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Return to: GADDIS & LANIER, LLC
14 Eastbrook Bend, Suite 114
Peachtree City, GA 30269
Attention: Ashley Miller Lanier

STATE OF GEORGIA
COUNTY OF GILMER

DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS & EASEMENTS FOR BRAVO RIVERA ESTATES

THIS INSTRUMENT ESTABLISHES A MANDATORY MEMBERSHIP HOMEOWNERS ASSOCIATION BUT DOES NOT, AT THIS TIME, SUBMIT THIS DEVELOPMENT TO THE PROVISIONS OF THE GEORGIA PROPERTY OWNERS' ASSOCIATION ACT, O.C.G.A. §44-3-220, *et seq.*

PREPARED BY:

GADDIS & LANIER, LLC
Your Neighborhood Attorneys

Ashley Miller Lanier, Esquire
14 Eastbrook Bend, Suite 114
Peachtree City, GA 30269
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THIS DECLARATION is made on the date set forth below by Bravo and Partners 102 Acres, LLC, a Florida Limited Liability Company (hereinafter referred to as "Declarant");

W I T N E S S E T H

WHEREAS, Declarant is the owner of that certain real property located in Gilmer County, Georgia and is described in Exhibit "A" attached hereto and incorporated herein by this reference;

WHEREAS, Declarant desires to subject the real property described in Exhibit "A" hereto, including the improvements thereof, to the provisions of this Declaration; and

NOW, THEREFORE, Declarant hereby declares that the real property described in Exhibit "A" of this Declaration, including the improvements located and to be located thereon, is hereby submitted and made subject to the provisions of this Declaration. By virtue of the recording of this Declaration, said property shall be held, sold, transferred, conveyed, used, occupied, and mortgaged or otherwise encumbered subject to the provisions of the covenants, conditions, restrictions, easements, assessments, and liens set forth and/or described in this Declaration, which are for the purpose of protecting the value and desirability of, and which shall run with the title to, the real property subject to this Declaration, and shall be binding on all Persons having any right, title or interest in all or any portion of the real property subject to this Declaration, their respective heirs, legal representatives, successors, successors in title and assigns, and shall be for the benefit of all owners of the property subject to this Declaration.

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Exhibit "A" – Property submitted to this Declaration

Exhibit "B" – Bylaws of Bravo Rivera Estates Homeowners Association, Inc.

Exhibit "C" – Additional Property

1. NAME

The name of the Community is Bravo Rivera Estates Subdivision, a winery vineyard residential community which is a residential homeowners owners' development. This property is not submitted to the Georgia Property Owners' Association Act, O.C.G.A. Section 44-3-220, *et seq.* (Michie 1982), as may be amended, but may be at a later date by amendment of the Board of Directors as set forth herein.

2. DEFINITIONS

Unless the context otherwise requires, capitalized terms used in this Declaration, the Bylaws, and the Articles of Incorporation shall be defined as set forth in this Paragraph 2. Otherwise, the terms used in this Declaration, the Bylaws, and the Articles of Incorporation shall have their normal, generally accepted meanings or the meanings given in the Georgia Nonprofit Corporation Code.

A. Additional Property shall mean all that real property set forth in Exhibit "C" which may be submitted to the Declaration by the Declarant by recording a Supplemental Declaration and/or Plat referencing this Declaration as set forth in Paragraph 3B below

B. Area of Common Responsibility shall mean all areas of the Community that the Association is obligated to maintain as provided for herein, which shall include the Common Property, if any, and shall also include, but limited by, the following: the entry features for the Community including, but not limited to an entrance gate and monument, any and all entrance perimeter fencing surrounding the Community that was originally installed by the Declarant and is not located upon a Lot or Lots, all storm water detention/retention ponds and facilities, if any, as specified in this Declaration, all street, street medians and street islands, any other fence or wall erected by the Declarant, and any green space and/or open space.

C. Architectural Control Committee or **ACC** mean the committee established to exercise the architectural review powers set forth herein, which shall be the Board of Directors of the Association unless the Board appoints a separate Architectural Control Committee.

D. Articles of Incorporation or Articles means the Articles of Incorporation of Bravo Rivera Estates Homeowners Association, Inc., filed with the Secretary of State of the State of Georgia, and incorporated herein by this reference as may be amended from time to time.

E. Association means Bravo Rivera Estates Homeowners Association, Inc., a Georgia nonprofit corporation, its successors or assigns.

F. Association Legal Documents means this Declaration and all exhibits hereto, the Bylaws, the Articles of Incorporation, the plats and all rules and regulations and architectural guidelines for the Association, all as may be supplemented or amended.

G. Board or Board of Directors means the appointed or elected body responsible for management and operation of the Association under the Georgia Nonprofit Corporation Code, O.C.G.A. § 14-3-101, *et seq.*

H. Bylaws means the Bylaws of Bravo Rivera Estates Homeowners Association, Inc., attached to this Declaration as Exhibit "B" and incorporated herein by this reference as the same may be amended from time to time.

I. Common Property means any and all real and personal property and easements and other interests therein, together with the facilities and improvements located thereon, now or hereafter owned by the Association for the common use and enjoyment of the Owners.

J. Common Expenses means the expenses incurred or anticipated to be incurred for the general benefit of all Lots, including, but not limited to, those expenses incurred for maintaining, repairing, replacing, and operating the Common Property.

K. Community means that real estate which is submitted this Declaration and as described in Exhibit "A" attached hereto and incorporated herein by reference.

L. Community-Wide Standard means the standard of conduct, maintenance, or other activity generally prevailing in the Community. Such standard may be more specifically determined by the Declarant, the Board of Directors and/or the Architectural Control Committee.

M. Declarant shall mean Bravo and Partners 102 Acres, LLC, a Florida Limited Liability Company, its respective successors-in-title, and assigns, provided that such successors and/or assigns are designated in writing by the Declarant as its successor-in-title and/or assign of the rights of Declarant set forth herein. The expiration of the Declarant Control Period shall not terminate or alter the status of the above-referenced entity and its successor-in-title and/or assign, as Declarant hereunder, or divest it of other rights specifically reserved to Declarant herein.

