.

Section 8. Declarant Contribution. Until the Class "B" Membership of Declarant ceases to exist, Declarant shall have the right, but not the obligation, to advance funds to the Association sufficient to satisfy the deficiency, if any, between the actual operating expenses of the Association and the sum of all assessments collected by the Association in any fiscal year. Such advances shall, upon the request of Declarant, be evidenced by a promissory note(s) from the Association in favor of the Declarant. Failure of the Declarant to obtain a promissory note from the Association at the time of any such advancement shall not invalidate the debt. Any one advancement of funds to the Association by the Declarant shall not obligate the Declarant to make further advancements of funds to the Association.

ARTICLE IV

MAINTENANCE; CONVEYANCE OF COMMON PROPERTY TO ASSOCIATION

Section 1. Association's Responsibility. The Association shall maintain and keep in good repair the Common Property. This maintenance shall include, without limitation, maintenance, repair, and replacement, subject to any insurance then in effect, of all landscaping and improvements situated on the Common Property. The Association shall maintain the common mailboxes and all entry features for the Community, all of which shall be Common Property, including any landscaping and grassed areas adjacent thereto and pay the expenses for water and electricity, if any, provided to all such entry features and associated landscaping and grassed areas. In addition, the Association shall have the right, but not the obligation, to maintain other property not owned by the Association, whether within or without the Community, where the Board has determined that such maintenance would benefit all Owners.

In the event that the Association determines that the need for maintenance, repair, or replacement that is the responsibility of the Association hereunder is caused through the willful or negligent act of an Owner, or the family, guests, lessees, or invitees of any Owner, and is not covered and paid for by insurance, in whole or in part, then the Association may perform such maintenance, repair or replacement at such Owner's sole cost and expense, and all costs thereof shall be added to and become a part of the assessment to which such Owner is subject and shall become a lien against the Lot of such Owner.

The Association shall not be liable for any injury or damage to any person or property (a) caused by the elements; (b) caused by any Owner or any third party, or by their respective guests, invitees, licensees, successors or assigns; (c) resulting from any rain or surface water which may leak or flow from any portion of the Common Property; or (d) caused by the failure of the Association to maintain the Common Property, unless such failure is caused by the willful

misconduct or gross negligence of the Association. The Association shall not be liable to any Owner for any loss or damage, by theft or otherwise, of any property of such Owner or his respective guests, invitees, licensees, tenants, successors or assigns. No diminution or abatement of assessment shall be claimed or allowed by reason of any alleged failure of the Association to take some action or to perform some function required to be taken or performed by the Association under this Declaration, or for the inconvenience or discomfort arising from the making of improvements or repairs which are the responsibility of the Association, or from any action taken by the Association to comply with any law, ordinance or with any order or directive of any municipal or governmental authority, it being acknowledged by each Owner that the obligation to pay assessments pursuant to this Declaration is a separate and independent covenant on the part of each Owner.

Section 2. Owner's Responsibility. Except as provided in Section 1 above, upon the conveyance of a Lot to an Owner, all maintenance of the Lot and all structures thereon (including the Dwelling), landscaping, and other improvements thereon shall be the sole responsibility of the Owner thereof, who shall maintain such Lot, at all times, in a manner consistent with the community-wide standard and this Declaration. In the event that the Board of Directors of the Association determines that any Owner has failed or refused to discharge properly any of such Owner's obligations with regard to the maintenance, repair, or replacement of items for which such Owner is responsible hereunder, the Association shall, except in an emergency situation, give the Owner written notice of the Association's intent to provide such necessary maintenance, repair, or replacement at the Owner's sole cost and expense. The notice shall set forth with reasonable particularity the maintenance, repairs, or replacement deemed necessary. The Owner shall have ten (10) days after receipt of such notice within which to complete such repair or replacement, or if such repair or replacement is not capable of completion within a ten (10) day period, to commence such work which shall be completed within a reasonable time. If any Owner does not comply with the provisions hereof, the Association may provide any such maintenance, repair, or replacement at such Owner's sole cost and expense, and all costs shall be added to and become a part of the assessment to which such Owner is subject and shall become a lien against the Lot.

Section 3. Conveyance of Common Property by Declarant to Association. The Declarant may transfer or convey to the Association any personal property and any improved or unimproved real property, leasehold, easement, or other property interest. Such conveyance shall be accepted by the Association and the property shall thereafter be Common Property to be maintained by the Association for benefit of all or part of its Members. Notwithstanding the above, Declarant shall convey the Wilderness Area, Preserve Area, Sanctuary Area and all private roads to the Association by the date on which seventy five percent (75%) of the Lots intended by Declarant to be subject to this Declaration have been conveyed to an Owner other than the Declarant. Declarant shall not be required to make any improvements whatsoever to property to be conveyed and accepted pursuant to this Section.

ARTICLE V

USE RESTRICTIONS AND RULES

Section 1. General. This Article, beginning at Section 2, sets out certain use restrictions which must be complied with by all Owners and occupants. These use restrictions may only be amended in the manner provided in Article XII, Section 4, hereof regarding amendment of this Declaration. In addition, the Board may, from time to time, without consent of the Members, promulgate, modify, or delete Rules and Regulations applicable to the Community. Such Rules and Regulations shall be distributed to all Owners and occupants prior to the date that they are to become effective shall thereafter be binding upon all Owners and their families, tenants, guests and invitees.

Section 2. Residential Use. The Lots within the Community shall be and are restricted exclusively to single-family residential use and no trade or business of any kind may be conducted in or from a Lot or any part of the Community either as a primary or accessory use of either the Lot or any portion of the Community; provided, however, an Owner or occupant may conduct such business activities within a Dwelling located thereon so long as (a) the existence or operation of the business activity is not apparent or detectable by sight, sound, or smell from the exterior of the dwelling unit; (b) the business activity does not regularly involve persons or vehicles coming into the Community who do not reside in the Community; (c) the business activity does not involve having any tools of a particular trade stored or placed in any area which can be seen from another Lot or the Common Property; (d) the business activity conforms to all zoning requirements for the Community; (e) the business activity is consistent with the residential character of the Community; (f) the business activity does not require use of Common Property utilities; and (g) the business activity does not constitute a nuisance or a hazardous or offensive use, as may be determined in the sole discretion of the Board of Directors. The terms “business” and “trade” as used in this provision shall be construed to have their ordinary, generally accepted meanings, and shall include, without limitation, any occupation, work or activity undertaken on an ongoing basis which involves the provision of goods or services to persons other than the provider’s family and for which the provider receives a fee or compensation or other form of consideration, regardless of whether: (i) the activity is engaged in full or part time; (ii) the activity is intended to or does generate a profit; or (iii) a license is required for the activity. Leasing of a Lot or use of a Lot as a vacation timesharing plan or multiple ownership plan shall be considered a business or business activity in violation of this Section. The Board may issue rules regarding permitted business activities.

Section 3. Architectural Standards. No Dwelling, exterior construction, alteration, structure, improvement, addition, or erection of any nature whatsoever shall be commenced or placed upon any part of the Community, except such as is installed by the Declarant, or as is approved in accordance with this Section, or as is otherwise expressly permitted herein. No Dwelling, exterior construction, improvement, structure, addition, erection, or alteration shall be made unless and until plans and specifications showing at least the nature, kind, shape, height, materials, and location shall have been submitted in writing to and approved by an Architectural Review Board. The ARB may be established such that it is divided into two (2) subcommittees,

with one (1) subcommittee having jurisdiction over modifications and the other having jurisdiction over new construction. The Board may employ architects, engineers, or other Persons as it deems necessary to enable the ARB to perform its review. The ARB may, from time to time, delegate any of its rights or responsibilities hereunder to one (1) or more duly licensed architects or other qualified Persons, which shall have full authority to act on behalf of the committee for all matters delegated. Written design guidelines and procedures may be promulgated for the exercise of this review, which guidelines may provide for a review fee. Until the date of Buildout, the Declarant shall appoint all members of the ARB and may remove such members with or without cause. After the date of Buildout, the Board shall have the right to appoint and remove members of the ARB with or without cause.