N. Declarant Control Period shall mean the period of time when the Declarant has the unilateral right to take, approve of consent to actions under this Declaration, the Articles of Incorporation and the Bylaws which shall be in full force and effect until the earlier of: (i) the date that the Declarant no longer has the option to add additional property to the Community; or (ii) the date of recording by Declarant in the Gilmer County land records, a written instrument terminating the Declarant Control Period.

O. Declaration means this Declaration of Protective Covenants, Conditions, Restrictions and Easements for Bravo Rivera Estates.

P. Director means a member of the Association's Board of Directors.

Q. Effective Date means the date that this Declaration is recorded in the Gilmer County, Georgia land records.

R. Eligible Mortgage Holder means a holder of a first Mortgage secured by a Lot who has submitted a request in writing to the Association to be deemed an Eligible Mortgage Holder. Such notice must include the mortgage holder's name and address and the Lot number or address of the property in the Community secured by such mortgage.

S. Lot means a portion of the Community, whether or not improvements are constructed thereon, intended for ownership and use as a single-family dwelling site subject to this Declaration, as shown may be on the Plats for the Community recorded in the Gilmer County, Georgia land records. The ownership of each Lot shall include, and there shall pass with the title to each Lot as an appurtenance thereto, whether or not separately described, all of the rights and interest of an Owner in the Common Property, as herein provided, together with membership in the Association.

T. Mortgage means any mortgage, deed to secure debt, deed of trust, or other transfer or conveyance for the purpose of securing the performance of an obligation, including, but not limited to, a transfer or conveyance of fee title for such purpose.

U. Mortgagee or Mortgage Holder means the holder of any Mortgage.

V. Occupant means any person staying overnight in a dwelling on a Lot for a total of more than 30 days, either consecutive or nonconsecutive, in any calendar year.

W. Officer means an individual who is elected by the Board of Directors to serve as President, Vice President, Secretary, or Treasurer or to hold such other office as may be established by the Board of Directors.

X. Owner means the record title holder of a Lot, but shall not include a Mortgage Holder. For purposes hereof, the holder of a tax deed on a Lot shall be deemed the Owner thereof, notwithstanding the fact that there may exist a right of redemption on such Lot.

Y. Person means any individual, corporation, limited liability company, firm, association, partnership, trust, or other legal entity.

Z. Plats means those plats of the survey relating to the Community filed in Gilmer County, Georgia land records. All of the Plats of survey are incorporated herein by this reference.

AA. Residence shall mean a dwelling constructed on a Lot.

BB. Total Association Vote shall mean all of the eligible votes attributed to members of the Association (including votes attributed to Declarant), and the consent of Declarant for so long as Declarant owns a Lot primarily for the purpose of sale. This calculation shall exclude the votes of any Owners whose voting rights have been suspended as provided for in this Declaration and the Bylaws, whether or not such members are present or represented at the meeting, if any, where such votes are to be cast. As an example and illustration, if there are 29 Lots in the Community and 5 of those Lots have suspended voting rights, then the Total Association Vote would be 24. In this illustration, a matter requiring a majority of the Total Association Vote would then require approval of 13 votes, which is a majority of 24.

CC. Violator means any Owner who violates the Association Legal Documents and any Owner's family member, guest or Occupant who violates such provisions; provided, however, if an Owner's family member, guest or Occupant violates the Association Legal Documents, the Owner of the relevant Lot also shall be considered a Violator.

3. SUBMITTED PROPERTY AND ADDITIONAL PROPERTY

A. Submitted Property

The real property in the Community subject to this Declaration is located in Gilmer County, Georgia, being more particularly described in Exhibit "A" attached to this Declaration and incorporated herein by this reference and as may be shown on the Plats. Said submitted property shall be held, transferred, sold conveyed, used, occupied and encumbered subject to this Declaration.

B. Additional Property

Any property shown on any Plat, which property has not been submitted to the Declaration, may be submitted to the Declaration by recording a consent form executed by the owner of such property and by the Board of Directors. Other property not shown on any Plat may be submitted to this Declaration by the Declarant, or after the Declarant Control Period with the approval of Owners holding at least a majority of the eligible vote of the total Association membership and by recording a consent form executed by the owner of such property and by the Board of Directors.

Further, Declarant reserves the right to amend this Declaration for the purpose of adding or removing any portion of the Community then owned by Declarant or the Association from the coverage of this Declaration, to the extent originally included in error or as a result of any changes whatsoever in the plans for the Community, provided such withdrawal is not unequivocally contrary to the overall, uniform scheme of development for the Community. Any such withdrawal shall be accomplished by filing an amendment to this Declaration describing the property removed, which amendment shall be effective upon recording in the Office of the Clerk of Superior Court of Gilmer County, Georgia unless a later effective date is provided therein. Such amendment shall be

executed by Declarant and the Owner(s) of the property being removed and shall not require the vote or consent of any other Person.

4. ASSOCIATION MEMBERSHIP AND VOTING RIGHTS

A. Membership

The Association shall have one class of membership. Each Lot Owner shall be a member of the Association. This does not include persons who hold an interest merely as security for the performance of an obligation. The giving of a security interest shall not terminate an Owner's membership. No Owner, whether one or more Persons, shall have more than one membership per Lot owned in the Community. An Owner's spouse may exercise all membership rights and privileges of the Owner including the right to hold office, but in no event shall more than one office be held on each Lot owned. Nothing in this Section shall restrict the number of votes cast or the number of officers and directors appointed by the Declarant.

B. Voting

The Owner(s) of the Lot shall be entitled to one equally weighted vote for such Lot, which vote may be exercised and suspended as provided in this Declaration and the Bylaws.

5. ALLOCATION OF LIABILITY FOR COMMON EXPENSES

A. General Allocations

Except as provided below, or elsewhere in the Association Legal Documents, the amount of all Common Expenses shall be assessed against all the Lots equally.