The ARB shall have the right to approve or disapprove any submitted plans or specifications that are not in compliance with this Declaration, if they are incomplete or if the ARB reasonably determines that such plans and specifications are not consistent with the community-wide standard considering among other things, the following: (i) architectural character and nature, shape, color, size, material, location and kind of all proposed improvements, taking in consideration the aesthetic quality of any Dwelling with respect to height, form, proportion, volume, siding and exterior materials; (ii) adequacy of lot dimensions for proposed improvements; (iii) conformity and harmony of exterior design with neighboring Lots and improvements; (iv) relation of topography, grade and finished ground elevations to that of neighboring Lots and improvements; (v) screening of mechanical and other installations; (vi) functional appropriateness with respect to vehicle handling, sitting of buildings (both in relationship to one another and in relationship to buildings, existing or proposed, located on other Lots), drainage, utility service systems and lighting; or (vii) extent and quality of landscaped areas. The ARB shall be the sole arbiter of such plans and may withhold approval for any reason, including purely aesthetic considerations. The ARB shall be entitled to stop any construction in violation of these restrictions.

Prior to the commencement of construction of improvements, erection, construction, addition, or structure on any Lot, including any Dwelling (hereinafter collectively called "improvements"), the Owner of such Lot shall submit detailed information in writing regarding the proposed improvements including site plans and, if requested by the ARB, two (2) full sets of final construction drawings and specifications (which shall be sealed and certified by duly licensed architect or engineer if so required by the ARB) (hereinafter the "Plans"), showing or stating all aspects of the proposed improvements including, but not limited, to the following: (i) location of all structures, street rights-of-way and setback lines; (ii) location of all walks, driveways and curve lines; (iii) all landscaping, including location, height, spread, type and number of trees and shrubs and location and type of all ground cover and material, and existing trees and limits of clearing and grading; (iv) location, height, intensity and fixture type of all exterior lighting; (v) location, size and type of all fencing; (vi) architectural floor plans, elevation, wall sections and details of the Dwelling; (vii) building material and color information, including samples if requested; and (viii) size and square footage and height of the Dwellings and all other improvements.

If construction has not commenced within one (1) year from the date the Plans are approved, then the approval given pursuant to this Article shall be deemed to be automatically revoked by the ARB, unless the ARB extends the time for commencing construction. In any event, all work covered by such approval shall be completed within nine (9) months of the commencement thereof unless the ARB extends the time for completion or such period of time as completion is rendered impossible or would result in great hardship due to strikes, fires, national emergencies, critical material shortages or other intervening forces beyond the control of the Owner.

All improvements, including Dwellings, constructed, erected, placed, altered, remodeled, maintained or permitted on any Lot shall comply with any and all applicable federal, state, county and municipal zoning and building restrictions, including, but not limited to, grading, clearing, construction of impervious surfaces, building and other construction rules and regulations.

If the ARB fails to approve or to disapprove submitted Plans and specifications within sixty (60) days after the Plans and specifications have been submitted to it, approval will not be required, and the Owner will be deemed to have fully complied with this Section. Approval of any Plans with regard to a Lot shall not be deemed to be a waiver of the ARB's right, in its discretion, to disapprove similar Plans and specifications, or any features or elements included therein, for any other Lot. As a condition of approval under this Section, each Owner, on behalf of such Owner and such Owner's successors-in-interest, shall assume all responsibilities for maintenance, repair, replacement, and insurance to and on any change, modification, addition, or alteration. In the discretion of the ARB, an Owner may be made to verify such condition of approval by a recordable written instrument acknowledged by such Owner on behalf of such Owner and such Owner's successors-in-interest. Any member of the Board or its representatives shall have the right, during reasonable hours and after reasonable notice, to enter upon any property to inspect for the purpose of ascertaining whether or not these restrictive covenants have been or are being complied with. Such Person or Persons shall not be deemed guilty of trespass by reason of such entry. If the ARB shall determine that such Plans have not been approved or that the Plans are not being followed or adhered to, the ARB may in its discretion give the Owner of such Lot written notice of such violation. If such violation is not corrected, the Board of Directors shall have the right to enjoin further construction and/or require the removal or correction of any work in place that does not comply with the approved Plans or this Declaration and to take such other action as may be allowed under this Declaration, the Bylaws or under applicable law.

PLANS AND SPECIFICATIONS ARE NOT APPROVED FOR ENGINEERING OR STRUCTURAL DESIGN OR QUALITY OF MATERIALS, AND BY APPROVING SUCH PLANS AND SPECIFICATIONS NEITHER THE ARB, THE MEMBERS THEREOF, NOR THE ASSOCIATION ASSUMES LIABILITY OR RESPONSIBILITY THEREFOR, NOR FOR ANY DEFECT IN ANY STRUCTURE CONSTRUCTED FROM SUCH PLANS AND SPECIFICATIONS. NEITHER DECLARANT, THE ASSOCIATION, THE ARB, THE BOARD, NOR THE OFFICERS, DIRECTORS, MEMBERS, EMPLOYEES, AND AGENTS OF ANY OF THEM SHALL BE LIABLE IN DAMAGES TO ANYONE SUBMITTING

PLANS AND SPECIFICATIONS TO ANY OF THEM FOR APPROVAL, OR TO ANY OWNER OF PROPERTY AFFECTED BY THESE RESTRICTIONS BY REASON OF MISTAKE IN JUDGMENT, NEGLIGENCE, OR NONFEASANCE ARISING OUT OF OR IN CONNECTION WITH THE APPROVAL OR DISAPPROVAL OR FAILURE TO APPROVE OR DISAPPROVE ANY SUCH PLANS OR SPECIFICATIONS. EVERY PERSON WHO SUBMITS PLANS OR SPECIFICATIONS AND EVERY OWNER AGREES THAT SUCH PERSON OR OWNER WILL NOT BRING ANY ACTION OR SUIT AGAINST DECLARANT, THE ASSOCIATION, THE ARB, THE BOARD, OR THE OFFICERS, DIRECTORS, MEMBERS, EMPLOYEES, AND AGENTS OF ANY OF THEM TO RECOVER DAMAGES AND HEREBY RELEASES, REMISES, QUITCLAIMS, AND COVENANTS NOT TO SUE FOR ALL CLAIMS, DEMANDS, AND CAUSES OF ACTION ARISING OUT OF OR IN CONNECTION WITH ANY JUDGMENT, NEGLIGENCE, OR NONFEASANCE AND HEREBY WAIVES THE PROVISIONS OF ANY LAW WHICH PROVIDES THAT A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS, DEMANDS, AND CAUSES OF ACTION NOT KNOWN AT THE TIME THE RELEASE IS GIVEN.