B. Specific Special Assessments

Notwithstanding the above, the Board of Directors shall have the power to levy specific special assessments in its discretion, it shall deem appropriate, as follows:

(1) Any Common Expenses benefiting less than all of the Lots shall be specially assessed equitably among all of the Lots so benefited, as determined by the Board of Directors;

(2) Any Common Expenses occasioned by the conduct of less than all of those entitled to occupy all of the Lots or by the licensees or invitees of any such Lot or Lots shall be specially assessed against the Lot or Lots, the conduct of any Occupant, licensee or invitee of which occasioned any such Common Expenses; and

(3) Any Common Expenses significantly disproportionately benefiting all of the Lots shall be assessed equitably amount all of the Lots in the Community as determined by the Board; and

Failure of the Board to allocate Common Expenses as a Specific Special Assessment as provided for herein shall not be grounds for any action against the Association or the Board and shall not constitute a waiver of the Board's right to do so in the future.

6. ASSESSMENTS

A. Purpose of Assessment

The Association shall have the power to levy assessments as provided herein. Assessments shall be used for any purpose the Board of Directors determines will benefit the Owners or the Community.

B. Creation of the Lien and Personal Obligation For Assessments

Each Owner of any Lot, by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association all assessments and other charges levied pursuant to this Declaration and the Bylaws.

All assessments and charges levied against a Lot and its Owner, together with interest in the amount of 18% per annum, late fees in the amount of 10%, costs and reasonable attorneys' fees actually incurred (including post-judgment attorneys' fees, costs and expenses), and rents (if the Board of Directors so elects), shall be: (1) a charge and a continuing lien against such Lot; and (2) the personal obligation of the Person who is the Owner of the Lot on the due date of the assessment. Each Owner and his or her grantee shall be jointly and severally liable for all assessments and charges due and payable at the time of any conveyance of the Lot. The Association, in the Board's discretion, may record a notice of such lien in the Gilmer County, Georgia land records evidencing the lien created under this Declaration. Such lien shall be superior to all other liens and encumbrances on such Lot, except for (a) liens for ad valorem taxes; or (b) the lien of any mortgage, deed of trust or security deed recorded prior to the recording of this Declaration; or (c) the lien of any purchase money mortgage, provided that the mortgagee, beneficiary or security deed holder was not an owner of the Lot while any assessments, fines or charges were outstanding or unpaid.

Assessments shall be paid in such manner and on such dates as determined by the Board of Directors. No Owner may exempt himself or herself from liability, or otherwise withhold payment of assessments, for any reason whatsoever. Notwithstanding anything to the contrary stated herein, except to the extent provided otherwise in this Paragraph 6, Declarant shall have no obligation to fund budgetary deficits of the Association and shall not be obligated to pay any assessments on Lots owned by Declarant.

C. Delinquent Assessments

All assessments and charges not paid on or before the due date shall be delinquent, and the Owner shall be in default. In addition to the powers set forth below for collection of unpaid assessments and charges, the Association shall be entitled to exercise all other rights and remedies provided by law and in equity to satisfy an Owner's debt.

If any assessment or charge, or any part or installment thereof, is not paid in full within 10 days of the due date, or such later date as may be provided by the Board of Directors:

- (1) a late charge equal 10% of the amount not paid may be imposed without further notice or warning to the delinquent Owner;
- (2) interest at the rate of 18% per annum shall accrue from the due date;
- (3) the Board may accelerate and declare immediately due any unpaid installments of that Owner's assessments and charges. Upon acceleration, the Owner shall lose the privilege of paying such assessments and charges in installments, unless the Board otherwise reinstates such privilege in writing. If the Association has pending legal action against an Owner for unpaid assessments or charges, then no notice shall be required to accelerate unpaid installments of any annual or special assessments that come due during any fiscal year after such legal action commences, until all amounts owed are paid in full or the Board otherwise reinstates such privilege in writing;
- (4) any and all legal fees for collection of the assessments shall be imposed without further notice; and
- (5) the Association may bring legal action to collect all sums owed under the Declaration and Georgia law.

If assessments or other charges, or any part thereof, remain unpaid more than 30 days after the due date, the Owner's right to vote and use the Common Property are suspended automatically until all amounts owed are paid in full or the Board of Directors otherwise reinstates such rights in writing; provided, however, the Board may not deny ingress or egress to or from a Lot.

If part payment of assessments or other charges is made, the amount received may be applied first to post-judgment attorneys' fees, costs and expenses, then to costs and attorneys' fees not reduced to a judgment, then to interest, then to late charges, then to delinquent assessments and then to current assessments. Late charges may be assessed on delinquencies that are created by the application of current payments to outstanding delinquent assessments or charges.

D. Computation of Operating Budget and Assessment

To establish the annual assessment for a fiscal year, the Board of Directors shall prepare a budget covering the estimated costs of operating the Community, which may include a reserve contribution as provided below. The Board shall provide the budget to the Owners at least 60 days before the due date of such assessment, or the first installment thereof. The budget and the assessment shall become effective unless, before the due date of such assessment, a majority of the total Association membership votes to disapprove them at a duly called membership meeting.

If the membership disapproves the proposed budget or the Board of Directors fails for any reason to determine a new budget, the budget then in effect shall continue until a new budget is adopted as provided herein. The Board may adopt an adjusted budget at any time during the year following the procedure specified above.

The budget shall not operate as a limitation on expenditures by the Board of Directors. The budget is merely an estimate of Common Expenses on which the Board establishes the annual assessment. The Board of Directors shall have the right to: (i) not spend the full amount budgeted for any particular line item in the budget; (ii) spend more than what has been budgeted; and (iii) shift revenues within the budget from one line to another. Notwithstanding anything to the contrary stated herein, during the Declarant Control Period, Declarant or the Declarant appointed Board of Directors shall be authorized to unilaterally adopt the annual budget, a new budget, or a revised budget to reflect costs that were not contemplated at the time the initial, estimated operating budget for the Association was developed, or to reflect unanticipated changes in the costs of a line item in such budget.

E. Special Assessments

In addition to all other assessments and charges provided for herein, the Board of Directors may levy a special assessment against all Owners for any purpose. Special assessments totaling more than \$500.00 per Lot in any fiscal year must first be approved by at least a majority of those Owners either voting by written consent or ballot pursuant to the Bylaws, or at least a majority of those Owners present or represented by proxy at a duly called meeting of the members, notice of which shall specify the purpose of such meeting.

F. Capital Budget and Contribution

After the expiration of the Declarant Control Period, the Board of Directors may annually prepare a capital reserve budget, which shall take into account the number and nature of replaceable assets, the expected life of each asset, and the expected repair or replacement cost. The Board may set the required capital reserve contribution, if any, in an amount sufficient to permit meeting the projected capital needs of the Association, as shown on the capital reserve budget, with respect both to amount and timing by equal annual assessments over the period of the budget. The annual capital reserve contribution required, if any, shall be fixed by the Board and included within the budget and assessment as provided herein. A copy of the capital reserve budget shall be distributed to each member in the same manner as the operating budget.

Notwithstanding any other provisions of this Declaration, during the Declarant Control Period Declarant shall not be required to prepare a capital reserve budget, set any other capital reserve contribution, or otherwise collect amounts for capital reserves.

G. Foreclosure Administration Fee

It is recognized that foreclosures of mortgages on Lots create substantial administrative and other burdens on the Association. These additional burdens on the Association include, but are not limited to, having to monitor the status of mortgages and legal periodicals to determine when foreclosures occur,

searching the Gilmer County, Georgia land records to determine the names of the purchasers at foreclosure sales, contacting the foreclosure purchasers/owners regarding foreclosure-purchaser responsibilities and assessment obligations and updating Association records multiple times to deal with just a single Lot. Pursuant to this Declaration, the Association is authorized to assess individual Owners certain fees and expenses occasioned by and benefiting just those Owners or those Owners' Lots. In accordance with these provisions, and in addition to annual assessments, special assessments, and other charges provided for in this Declaration, any Person who acquires a Lot at a foreclosure sale of the mortgage on such Lot, or by deed in lieu of a foreclosure, will be required to pay the Association a Foreclosure Administration Fee of \$1,000.00 at the time the foreclosure deed or deed in lieu of foreclosure is recorded in the Gilmer County, Georgia records. The Foreclosure Administration Fee shall constitute a specific assessment as described in this Declaration.

H. Statement of Account

Any Owner, Mortgagee, or a Person having executed a contract for the purchase of a Lot, or a lender considering a loan to be secured by a Lot, shall be entitled, upon written request, to a statement from the Association setting forth the amount of assessments and charges due and unpaid, including but not limited to any late charges, interest, fines, attorneys' fees or other charges against such Lot.

I. Surplus Funds and Common Profits

Common profits from whatever source shall be applied to the payment of Common Expenses. Any surplus funds remaining after the application of such common profits to the payment of Common Expenses shall be applied to the next year's operating budget.

J. Date of Commencement of Assessments

Assessments shall commence when the Declarant and/or Board of Directors first determines a budget and levies assessments. The assessments provided for herein shall commence as to a Lot on the first to occur: (1) the date that the Lot is first occupied for residential purposes; or (2) the date that the Lot is conveyed by Declarant to an Owner who is not successor Declarant, which designation must be included in the transfer deed. A Lot shall be occupied for residential purposes when it has been improved with a dwelling and has been conveyed to an Owner who intends to occupy the dwelling, or, if the dwelling is occupied as a Residence before such conveyance, the date of such occupancy. Any Lot which has been approved by Declarant for the use as a model home for marketing and sales purposes shall not be deemed to be occupied for residential purposes and shall not be subject to assessments under this Declaration whether owned by the Declarant or any other Person, so long as such Lot is approved for use as a model home and is not occupied for residential purposes. Notwithstanding anything to the contrary herein, Declarant shall not be obligated for the payment of assessments for any Lot owned by Declarant.

K. Budget Deficits During Declarant Control

For so long as the Declarant has the authority to appoint the directors and officers of the Association, Declarant may: (a) advance funds to the Association sufficient to satisfy the deficit, if any, between the actual operating expenses of the Association (but specifically not including an allocation for capital reserves), and the sum of the annual, special and specific assessments collected by the Association in any fiscal year (such advances shall be evidenced by promissory notes from the Association in favor of the Declarant); or (b) cause the Association to borrow such amount from a commercial lending institution at the then prevailing rates for similar loans in the local area of the Community. No Mortgage secured by the Common Property or any of the improvements maintained by the Association shall be given in connection with this loan.

L. Working Capital Contribution.

Upon the sale of each and every Lot in the Community, the new Owner shall pay a working capital contribution to the Association in an amount determined by the Board of Directors from time to time, but not to exceed the amount of the annual assessment applicable to all Lots in the Community. The initial working

capital contribution shall be \$250.00 but may be adjusted by the Board of Directors on an annual basis by resolution. The working capital contribution shall be collected at the closing of such transaction and shall be paid to the Association; or if not collected at closing, shall be paid immediately upon demand by the Association. The working capital contribution shall constitute a specific assessment against the Lot, shall be in addition to, not in lieu of, the annual assessment and shall not be considered an advance payment of such assessment. The working capital contribution may be used by the Association for any purpose, including, without limitation, for the payment of operating expenses of the Association and other expenses incurred by the Association pursuant to the provisions of this Declaration. Notwithstanding anything to the contrary herein, this specific assessment shall not apply to the holder of any first Mortgage on a Lot who becomes the Owner of a Lot through foreclosure or any other means pursuant to the satisfaction of the indebtedness secured by such Mortgage but shall apply to the Owner acquiring the Lot from the foreclosing Mortgagee. Further, this specific assessment shall not apply to the initial sale from Declarant to the first Owner but shall be levied on each and every sale thereafter.