Section 4. Consumptive and Non-Consumptive Activities. The exercising of Consumptive Activities and Non-Consumptive Activities within the Community shall be limited to an Owner and his or her spouse, children and guests. The Owner's children and guests shall be permitted to exercise Consumptive Activities and Non-Consumptive Activities only so long as the Owner is physically present within the Community. Any Lot owned by a corporation, partnership, limited liability company or other entity shall be required to designate, in writing, one (1) individual for whom the Association shall consider the Owner for purposes of exercising the Consumptive Activities pursuant to this Section, so long as such designated individual has a majority direct or indirect controlling interest in such entity and such designation shall not be made or changed more than once in any twelve (12) month period. Notwithstanding the above, the Board may designate special events in which certain individuals who would not otherwise be permitted to exercise Consumptive Activities shall be permitted to hunt within the Common Property, subject to such restrictions as may be adopted by the Board. The seasonal harvest of deer, turkeys, and hogs ("Harvest") allowed per Owner, per his or her spouse and per each of the Dependent Children of the Owner is limited to the total seasonal quota allowed for an individual by the Georgia Department of Natural Resources regulations or the Rules and Regulations, whichever is more restrictive. The cumulative seasonal Harvest by all Non-Dependent Children and guests of an Owner shall not exceed the total quota allowed by the Georgia Department of Natural Resources regulations or the Rules and Regulations, whichever is more restrictive, for two (2) combined individuals. For purposes of this Section, Dependent Children shall be defined as an Owner's unmarried, dependent children or step-children under the age of twenty three (23) who are living at home with such Person or attending school on a full-time basis.

Section 5. Signs. No sign of any kind shall be erected by an Owner or occupant within the Community without the prior written consent of the ARB. Notwithstanding the foregoing, the Board and the Declarant shall have the right to erect reasonable and appropriate signs. Any signs required by legal proceedings may be erected upon any Lot. The provisions of this Section shall not apply to any person holding a Mortgage who becomes the Owner of any

Lot as purchaser at a judicial or foreclosure sale conducted with respect to a first Mortgage or as transferee pursuant to any proceeding in lieu thereof.

Section 6. Vehicles. All vehicles, of any type, kept or maintained in Ocmulgee Banks must be kept on the gravel driveway of such Owner's Lot, in an enclosed garage or in an area designated by the Board, if any. No vehicle may be parked within twenty feet (20') of any adjacent property line. Any vehicle parked in violation of this Declaration for more than twelve (12) hours without the prior written approval of the Board of Directors shall be considered a nuisance and may be immediately removed from Ocmulgee Banks by the Board of Directors. An Owner shall be responsible for all charges incurred by the Board of Directors in connection with the removal of any vehicle if such vehicle is owned or leased by the Owner or a family member, guest, invitee or tenant of the Owner. No vehicle may be parked along any street for any period longer than forty-eight (48) consecutive hours or in a manner which impedes traffic, without the prior written approval of the Board of Directors. Vehicles which are either dismantled, partially dismantled, inoperative, discarded or which do not have valid license plates and current registration tags attached thereto must be stored within an enclosed garage. No Owner or occupant of any Lot shall repair or restore any vehicle upon any Lot except within an enclosed garage or only to the extent necessary to enable its movement in the event of an emergency repair. The Board of Directors shall have the right to adopt reasonable rules and regulations concerning the parking and operation of vehicles within the Community.

Section 7. Traffic Regulations. The Association is hereby authorized to promulgate, administer and enforce Rules and Regulations governing vehicular and pedestrian traffic, including reasonable safety measures speed limits and hours of operation of certain types of vehicles, within the private roads of the Community and Common Property. The Association shall be entitled to enforce such Rules and Regulations by establishing such enforcement procedures as it deems appropriate, including levying of fines for any violations thereof. All vehicles of any kind and nature which are operated on the roads within the Community shall be operated in a careful, prudent, safe and quiet manner and with due consideration for the rights of all Owners and occupants of Lots.

Section 8. Leasing. In order (1) to carry out the purposes for which the Community was formed by preserving the character of the Community as a homogeneous residential community of owner-occupied Dwellings and by preventing the Dwellings from assuming the character of an apartment, renter-occupied complex, (2) to assist in compliance with the eligibility requirements for financing in the secondary mortgage market, and (3) for other purposes, leasing of Lots in the Community shall be prohibited, except in the case of a roommate situation where an Owner occupying a Lot desires to lease his Lot to one (1) other individual, provided the Owner continues to reside in and occupy the Lot throughout the duration of the lease ("Roommate"). For purposes of the exercise of Consumptive Activities, a Roommate shall be considered a "guest" of the Owner pursuant to Article V, Section 4 of the Declaration. "Leasing," for purposes of this Declaration, is defined as regular occupancy of a Lot by any person other than the Owner, with or without a written lease agreement, for which the Owner, any relative of the Owner or any other agent of the Owner receives any consideration or benefit, including, but not limited to, a fee, service, gratuity, or emolument. All Roommate leases shall have a minimum term of at least one

(1) year. All Roommate leases shall require, without limitation, that the tenant acknowledge receipt of a copy of the Declaration, Bylaws, and Rules and Regulations of the Association. The Roommate lease shall also obligate the tenant to comply with the foregoing and shall provide that in the event of noncompliance, the Board, in addition to any other remedies available to it, may evict the tenant on behalf of the Owner and specifically assess all costs associated therewith against the Owner and the Owner's property. In the event an Owner leases such Owner's Lot to a Roommate, the Owner shall give to the Association, in writing, prior to the effective date of such lease, the name of the lessee and such other information as the Board may reasonably require.

Section 9. Occupants Bound. All provisions of the Declaration, Bylaws, and Rules and Regulations which govern the conduct of Owners and which provide for sanctions against Owners shall also apply to all occupants and guests even though occupants and guests are not specifically mentioned. An Owner is responsible for the conduct of his family members, guests, occupants and invitees and may levied fines for any of their family members', guests', tenants', occupants' and invitees' violation of the Declaration, Bylaws or Rules and Regulations.

Section 10. Animals and Pets. No animals, pets, livestock, birds or poultry of any kind shall be raised, bred or kept on any Lot, except that dogs, cats and other usual household pets may be kept by an Owner on his respective Lot and within their respective Dwelling provided they are not kept, bred or maintained for any commercial purpose and do not endanger the health of or unreasonably disturb Owners of Lots within the Community. The Board of Directors shall have the right to adopt reasonable Rules and Regulations governing animals and pets kept by Owners of Lots in the Community, including the right to prohibit animals of a certain size, weight or type and the right to limit the number of pets kept at any individual Lot. No structure for the care, housing or confinement of any pet or animal shall be constructed or maintained on any part of the Common Property, and any such structures maintained on a Lot must be approved by the ARB pursuant to Article V of this Declaration. Pets and animals shall be on a leash at all times when walked or exercised in any portion of the Community, except on the Owner's Lot or on designated portions of the Common Property when being trained or used in the course of hunting. The Owner of any pet or animal shall immediately remove such pet's or animal's excrement from any portion of any Lot not owned by the owner of the animal or pet. In the event an animal or pet is deemed by the Board of Directors to be a nuisance or to be kept in violation of this Declaration, the Board of Directors shall have the right to require the Owner of such animal or pet to remove such animal or pet from the Community. The animal control authority shall be permitted to enter the Community to patrol and remove all pets and animals which are in violation of such animal control regulations or this Declaration.

Section 11. Temporary Structures. Other than temporary facilities as might be installed by Declarant or a builder, with the Declarant's consent, no structure of a temporary character, whether a trailer, tent, shack, garage, barn or other out building, shall be permitted, maintained or used on any Lot at any time as a residence or for any other purpose, either temporarily or permanently.