7. MAINTENANCE RESPONSIBILITY

A. Owner's Responsibility.

Except as provided in Section B below, all maintenance of the Lot and all structures, parking areas, landscaping and other improvements on the Lot shall be the sole responsibility of the Owner, who shall maintain the Lot in a manner consistent with the Community-Wide-Standard and this Declaration. Each Owner shall maintain and keep his or her Lot and dwelling in good repair, condition and order. This maintenance obligation shall include, but not be limited to, trees, shrubs, grass, walks, walls and other improvements on the Owner's Lot. In addition, each Owner shall maintain any public right-of-way located between the Owner's Lot and the curb of the street(s) bordering such Lot. Such maintenance shall be performed consistent with this Declaration and the Community-Wide Standard established pursuant hereto. Each Owner shall perform his or her responsibility hereunder in such manner so as not to unreasonably disturb other Lot Owners.

Lawn maintenance is a year-round requirement with some seasons requiring more attention than others. Regardless of the season, a neat appearance must be maintained.

The Declarant and/or the ACC may require minimum landscaping plans and expenditures for all new Lot development.

Subject to the maintenance responsibilities herein provided, any maintenance or repair performed on or to the Common Property by an Owner or Occupant which is the responsibility of the Association hereunder (including, but not limited to landscaping of Common Property) shall be performed at the sole expense of such Owner or Occupant, and the Owner or Occupant shall not be entitled to reimbursement from the Association even if the Association accepts the maintenance or repair.

B. Association's Responsibility

The Association shall maintain and keep in good repair the Area of Common Responsibility. This maintenance obligation shall include, without limitation, maintenance and repair, and replacement, subject to any insurance then in effect, all landscaping and improvements located on the Area of Common Responsibility. The Association shall maintain all Community entry features, including entry area landscaping, entrance monuments, perimeter entry fencing, and any irrigation system and the expenses for water and electricity provided to such Community entry features, if any, regardless of whether said entry features are located on a Lot, private property, or public right-of-way. The Association shall maintain storm water drainage facilities within roadways or Common Property in the Community, if and to the extent the same are not maintained by a governmental entity; provided however, each Owner of a Lot, and not the Association, shall be responsible for the maintenance of all storm water drainage facilities located on and used exclusively in connection with such Lot. The Association shall maintain all roads/streets within the Community including all street medians and street islands, if any. The Association shall maintain any property outside the Lots located within the Community, which was originally maintained by the Declarant including, but not limited to, the perimeter brick and wrought iron fencing,

In addition, the Association shall have the right, but not the obligation, to maintain public rights of way adjacent to the Community and other property not owned by the Association; if the Board of Directors in its sole discretion determines that such maintenance would benefit the Community. At any point thereafter, the Board can cease to maintain such property and such maintenance obligation will revert back to the party originally responsible therefore.

The foregoing maintenance shall be performed consistent with the Community-Wide Standard.

If, during the course of performing its maintenance responsibilities hereunder, the Board discovers that maintenance, repair or replacement is required of an item which is the Owner's responsibility, and such maintenance, repair or replacement must be performed for the Association to properly complete its maintenance project, then the Association may perform such work on behalf of the Owner and at the Owner's sole expense, without prior notice to the Owner after making a good faith effort to contact the Owner, such being deemed an emergency situation hereunder.

If the Board of Directors determines that the need for maintenance or repair on the Area of Common Responsibility is caused through the willful or negligent act of any Owner or Occupant or his or her family, guests, tenants, or invitees, then the Association may charge the cost of any such maintenance, repair, or replacement as a specific special assessment against the Owner's or Occupant's Lot and the Owner thereof.

The Association shall not be liable for injury or damage to person or property caused by the elements or by the Owner of any Lot, or any other person, or resulting from any utility, rain, snow or ice which may leak or flow from any portion of the Area of Common Responsibility or from any pipe, drain, conduit, appliance or equipment which the Association is responsible to maintain hereunder, unless such injury or damage results directly and solely from the negligence or gross negligence of the Association. The Association shall not be liable to any Owner, or any Owner's Occupant, guest or family for any damage or injury caused in whole or in part by the Association's failure to discharge its responsibilities under this Paragraph where such damage or injury is not a foreseeable, natural result of the Association's failure to discharge its responsibilities. No diminution or abatement of assessments 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 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.

C. Failure to Maintain

If the Board of Directors determines that any Owner has failed or refused to discharge properly his or her maintenance, repair or replacement obligations pursuant to this Paragraph, then the Association shall give the Owner written notice of: (1) the Owner's failure or refusal; (2) the Association's right to provide necessary maintenance, repair, or replacement at the Owner's sole cost and expense; and (3) the maintenance, repair, or replacement deemed necessary by the Board.

Unless the Board determines that an emergency exists or a violation is re-occurring for which notice previously has been issued hereunder, the Owner shall have 10 days within which to complete maintenance or repair, or if the maintenance or repair is not capable of completion within such time period, to commence replacement or repair within 10 days. If the Board determines that an emergency exists, a violation is re-occurring for which notice has been previously issued hereunder or an Owner has not complied with the demand given by the Association hereunder, the Association may provide any such maintenance, repair or replacement, the costs of which shall be a specific special assessment against the Owner and the Lot. The Association shall not be obligated to exercise this right of self help and may choose to seek an injunction requiring Owner to comply as well as any other enforcement action set forth herein and provided for in Georgia law.

D. Maintenance Standards and Interpretation

The Board of Directors may establish, interpret and enforce maintenance standards for the Community. These standards may vary over time, however, the variances shall not constitute a waiver by the Board of the right to establish and enforce maintenance standards under this Paragraph. No Board

decision or interpretation regarding maintenance standards shall constitute a binding precedent with respect to subsequent Board decisions or interpretations.

8. ARCHITECTURAL CONTROLS

A. Architectural Control Committee

Except as specifically authorized by this Article, during the Declarant Control Period, the Declarant shall have sole control and make any and all decisions for the Architectural Control Committee ("ACC"). Further, the regulations set forth in this Paragraph 8 shall not apply to the activities of the Declarant, nor to improvements to the Common Property by or on behalf of the Association. This Paragraph may not be amended during the Declarant Control Period without the express written consent of the Declarant. The Declarant shall have all powers set forth for the Board of Directors and the ACC in this Paragraph 8 until the end of the Declarant Control Period. After the Declarant Control Period, the Board of Directors may establish the ACC to be a standing committee of the Association. Unless and until an ACC is established after the Declarant Control Period, the Board of Directors shall make all architectural decisions as required herein. The Declarant, Association, Board of Directors, ACC, and members thereof, are not responsible for ensuring, and shall not be held liable for any injury, damage or loss arising out of: (1) the quality, structural integrity or soundness of any modification on a Lot; or (2) any modification's compliance with building codes, zoning regulations or other governmental requirements.

No exterior construction, alteration or addition of any improvements of any nature whatsoever including, without limitation, staking, clearing, excavating, grading, filling, constructing impervious surfaces, building, exterior alteration of existing improvements, storm and screen doors, storm windows, fencing, signage, changing the exterior color of any existing improvement, permanent exterior lighting (excluding reasonable seasonal lighting as may be authorized herein), and planting and removing landscaping materials (except for seasonal planting and landscaping consistent with the Community-Wide Standard and as may be set forth in applicable Architectural Guidelines), shall be commenced or placed upon any part of the Community unless, approved in accordance with this Article, or otherwise expressly permitted under this Declaration.

B. Limitation on Exterior Modifications

Except as otherwise provided herein, no Owner, Occupant, or any other person may, without written approval of the Declarant, Board or ACC:

- (1) construct any dwelling or other improvement on a Lot;
- (2) make any change or alteration that affects the exterior appearance of the Lot; or
- (3) erect, place or post any object or thing on the Lot that affects the exterior appearance of the Lot.

Additionally, no modification shall encroach onto the Area of Common Responsibility unless expressly approved in writing by the Board. Such plans and specifications shall be of sufficient detail to allow the Board to make its review and to the extent required by the Board shall show the nature, kind, shape, height, materials and location of the proposed improvement. The Board of Directors shall be the sole arbiter of such plans and may withhold approval for any reason, including, without limitation, purely aesthetic considerations, and it shall be entitled to stop any construction in violation of these restrictions.

Plans and specifications are not approved for engineering or structural design, quality of materials or for compliance with building codes, permitting requirements, zoning conditions or other local or governmental laws and ordinances governing construction in the Community and by approving such plans and specifications the Association and the Board assume no liability or responsibility therefor or for any defect in any structure constructed from such plans and specifications or for any violation of building codes, permitting requirements or noncompliance with local laws and ordinances governing construction in the Community. Neither the Association, nor the officers, directors, members, employees and agents of the

Association 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 and specifications and every Owner agrees that such Person or Owner will not bring any action or suit against the Association or its officers, directors, members, employees and agents to recover any 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.

C. Design Guidelines & Variances

The Declarant may adopt and establish Design Guidelines. Design Guidelines may be changed during the Declarant Control Period by the Declarant unilaterally, and after the Declarant Control Period by a majority vote of the Board of Directors.

Notwithstanding anything to the contrary contained herein, the Board of Directors shall be authorized to grant individual variances from any of the provisions of this Declaration and the Architectural Guidelines if it determines that waiver of application or enforcement of the provision in a particular case is dictated by unique circumstances, such as, but not limited to, topography, natural obstructions, hardship, aesthetic considerations or environmental considerations. No variance granted by the Board shall (a) be effective unless in writing, (b) be inconsistent with the overall scheme of development for the Community, or (c) estop the Board of Directors from denying a variance in other similar circumstances. For purposes of this provision, the inability to obtain approval of any governmental agency or the issuance of any permit, or the terms of any financing shall not be considered a hardship warranting a variance.

9. USE RESTRICTIONS

Each Owner shall be responsible for ensuring that the Owner's family, guests, tenants and Occupants comply with all provisions of the Association Legal Documents. In addition to the following use restrictions, the Board of Directors may establish rules and regulations in accordance with the terms hereof and as specified in the Bylaws.

A. Residential Use

Each Lot shall be used for residential purposes only, and no trade or business of any kind may be conducted in or from a Lot or any portion of the Community, except that the Owner or Occupant residing in a dwelling on a Lot may conduct ancillary business activities within the dwelling so long as:

(1) the existence or operation of the business activity is not apparent or detectable by sight, sound, or smell from outside of the dwelling;

(2) the business activity does not involve visitation or deliveries to the Lot by employees, clients, customers, suppliers, couriers, mail carriers, or other business invitees in greater volume than would normally be expected for a Lot without business activity;

(3) the business activity does not involve use of the Common Property, except for necessary access to and from the Lot by permitted business invitees;

(4) the business activity is legal and conforms to all zoning requirements for the Community;

(5) the business activity does not increase any insurance premium paid by the Association or otherwise negatively affect the Association's ability to obtain insurance coverage; and

(6) the business activity is consistent with the residential character of the Community and does not constitute a nuisance or a hazardous or offensive use or threaten the security or safety of other Owners or Occupants, as determined in Board of Director's discretion.

The Association has no liability for any business activity in the Community. The Association also has no liability for any action or omission by it, its Directors, Officers, agents, representatives and/or vendors, which may adversely impact an Owner's or Occupant's business activity. Each Owner and Occupant hereby releases and holds harmless the Association, its Directors, Officers, agents, representatives and/or vendors, for any interruption or suspension of, or any damages to, any business activities conducted on a Lot. Owners and Occupants shall obtain whatever supplemental insurance may be necessary to protect their business assets, business continuity and business interests on their Lots. The Association is not obligated to obtain any insurance coverage for any Owner's or Occupant's business activity.