Section 12. Nuisance. It shall be the responsibility of each Owner and occupant to prevent the development of any unclean, unhealthy, unsightly, or unkempt condition on his or her Lot. No Lot within the Community shall be used, in whole or in part, for the storage of any property or thing that will cause such Lot to appear to be in an unclean or untidy condition or that will be obnoxious to the eye; nor shall any substance, thing, or material be kept that will emit foul or obnoxious odors or that will cause any noise or other condition that will or might disturb the peace, quiet, safety, comfort, or serenity of the Owners and occupants of surrounding Lots. No noxious or offensive activity shall be carried on within the Community, nor shall anything be done tending to cause embarrassment, discomfort, annoyance, or nuisance to any Person using any property within the Community. There shall not be maintained any plants or animals or device or thing of any sort whose activities or existence in any way is noxious, dangerous, unsightly, unpleasant, or of a nature as may diminish or destroy the enjoyment of the Community. Without limiting the generality of the foregoing, no speaker, horn, whistle, siren, bell, amplifier or other sound device, except such devices as may be used exclusively for security purposes, shall be located, installed or maintained upon the exterior of any Lot unless required by law.

Section 13. Unsightly or Unkempt Conditions. The pursuit of hobbies or other activities, including specifically, without limiting the generality of the foregoing, the assembly and disassembly of motor vehicles and other mechanical devices, which might tend to cause disorderly, unsightly, or unkempt conditions, shall not be pursued or undertaken in any part of the Community.

Section 14. Antennas or Similar Equipment. The installation of antennas, satellite dishes and other similar or related equipment shall be subject to such Rules and Regulations as are lawfully adopted from time to time by the Board of Directors. Such Rules and Regulations shall be enforced as if fully set forth herein.

Section 15. Tree Removal. No trees that are more than seven (7) inches in diameter at a point two (2) feet above the ground shall be removed without the prior written consent of the ARB. Notwithstanding all of the above, no consent or approval is required for the removal of any trees, regardless of their diameter, that are located within ten (10) feet of a septic field, a sidewalk, a residence or a driveway.

Section 16. Sight Distance at Intersections. All property located at street intersections shall be landscaped so as to permit safe sight across the street corners. No fence, wall, hedge, or shrub planting shall be placed or permitted to remain where it would create a traffic or sight problem.

Section 17. Garbage Cans, Woodpiles, Etc. All garbage cans, woodpiles, swimming pool pumps, filters and related equipment, air-conditioning compressors and other similar items shall be located or screened so as to be concealed from view of neighboring streets and property. All rubbish, trash, and garbage shall be regularly removed and shall not be allowed to accumulate. Trash, garbage, debris, or other waste matter of any kind may not be dumped or burned within the Community.

Section 18. Subdivision of Lot. No Lot shall be subdivided or its boundary lines changed except with the prior written approval of the ARB. Declarant, however, hereby expressly reserves the right to replat any Lot or Lots owned by Declarant. Any such division, boundary line change, or replatting shall not be in violation of the applicable subdivision and zoning regulations.

Section 19. Firearms. The use of firearms in any area of the Community other than in designated portions of the Wilderness Area is prohibited. In addition to other areas within the Wilderness Area, Declarant may designate certain roads (and areas adjacent thereto) within the Wilderness Area in which no firearms may be discharged. The term “firearms” includes without limitation “B-B” guns, pellet guns, and small firearms of all types.

Section 20. Crossbows. Subject to such Rules and Regulations as may be adopted by the Board from time to time, the use of crossbows shall be permitted upon Lots by the Owner or his family members, guests, tenant, occupants or invitees, so long as such activity is personally supervised by an individual at least twenty-one (21) years of age and is confined to the Owner’s Lot so as to not permit arrows to enter any other Lot or unauthorized areas of the Common Property. The use of crossbows shall also be permitted within designated portions of the Preserve Area and Wilderness Area, so long as the user is permitted to undertake Consumptive Activities and such activity is personally supervised by an individual of at least twenty-one (21) years of age.

Section 21. Fences. No fence or fencing type barrier of any kind shall be placed, erected, allowed, or maintained upon any portion of the Community, including any Lot, without the prior written consent of the ARB. The ARB may issue guidelines detailing acceptable fence styles or specifications, but in no event may a barbed wire fence or chain link fence be approved, except as otherwise stated herein. A black plastic-coated chain link fence may be permitted by the ARB along the side Lot lines and the rear Lot line, but the portion of the fence along the rear line of the Dwelling must consist of wood. In no event shall any fence be placed in front of the rear line of the Dwelling.

Section 22. Utility Lines. No overhead utility lines, including lines for cable television, shall be permitted within the Community, except for temporary lines as required during construction and lines installed by or at the request of Declarant.

Section 23. Air-Conditioning Units. Except as may be permitted by the ARB, no window air-conditioning units may be installed.

Section 24. Lighting. Except as may be permitted by the ARB, exterior lighting visible from the street shall not be permitted except for (a) approved lighting as originally installed on a Lot; (b) one (1) decorative post light; or (c) seasonable decorative lights at Christmas.

Section 25. Artificial Vegetation, Exterior Sculptures, and Similar Items. No artificial vegetation shall be permitted on the exterior of any Lot. Exterior sculptures, foundations, flags, and similar items must be approved by the ARB.

Section 26. Energy Conservation Equipment. No solar energy collector panels or attendants hardware or other energy conservation equipment shall be constructed or installed unless they are an integral and harmonious part of the architectural design of a structure, as determined in the sole discretion of the ARB.

Section 27. Swimming Pools. No swimming pool shall be constructed, erected or maintained upon any Lot without the prior written consent of the ARB.

Section 28. Play Equipment, Vegetable Gardens and Hammocks. No play equipment, vegetable gardens or hammocks may be placed on any Lot other than between the rear Dwelling line and the rear Lot line, without the prior written consent of the ARB.

Section 29. Exteriors. Any change to the exterior color of any improvement located on a Lot, including, without limitation, the dwelling, must be approved by the ARB.

Section 30. Clotheslines. No exterior clotheslines of any type shall be permitted upon any Lot in any location which can be viewed from the Common Property or any other Lot.

Section 31. Exterior Security Devices. Except as may be permitted by the ARB, no exterior security devices, including, without limitation, window bars, shall be permitted on any residence or Lot. Signs placed on the Lot, subject to the limitations provided in Section 4 hereof, or the exterior of the residence stating that such residence is protected by a security system shall not be deemed to constitute an exterior security device.

Section 32. Consumptive and Non-Consumptive Activity Regulations. The Board may establish special Rules and Regulations with respect to Consumptive and Non-Consumptive Activities within the Community. Such Rules and Regulations may provide specific dates and hours of use for certain Consumptive and Non-Consumptive Activities. Unless otherwise made more restrictive by provision of this Declaration of Rules and Regulations, hunting seasons, bag limits and legal hunting methods shall be practiced in accordance with applicable laws, ordinances and rules and regulations established by the State of Georgia and the local and federal governing bodies.

Section 33. Camping. Camping is prohibited on the Common Property, except in areas specifically designated by the Board and only in accordance with Rules and Regulations adopted by the Board from time to time.

Section 34. Compliance with Law. All Federal, State and local laws, rules, regulations and ordinances regarding hunting and fishing must be followed at all times.

Section 35. Off-Road Vehicles. Motor-powered bikes, all-terrain vehicles, off-road motorcycles and other off-road use of vehicles are permitted on designated areas within the Common Property, subject to such Rules and Regulations for use as are adopted by the Board from time to time.

Section 36. Dwelling Size. All Dwellings shall contain a ground floor size of no less than nine hundred (900) square feet of heated floor space.

ARTICLE VI

INSURANCE AND CASUALTY LOSSES

Section 1. Insurance on Common Property. The Board of Directors or the duly authorized agent of the Association shall have the authority and shall obtain insurance for all insurable improvements whether or not located on the Common Property, if any, which the Association is obligated to maintain against loss or damage by fire for the full insurance replacement cost thereof, and may obtain insurance against such other hazards and casualties as the Association may deem desirable. This insurance, if obtained, shall provide, at a minimum, fire and extended coverage, including vandalism and malicious mischief, and shall be in an amount as to be determined by the Board in its sole discretion. The Association may also insure any other property, whether real or personal, owned by the Association, against loss or damage by fire and such other hazards as the Association may deem desirable, with the Association as the owner and beneficiary of such insurance. The insurance coverage with respect to the Common Property shall be written in the name of, and the proceeds thereof shall be payable to the Association. Insurance proceeds shall be used by the Association for the repair or replacement of the property for which the insurance was carried. Premiums for all insurance carried by the Association are common expenses included in the maintenance assessments levied by the Association.

In addition to casualty insurance on the Common Property, the Board of Directors may elect to obtain and continue in effect, on behalf of all Owners, adequate blanket casualty and fire insurance in such form as the Board of Directors deem appropriate in an amount equal to the full replacement value, without deduction for depreciation or co-insurance, of all of the Lots, including the structural portion and fixtures thereof, owned by such Owners. Insurance premiums from any such blanket insurance coverage and any other insurance premiums paid by the Association shall be a common expense of the Association to be included in the maintenance assessments of the Owners, as levied by the Association. The insurance coverage with respect to the Lots shall be written in the name of, and the proceeds thereof shall be payable to the Association as trustee for the Owners.

The Board shall obtain a public liability policy applicable to the Common Property covering the Association and its members for all damage or injury caused by the negligence of the Association or any of its members or agents, and, if reasonably available, directors' and

officers' liability insurance. The public liability policy shall be in an amount to be determined by the Board in its sole discretion.

All insurance obtained by the Board of Directors shall be governed by the provisions hereinafter set forth:

(a) All policies shall be written with a company authorized to do business in Georgia.

(b) Exclusive authority to adjust losses under policies obtained by the Association shall be vested in the Association's Board of Directors; provided, however, no Mortgagee having an interest in such losses may be prohibited from participating in the settlement negotiations, if any, related thereto.

(c) In no event shall the insurance coverage obtained and maintained by the Association's Board of Directors hereunder be brought into contribution with insurance purchased by individual Owners, occupants, or their Mortgagees, and the insurance carried by the Association shall be primary.

(d) All casualty insurance policies shall have an inflation guard endorsement and an agreed amount endorsement if these are reasonably available and all insurance policies shall reviewed annually by one or more qualified persons, at least one of whom must be in the real estate industry and familiar with construction in the county where the Community is located.

(e) The Association's Board of Directors shall be required to make every reasonable effort to secure insurance policies that will provide for the following:

(i) a waiver of subrogation by the insurer as to any claims against the Association's Board of Directors, its manager, the Owners and their respective tenants, servants, agents, and guests;

(ii) a waiver by the insurer of its rights to repair and reconstruct instead of paying cash;

(iii) that no policy may be cancelled, invalidated, or suspended on account of any one or more individual Owners;

(iv) that no policy may be cancelled, subjected to nonrenewal, invalidated, or suspended on account of any defect or the conduct of any director, officer, or employee of the Association or its duly authorized manager without prior demand in writing delivered to the Association to cure the defect or to cease the conduct and the allowance of a reasonable time thereafter within which a cure may be effected by the Association, its manager, any Owner or Mortgagee;

(v) that any “other insurance” clause in any policy exclude individual Owners’ policies from consideration; and

(vi) that no policy may be cancelled, subjected to nonrenewal or substantially modified without at least thirty (30) days’ prior written notice to the Association.

In addition to the other insurance required by this Section, the Board shall obtain worker’s compensation insurance, if and to the extent necessary to satisfy the requirements of applicable laws, and a fidelity bond or bonds on directors, officers, employees, and other persons handling or responsible for the Association’s funds, if reasonably available. If obtained, the amount of fidelity coverage shall be determined in the directors’ best business judgment, and, if available, shall at least equal three (3) months’ assessments plus reserves on hand. Bonds shall contain a waiver of all defenses based upon the exclusion of persons serving without compensation and may not be cancelled, subjected to nonrenewal or substantially modified without at least thirty (30) days’ prior written notice to the Association.

Section 2. Individual Insurance. It shall be the responsibility and obligation of each Owner to obtain insurance, at his own expense, affording liability coverage and/or fire, hazard and property damage coverage upon his Lot.

Section 3. Damage and Destruction -- Insured by Association.

(a) General. Immediately after damage or destruction by fire or other casualty to all or any portion of any improvement covered by insurance written in the name of the Association, the Board of Directors or its duly authorized agent shall proceed with the filing and adjustment of all claims arising under such insurance and obtain reliable and detailed estimates of the cost of repair or reconstruction of the damaged or destroyed property. Repair or reconstruction, as used in this Section, means repairing or restoring the property to substantially the same condition and location that existed prior to the fire or other casualty, allowing for any changes or improvements necessitated by changes in applicable building codes. The Board of Directors shall have the enforcement powers specified in Article XI, Section 1 of this Declaration necessary to enforce this provision.

(b) Repair and Reconstruction. Any damage or destruction to property covered by insurance written in the name of the Association shall be repaired or reconstructed unless, within sixty (60) days after the casualty, at least seventy-five percent (75%) of the Members of the Association eligible to vote decide not to repair or reconstruct. If for any reason either the amount of the insurance proceeds to be paid as a result of such damage or destruction, or reliable and detailed estimates of the cost of repair or reconstruction, or both, are not made available to the Association within such period, then the period shall be extended until such information shall be made available; provided, however, such extension shall not exceed sixty (60) days. No Mortgagee shall have the right to participate in the determination of whether damage or destruction shall be repaired or reconstructed.

If the damage or destruction for which the insurance proceeds are paid is to be repaired or reconstructed and such proceeds are not sufficient to defray the cost thereof, the Board of Directors shall, without the necessity of a vote of the Association's members, levy a special assessment against all Owners in proportion to the number of Lots owned by such Owners. Additional assessments may be made in like manner at any time during or following the completion of any repair or reconstruction. If the funds available from insurance exceed the costs of repair or reconstruction or if the improvements are not repaired or reconstructed, such excess shall be deposited to the benefit of the Association.

In the event that it should be determined by the Association in the manner described above that the damage or destruction shall not be repaired or reconstructed and no alternative improvements are authorized, then, and in that event, the undeveloped portion of the Community shall be maintained by the Association in a neat and attractive condition.

Section 4. Damage and Destruction -- Insured by Owners. The damage or destruction by fire or other casualty to all or any portion of any improvement on a Lot shall be repaired by the Owner thereof within seventy-five (75) days after such damage or destruction or, where repairs cannot be completed within seventy-five (75) days, they shall be commenced within such period and shall be completed within a reasonable time thereafter. Alternatively, the Owner may elect to demolish all improvement on the Lot and remove all debris therefrom within seventy-five (75) days after such damage or destruction. In the event of noncompliance with this provision, the Board of Directors shall have all enforcement powers specified in Article XI, Section 1 of this Declaration.