The term "business," as used in this provision, shall include, without limitation, any occupation, work or activity that involves the provision of goods or services to persons other than the provider's family for a fee, compensation, or other form of consideration, regardless of whether: (i) such activity is engaged in full or part-time; (ii) such activity is intended to or does generate a profit; or (iii) a license is required therefore.

Further, no Lot may be used to access property outside of the Community.

B. Subdivision of Lots

No Lot may be subdivided into a smaller parcel except for those Lots owned by Declarant

C. Combination of Lots

Notwithstanding anything to the contrary herein, an Owner of two (2) directly adjacent Lots may be permitted, with written Board prior approval, to seek and receive permission from Gilmer County, Georgia to re-plat the two (2) Lots to create one (1) combined parcel for tax identification purposes. Once approved by the Board and combined as evidenced by a recorded survey approved by Gilmer County and showing the two (2) Lots combined as one (1) parcel, the real property may be considered one (1) parcel for tax identification purposes; however, for purposes of this Declaration the combined parcel shall be forever deemed two (2) Lots for assessment and voting purposes. Lots so combined shall remain combined perpetually and may not be later subdivided. Further, no more than two (2) Lots may be combined. No Lots may be subdivided except as provided for in Section B, above.

D. Use of Area of Common Responsibility

There shall be no obstruction of the Area of Common Responsibility, nor shall anything be kept, parked or stored on or removed from any part of the Area of Common Responsibility without the express written consent of the Board of Directors. The Association may remove and either discard or store any unauthorized personal property left or kept on the Area of Common Responsibility and the Association shall have no obligation to return, replace or reimburse the owner for such property. The Association is not liable to any Person for any loss of, theft of, or damage to any personal property.

E. Prohibition of Damage and Illegal Conduct

Without prior written consent of the Board of Directors, nothing shall be done or kept in the Community which would increase the Common Expenses, damage the Common Property, or be in violation of any statute, rule, ordinance, regulation, permit or other validly imposed requirements of any governmental body. Noxious, destructive, offensive, hazardous, or unsanitary activity shall not be carried on in the Community, as such activity or conduct may be defined in the Association's rules and regulations.

F. Firearms

The display or recreational discharge of firearms on the Common Property is prohibited, except: (1) by law enforcement officers; (2) to transport lawful firearms to or from a Lot, and (3) in self-defense. The term

"firearms" includes, but is not limited to, any device which will or can be converted to expel a projectile by the action of an explosive or electrical charge or by the action of compressed air. Examples of "firearms" as described in this section include, but are not limited to, handguns, rifles, shotguns, stun guns, tasers, "B-B" guns, pellet guns and paintball guns.

G. Pets

No animals, livestock, or poultry of any kind may be raised, bred, kept or permitted on any Lot with the exception of dogs, cats or other usual and common household pets in reasonable number, as determined by the Board. No dogs determined in the sole discretion of the Board to be dangerous dogs may be brought onto or kept on the Property at any time by any Lot Owner, Occupant, or guest of an Owner or Occupant. Any pet which endangers the health of any Owner or Occupant of any Lot, or which creates a nuisance or unreasonable disturbance, as may be determined in the sole discretion of the Board of Directors, must be permanently removed from the Property upon seven (7) days' written notice by the Board of Directors. If the Owner or Occupant fails to comply with such notice, the Board may remove the pet. Any pet which, in the sole discretion of the Board, presents an immediate danger to the health, safety or property of any member of the community may be removed by the Board without prior notice to the pet's owner. Feces left by pets on the Community must be removed promptly by the owner of the pet or the person responsible for the pet. Any Owner or Occupant who keeps or maintains any pet in the Community agrees to indemnify and hereby holds harmless the Association, its Directors, Officers, and agents, from any loss, damage, claim or liability of any kind or character whatsoever related to such pet. The Board may establish additional rules regarding pets in the Community, which may include restrictions on the breeds, number and/or size of permitted pets.

H. Vehicles, ATVs, and Parking

Vehicles only may be parked in garages, driveways on Lots, designated parking spaces, or other areas authorized in writing by the Board. Vehicles may not be parked on any grass or landscaped areas on Lots. All vehicles must travel at or below the posted speed limit.

ATV vehicles including golf carts, mules, side-by-sides, and 4-wheelers, shall be permitted subject to the rules, regulations and guidelines of the Association, but may only be used on the Community roadways to get from one Lot to another. Racing of such vehicles is prohibited. ATV vehicles must also travel at or below the posted speed limit at all times. Riding tracks on Lots are strictly prohibited.

Disabled and stored vehicles are prohibited from being parked in the Community, except in garages. For purposes of this subparagraph, a vehicle shall be considered "disabled" if it does not have a current license tag or is obviously inoperable. A vehicle shall be considered "stored" if it remains in the Community, other than in a garage, for 14 consecutive days or longer without prior written consent of the Board.

Boats, jet-skis, all trailers, buses, taxis, hearses, limousines, recreational vehicles, motor homes, campers, panel trucks, trucks with a cargo-load capacity of one ton or more, full-size vans (excluding vans used by handicapped persons, mini-vans or sport utility vehicles used as passenger vehicles and receiving a "car" or "passenger vehicle" classification by the Georgia Department of Motor Vehicles), vehicles containing visible evidence of commercial use (such as tool racks, ladders, ladder racks or tow winches), and vehicles with commercial writings on their exteriors (except for law enforcement vehicles marked as such) are also prohibited from being parked in the Community, except: (1) in garages or as otherwise approved by the Board; (2) in the case of service vehicles, on a temporary basis during daytime business hours or during emergencies for the purpose of serving a Lot, (3) in the driveway on a temporary basis not to exceed fourteen (14) days in a fiscal year, or (4) behind the dwelling only if such location does not allow the vehicle to be visible from the road or other Lots. The Board may establish additional rules regarding vehicles and parking in the Community, which may include restrictions on the number of vehicles which may be parked in the Community.