Section 5. Insurance Deductible. The deductible for any casualty insurance policy carried by the Association shall, in the event of damage or destruction, be allocated among the Persons who are responsible hereunder, or under any declaration or contract requiring the Association to obtain such insurance, for maintenance of the damaged or destroyed property.

Section 6. Annual Review of Policies. All insurance policies shall be reviewed at least annually by the Board of Directors in order to ascertain whether the coverage contained in the policies is sufficient to make any necessary repairs or replacements of the property that may have been damaged or destroyed.

ARTICLE VII

CONDEMNATION

In the event of taking by eminent domain of any portion of the Common Property on which improvements have been constructed, then, unless within sixty (60) days after such taking, the Class "B" Members (if such membership shall then exist) and at least seventy-five percent (75%) of the Class "A" Members of the Association shall otherwise agree, the Association shall restore or replace such improvements so taken on the remaining land included in the Common Property to the extent lands are available therefor. The provisions of Article VII, Section 3, above applicable to Common Property improvements damage, shall govern replacement or

restoration and the actions to be taken in the event that the improvements are not restored or replaced.

ARTICLE VIII

MORTGAGEE PROVISIONS

The following provisions are for the benefit of holders of first Mortgages on Lots in the Community. The provisions of this Article apply to both this Declaration and to the Bylaws, notwithstanding any other provisions contained therein.

Section 1. Notices of Action. An institutional holder, insurer, or guarantor of a first Mortgage, who provides a written request to the Association (such request to state the name and address of such holder, insurer, or guarantor and the Lot number, therefore becoming an “eligible holder”), will be entitled to timely written notice of:

(a) any condemnation loss or any casualty loss which affects a material portion of the Community or which affects any Lot on which there is a first Mortgage held, insured, or guaranteed by such eligible holder;

(b) any delinquency in the payment of assessments or charges owned by an Owner of a Lot subject to the Mortgage of such eligible holder, where such delinquency has continued for a period of sixty (60) days; provided, however, notwithstanding this provision, any holder of a first Mortgage, upon request, is entitled to written notice from the Association of any default in the performance by the Owner of the encumbered Lot of any obligation under the Declaration or Bylaws of the Association which is not cured within sixty (60) days.

(c) any lapse, cancellation, or material modification of any insurance policy maintained by the Association; or

(d) any proposed action which would require the consent of a specified percentage of Mortgage holders.

Section 2. Special FH MC Provision. So long as required by the Federal Home Mortgage Corporation and so long as the U.S. Department of Housing and Urban Development (“HUD”) is insuring or the Federal Housing Administration (“FHA”) or the Veterans Administration (“VA”) is guaranteeing any Mortgage in the Community, the following provisions apply in addition to and not in lieu of the foregoing. Unless two-thirds (2/3) of the first Mortgagees or Owners other than the Declarant, give their consent, the Association shall not:

(a) by act or omission seek to abandon, partition, subdivide, encumber, sell, or transfer the Common Property which the Association owns, directly or indirectly (the granting of easements for public utilities or other similar purposes consistent with the intended use of the

Common Property shall not be deemed a transfer within the meaning of this subsection) other than personal property of the Association;

(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 and maintenance of Lots and of the Common Property (the issuance and amendment of architectural standards, procedures, rules, and regulations or use restrictions shall not constitute a change, waiver, or abandonment within the meaning of this subsection);

(d) fail to maintain insurance, as required by this Declaration; or

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

Nothing contained in this Section 2 shall be construed to reduce the percentage vote that must otherwise be obtained under the Declaration for any of the acts set out in this Section 2.

First Mortgagees may, jointly and singly, pay taxes or other charges which are in default and which may or have become a charge against the Common Property and may pay overdue premiums on casualty insurance policies or secure new casualty insurance coverage upon the lapse of an Association policy, and first Mortgagees making such payments shall be entitled to immediate reimbursement from the Association.

Section 3. No Priority. No provision of this Declaration or the Bylaws gives or shall be construed as giving any Owner or other party priority over any rights of the first Mortgagee of any Lot in the case of distribution to such Owner of insurance proceeds or condemnation awards for losses to or a taking of the Common Property.

Section 4. Notice to Association. Upon request, each Lot Owner shall be obligated to furnish to the Association the name and address of the holder of any Mortgage encumbering such Owner's Lot.

Section 5. FHA/VA Approval. As long as the Class "B" membership exists, the following actions shall require the prior approval of the FHA or VA, where required by the respective Administration: dedication of Common Property to any public entity; mergers and consolidations; dissolution of the Association; and material amendment of the Declaration, Bylaws or Articles of Incorporation.

Section 6. Applicability of Article VIII. Nothing contained in this Article shall be construed to reduce the percentage vote that must otherwise be obtained under the Declaration, Bylaws, or Georgia law for any of the acts set out in this Article.

Section 7. Failure of Mortgagee to Respond. Any Mortgagee who receives a written request from the Board to respond to or consent to any action shall be deemed to have approved such action if the Association does not receive a written response from the Mortgagee within thirty (30) days of the date of the Association's request.

ARTICLE IX

EASEMENTS

Section 1. Easements for Encroachment and Overhang. There shall be reciprocal appurtenant easements for encroachment and overhang as between each Lot and such portion or portions of the Common Property adjacent thereto or as between adjacent Lots due to the unintentional placement or settling or shifting of the improvements constructed, reconstructed, or altered thereon (in accordance with the terms of this Declaration) to a distance of not more than five (5) feet, as measured from any point on the common boundary between each Lot and the adjacent portion of the Common Property or as between adjacent Lots, as the case may be, along a line perpendicular to such boundary at such point; provided, however, in no event shall an easement for encroachment exist if such encroachment occurred due to willful conduct on the part of an Owner, occupant, tenant, or the Association.

Section 2. Easement for Use and Enjoyment.

Every Owner of a Lot shall have a right and easement of ingress and egress, use and enjoyment in and to the Common Property, if any, which shall be appurtenant to and shall pass with the title to each Lot, subject to the following provisions:

(a) the right of the Association to suspend the voting rights of a Lot Owner and the right of an Owner to use the Common Property, including the Wilderness Area and Preserve Area, for any period during which any assessment against such Owner's Lot remains unpaid and for a reasonable period of time for an infraction of the Declaration, Bylaws, or Rules and Regulations;

(b) the right of the Association to borrow money for the purpose of improving the Common Property, or any portion thereof, or for constructing, repairing or improving any facilities located or to be located thereon, and to give as security for the payment of any such loan a Mortgage conveying all or any portion of the Common Property; provided, however, that two-thirds (2/3) of each class of Members present at a meeting called for such purpose approve; and provided, however, that the lien and encumbrance of any such Mortgage given by the Association shall be subject and subordinate to any rights, interest, options, easements and privileges herein reserved or established for the benefit of Declarant, or any Lot or Lot Owner, or the holder of any Mortgage, irrespective of when executed, given by Declarant or any Lot Owner encumbering any Lot or other property located within the Community; and

(c) the right of Association to dedicate or transfer all or any portion of the Common Property subject to such conditions as may be agreed to by the members of the

Association. No such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer has been approved by the Class "B" Members of the Association (if such membership then exists) and at least two-thirds (2/3) of the votes of the Class "A" Members of the Association present or represented by proxy at a meeting duly called for such purpose; and

(d) the right of the Declarant to subject any portion of the Common Property to a Conservation Easement pursuant to Article IX, Section 9 of this Declaration.

Section 3. Easements for Utilities. There is hereby reserved to the Declarant and the Association blanket easements upon, across, above and under all property within the Community for access, ingress, egress, installation, repairing, replacing, and maintaining all utilities serving the Community or any portion thereof, including, but not limited to, gas, water, sanitary sewer, telephone and electricity, as well as storm drainage and any other service such as, but not limited to, a master television antenna system, cable television system, or security system which the Declarant or the Association might decide to have installed to service the Community. It shall be expressly permissible for the Declarant, the Association, or the designee of either, as the case may be, to install, repair, replace and maintain or to authorize the installation, repairing, replacing, and maintaining of such wires, conduits, cables and other equipment related to the providing of any such utility or service. Should any party furnishing any such utility or service request a specific license or easement by separate recordable document, the Board shall have the right to grant such easement.

Section 4. Easement for Entry. In addition to the right of the Board to exercise self-help as provided in Article XI, Section 2, hereof, the Board shall have the right, but shall not be obligated, to enter upon any property within the Community for emergency, security, and safety reasons, which right may be exercised by the manager, and all policemen, firemen, ambulance personnel, and similar emergency personnel in the performance of their respective duties. Except in an emergency situation, entry shall only be during reasonable hours and after notice to the Owner, and the entering party shall be responsible for any damage caused. This right of entry shall include the right of the Board to enter to cure any condition which may increase the possibility of a fire, slope erosion, or other hazard in the event an Owner or occupant fails or refuses to cure the condition upon request by the Board.

Section 5. Easement for Maintenance. Declarant hereby expressly reserves a perpetual easement for the benefit of the Association across such portions of the Community, determined in the sole discretion of the Association, as are necessary to allow for the maintenance required under this Declaration. Such maintenance shall be performed with a minimum of interference to the quiet enjoyment to Owners' property, reasonable steps shall be taken to protect such property, and damage shall be repaired by the Person causing the damage at its sole expense.

Section 6. Easement for Entry Features. There is hereby reserved for the benefit of Declaration, the Association, and their respective successors and assigns, the perpetual, transferable and alienable right and easement upon, over and on the Lots within the Community, as depicted on the Plats for the Community, duly recorded in the Pulaski County, Georgia

records, in the area adjacent to the streets and roads, for the installation and maintenance of entry features, signs, lights, berms and trees, bushes, shrubbery, flowers and grass and other landscaping. The easement and right herein reserved shall include the right to repair and replace such entry features, signs and lighting, to cut, remove and plant trees, shrubbery, flowers, grass and other vegetation, and to grade the land in such easement area.

Section 7. Construction and Sale Period Easement. Notwithstanding any provisions contained in this Declaration, the Bylaws, Articles of Incorporation, Rules and Regulations, and any amendments thereto, so long as Declarant owns any property in the Community for development or sale, Declarant reserves an easement across all Community property for Declarant and any builder approved by Declarant to maintain and carry on, upon such portion of the Community as Declarant may reasonably deem necessary, such facilities and activities as in the sole opinion of Declarant may be required; convenient, or incidental to Declarant's and such builder's development, construction, and sales activities related to property described on Exhibit "A" to this Declaration, including, but without limitation: the right of access, ingress and egress for vehicular and pedestrian traffic and construction activities over, under, on or in the Community, including, without limitation, any Lot; the right to tie into any portion of the Community with driveways, parking areas and walkways; the right to tie into and/or otherwise connect and maintain and repair any device which provides utility or similar services including, without limitation, electrical, telephone, natural gas, water, sewer and drainage lines and facilities constructed or installed in, on, under and/or over the Community; the right to carry on sales and promotional activities in the Community; and the right to construct and operate business offices, signs, construction trailers, model residences, and sales offices. Declarant and any such builder may use residences, offices, or other buildings owned or leased by Declarant or such builder as available for use by the Community as a sales office without charge. Rights exercised pursuant to such reserved easements shall be exercised with a minimum of interference to the quiet enjoyment of affected property, reasonable steps shall be taken to protect such property, and damage shall be repaired by the Person causing the damage at its sole expense. This Section shall not be amended without the Declarant's express written consent until the Declarant's rights hereunder have terminated as hereinabove provided.

Section 8. Easement for Law Enforcement/Fire Protection. Declarant hereby grants to Pulaski County, Georgia or such other governmental authority or agency as shall have from time to time jurisdiction over the Property with respect to law enforcement and fire protection, the perpetual, alienable and transferable right and easement upon, over and across all of the Community, including all Lots and Common Property, for purposes of performing such duties and activities related to law enforcement and fire protection as shall be required or appropriate from time to time by such governmental authorities under applicable law.

Section 9. Conservation Easement. The Declarant shall have the right, but not the obligation, at any time to subject any portion of the Common Property, including the Wilderness Area, Preserve Area and Sanctuary Area ("Easement Area") to terms and conditions of a Conservation Easement. Such Conservation Easement shall provide for the protection and the conservation of the Easement Area for the benefit of the Declarant and all Owners within

Ocmulgee Banks. The Association and each Owner and Occupant within the Community shall abide by and comply with all terms and conditions of such Conservation Easement, if any.

ARTICLE X

ANNEXATION OF ADDITIONAL PROPERTY

Section 1. Unilateral Annexation by Declarant. Subject to Article VIII, Section 5 of this Declaration, as the Owner thereof or, if not the owner, with the written consent of the owner thereof, Declarant shall have the unilateral right, privilege and option from time to time until ten (10) years after the recording of this Declaration to subject any real property (hereinafter "Additional Property"), to the provisions of this Declaration and the jurisdiction of the Association by filing of record an amendment to this Declaration describing the property being annexed. Any such annexation shall be effective upon the filing of record of such amendment to the Declaration, unless otherwise provided therein. Any property so annexed into the Community shall thereafter be a part of the Property for all purposes under this Declaration. The Declarant may unilaterally amend this Declaration to reflect the different character of any Additional Property so annexed. The rights reserved unto Declarant to subject any Additional Property to this Declaration shall not impose any obligation upon Declarant to subject any Additional Property to this Declaration or the jurisdiction of the Association.

Section 2. Other Annexation. Subject to the consent of the Owner thereof and, until Buildout has occurred, with the consent of the Declarant, upon the affirmative vote or written consent of Members representing a Majority of the total Association vote, the Association may annex real property to the provisions of this Declaration to become a part of the Community and the jurisdiction of the Association by filing of record an amendment to the Declaration describing the property being annexed. Any such amendment to the Declaration shall be signed by the president and the secretary of the Association, and any such annexation shall be effective upon the filing of record of such amendment to the Declaration, unless otherwise provided therein.

Section 3. Withdrawal of Property. Subject to Article VIII, Section 5 of this Declaration, Declarant reserves the right to amend this Declaration at any time so long as it holds an unexpired option to expand the Community pursuant to this Article, for the purpose of removing certain portions of the Community then owned by the Declarant or its affiliates from the provisions of this Declaration to the extent originally included in error or as a result of any changes whatsoever in the plans for the Community desired by the Declarant.

ARTICLE XII

GENERAL PROVISIONS

Section 1. Enforcement. Each Owner and occupant shall comply strictly with the Bylaws, any Rules and Regulations, as they may be lawfully amended or modified from time to time, and with the covenants, conditions, and restrictions set forth in this Declaration and in the

deed to such Owner's Lot, if any. The Board of Directors may impose fines or other sanctions, which shall be collected as provided herein for the collection of assessments for violations of the provisions of this Declaration the Bylaws or Rules and Regulations. Failure to comply with this Declaration, the Bylaws or the Rules and Regulations shall be grounds for an action to recover sums due for damages or injunctive relief, or both, maintainable by the Board of Directors, on behalf of the Association, or, in a proper case, by an aggrieved Owner. Failure by the Association or any Owner to enforce any of the foregoing shall in no event be deemed a waiver of the right to do so thereafter. The Board shall have the right to record in the appropriate land records a notice of violation of the Declaration, Bylaws, Rules and Regulations, use restrictions, or design guidelines and to assess the cost of recording and removing such notice against the Owner who is responsible (or whose occupants are responsible) for violating the foregoing.

Section 2. Self-Help. In addition to any other remedies provided for herein, the Association or its duly authorized agent shall have the power to enter upon any Lot or any other portion of the Community to abate or remove, using such force as may be reasonably necessary, any structure, thing or condition which violates this Declaration, the Bylaws, or the Rules and Regulations. Unless an emergency situation exists, the Board shall give the violating Owner ten (10) days written notice of its intent to exercise self-help. Notwithstanding the foregoing, vehicles may be towed after reasonable notice. All costs of self-help, including, without limitation, reasonable attorney's fees actually incurred, shall be assessed against the violating Lot Owner and shall be collected as provided for herein for the collection of assessment.

Section 3. Duration. The covenants and restrictions of this Declaration shall run with and bind the Community, and shall inure to the benefit of and shall be enforceable by the Association or any Owner, their respective legal representatives, heirs, successors, and assigns, perpetually to the extent provided by law; provided, however, so long as Georgia law limits the period during which covenants restricting land to certain uses may run, any provisions of this Declaration affected thereby shall run with and bind the land so long as permitted by such law and any such duration shall be subject to the renewal and termination provisions of O.C.G.A. § 44-5-60, as now existing or as may hereafter be amended. Every purchaser or grantee of any interest (including, without limitation, a security interest) in any real property subject to this Declaration, by acceptance of a deed or other conveyance therefor, thereby agrees that such provisions of this Declaration may be extended and renewed as provided in this Section.

Section 4. Amendment. This Declaration may be amended unilaterally at any time and from time to time by Declarant, (a) 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; (b) if such amendment is necessary to enable any reputable title insurance company to issue title insurance coverage with respect to the Lots subject to this Declaration; (c) if such amendment is required by an institutional or governmental lender or purchaser of mortgage loans to enable such lender or purchaser to make or purchase Mortgage loans on the Lots subject to this Declaration; (d) if such amendment is necessary to enable any governmental agency or reputable private insurance company to insure or guarantee Mortgage loans on the Lots subject to this Declaration; (e) if such amendment is to subject all or any portion of the Additional Property to the provisions of this Declaration in accordance with

Article X hereof; or (f) for any other reason so long as such amendment shall not materially adversely affect any substantive right of any Lot Owner.

In addition to the above, this Declaration may be amended upon the affirmative vote or written consent, or any combination thereof, of at least two-thirds (2/3) of the Class "A" votes, and consent of Declarant (so long as the Class "B" membership exists). Amendments to this Declaration shall become effective upon recordation, unless a later effective date is specified therein. No provision of this Declaration which reserves or grants special rights to the Declarant shall be amended without the Declarant's prior written approval (so long as Declarant owns any Lot).

Section 5. Partition. The Common Property shall remain undivided, and no Lot Owner nor any other Person shall bring any action for partition or division of the whole or any part thereof without the written consent of all Owners of all portions of the property located within the Community and without the written consent of all holders of all Mortgages encumbering any portion of the property, including, but not necessarily limited to, the Lots located within the Community.

Section 6. Gender and Grammar. The singular, wherever used herein, shall be construed to mean the plural, when applicable, and the use of the masculine pronoun shall include the neuter and feminine.

Section 7. Severability. Whenever possible, each provision of this Declaration shall be interpreted in such manner as to be effective and valid, but if the application of any provision of this Declaration to any person or to any property shall be prohibited or held invalid, such prohibition or invalidity shall not affect any other provision or the application of any provision which can be given effect without the invalid provision or application, and, to this end, the provisions of this Declaration are declared to be severable.

Section 8. Captions. The captions of each Article and Section hereof, as to the contents of each Article and Section, are inserted only for convenience and are in no way to be construed as defining, limiting, extending, or otherwise modifying or adding to the particular Article or Section to which they refer.

Section 9. Preparer. This Declaration was prepared by Steven M. Winter, Esq., Weinstock & Scavo, P.C., 3405 Piedmont Road, N.E., Suite 300, Atlanta, Georgia 30305.

Section 10. Perpetuities. If any of the covenants, conditions, restrictions, or other provisions of this Declaration 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 last survivor of the now living descendants of George W. Bush, President of the United States.

Section 11. Indemnification. To the fullest extent allowed by Georgia law, the Association shall indemnify every officer and director against any and all expenses, including,

without limitation, attorney's fees, imposed upon or reasonably incurred by any officer or director in connection with any action, suit, or other proceeding (including settlement of any suit or proceeding, if approved by the then Board of Directors) to which such officer or director may be a party by reason of being or having been an officer or director. The officers and directors shall not be liable for any mistake of judgment, negligent or otherwise, except for their own individual willful misfeasance, malfeasance, misconduct, or bad faith. The officers and directors shall have no personal liability with respect to any contract or other commitment made by them, in good faith, on behalf of the Association (except to the extent that such officers or directors may also be Members of the Association), and the Association shall indemnify and forever hold each such officer and director free and harmless against any and all liability to others on account of any such contract or commitment. Any right to indemnification provided for herein shall not be exclusive of any other rights to which any officer or director, or former officer or director, may be entitled. The Association shall maintain adequate general liability and officers' and directors' liability insurance to fund this obligation, if such coverage is reasonably available.

Section 12. Notice of Sale. In the event an Owner sells such Owner's Lot, the Owner shall give to the Association, in writing, prior to the effective date of such sale, the name of the purchaser of the Lot and such other information as the Board may reasonably require.

Section 13. Agreements. Subject to the prior approval of Declarant (so long as the Class "B" membership exists), all agreements and determinations, including settlement agreements regarding litigation involving the Association, lawfully authorized by the Board of Directors shall be binding upon all Owners, their heirs, legal representatives, successors, assigns, and others having an interest in the Community or the privilege of possession and enjoyment of any part of the Community.

Section 14. Implied Rights. The Association may exercise any right or privilege given to it expressly by this Declaration, the Bylaws, the Articles of Incorporation, or any Rule or Regulation, and every other right or privilege reasonably to be implied from the existence of any right or privilege given to it therein or reasonably necessary to effectuate any such right or privilege.

IN WITNESS WHEREOF, the undersigned parties have executed this Declaration the date and year first written above.

Signed, sealed and delivered
in the presence of:

**OCMULGEE BANKS
PLANTATION, LLC**
a Georgia limited liability company

Witness

By: _____
Douglas R. Adams, Member

Notary Public
My Commission Expires:

EXHIBIT "A"

PROPERTY SUBMITTED

ALL THAT TRACT OR PARCEL of land lying and being in Land Lots 280, 288, 289, 306, 307, 308, 313, 314, 315, 316, 317, 322, 323, 324, 325, 326, 329, 330 and 331 of the 20th Land District of Pulaski County, Georgia and being more particularly shown and described on that certain Survey of Ocmulgee Banks dated June 5, 2005, prepared by Larry Sibley Surveying, Inc. and recorded in Plat Book 14, Page 177, Pulaski County, Georgia records, as amended, which plat is incorporated herein by this reference.