If any vehicle is parked in the Community in violation of this Paragraph or the Association's rules, the Board or agent of the Association may tow or boot the vehicle after 24 hours written notice. Such notice shall: (1) be placed on the vehicle; (2) specify the nature of the violation; (3) warn of possible towing or booting; and (4) state the name and telephone number of a person to contact regarding the violation. If 24 hours after such notice is placed on the vehicle the violation continues or thereafter occurs again within six months of such notice, the Board or agent of the Association may have the vehicle towed or booted in accordance with the original notice and without further notice. If a vehicle is parked in a fire lane, is blocking another vehicle or

access to another Owner's or Occupant's Lot or dwelling, is obstructing the flow of traffic, or otherwise creates a hazardous condition, no notice shall be required, and the vehicle may be towed or booted immediately.

The Association has no liability for any towing or booting in accordance with this subparagraph. Each Owner and Occupant hereby releases and holds harmless the Association, its Directors, Officers, agents and representatives, for any claim or damage from any such towing or booting. The Association's right to tow or boot is in addition to, and not in limitation of all other rights of the Association, including the right to assess fines.

I. Signs

Except as may be provided for herein or as may be required by legal proceedings or any governmental construction permitting process, no signs, advertising posters, political placards or billboards of any kind shall be erected, placed, or permitted to remain in the Community without the prior written consent of the Board of Directors or ACC, other than: (1) two professional security signs not to exceed six inches by six inches each in size displayed on a Lot; (2) one professionally lettered "For Sale" sign not to exceed 24" by 36" in size displayed on a Lot (which dimensions shall apply to the sign only and does not apply to post size); and (3) one professionally lettered political candidate endorsement placards not to exceed 24" by 30" in size displayed on a Lot from 30 days before an election to five days after such election. Notwithstanding the foregoing and during the Declarant Control Period, no signs except for security signs set forth in (1) above, may be erected without written prior permission from the Declarant. The Board may establish rules permitting temporary signs on Lots announcing open houses, births, birthdays or other events for limited periods of time.

J. Rubbish, Trash, Clotheslines, Equipment, Etc.

Owners and Occupants shall regularly remove all rubbish and trash from the Lot. No rubbish or trash shall be placed on the Common Property, except as provided herein. Rubbish and trash shall be disposed of in appropriate sealed bags and placed in proper receptacles for collection. The Board may establish additional rules regarding placement of trash cans for pick-up and/or storage, including requiring trash removal in the Community from a single vendor and establishing schedules for trash can placement and trash pickup. All clotheslines, garbage cans, woodpiles, swimming pool pumps, filters, and related equipment and other similar items shall be located or screened so as to be concealed from view of the neighboring Lots and Common Property and the street on which the Lot (on which the item is located) fronts. All construction debris, rubbish, trash and garbage shall be regularly removed and shall not be allowed to accumulate.

K. Basketball Hoops and Goals

Basketball hoops and goals shall not be attached to the exterior portion of any house, garage or other building structure constructed on a Lot or placed on any other portion of a Lot except as provided below. Notwithstanding the above, free standing basketball poles, goals and backboards may be erected immediately adjacent to the driveway on a Lot provided that they are set back at least one hundred (100') feet from the front of the Lot (unless otherwise approved in writing by the Board of Directors), the poles are metal and painted black or such other color as is approved by the Architectural Control Committee and the goal and backboard are manufactured and not homemade.

L. Unightly or Unkempt Conditions

Owners and Occupants are prohibited from engaging in activities which cause disorderly, unsightly or unkempt conditions on the Common Property or outside of a dwelling in the Community, such as the assembly and disassembly of motor vehicles and other mechanical devices. Clothing, bedding, rugs, mops, appliances, indoor furniture, and other household items shall not be placed or stored outside the dwelling. Only appropriate outdoor items, such as neatly stacked firewood, potted plants, patio furniture and grills may be kept outside the dwelling on any Lot. Owners and Occupants shall maintain such items in a neat and attractive condition, as determined in the Board's sole discretion. All liquid propane tanks installed must be buried subject to any rules, regulations and guidelines of the Declarant and/or Board of Directors.

M. Drainage

Piping and drainage areas are for the purpose of natural flow of water only. No obstructions or debris shall be placed in these areas. Each Owner and Occupant shall ensure that any drainage piping and/or drainage ditches on the Owner's Lot are clear of obstruction and debris. Furthermore, no Owner or Occupant may obstruct or rechannel the drainage flows across the Owner's Lot.

N. Erosion Control; Contamination

No Owner or Occupant shall engage in any activity which creates erosion or siltation problems or causes contamination of or damage to any stream, water course or any other Lot in the Community. Each Owner and Occupant shall be liable for all damages and restoration costs resulting from such unauthorized activity. Any grading performed in violation of any county, state or federal ordinance, statute or regulation shall be deemed to be a noxious or offensive activity and may result in fines by the Association, or in a civil action to enjoin such activity.

O. Impairment of Easements

No Owner or Occupant shall impair any easement existing in the Community or do any act or allow any condition to exist which will adversely affect the other Lots or their Owners or Occupants.

P. Sight Distance at Intersections

All property located at street intersections shall be landscaped and kept so as to permit safe sight across the street corners. No vehicle, fence, wall, hedge, shrub, tree or other landscaping shall be placed or permitted to remain where it would create a traffic or sight problem, or in a location which obstructs sight lines at elevations between two and six feet above the streets shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street easement or right-of-way and a line connecting them at points 25 feet from the intersection of the street lines. The same sight line limitation shall apply on any Lot within ten feet from the intersection of a street property line with the edge of a driveway or alley pavement. No tree shall be permitted to remain within such distances of such intersections unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines.

Q. Tree Removal

Unless located within ten (10) feet of a Residence or detached building or within ten (10) feet of an approved site for such Residence or building, no trees, shrubs, bushes or other vegetation having a trunk diameter of six (6) inches or more at a point two (2) feet above the ground level shall be cut, destroyed or mutilated without approval from the ACC. Dead or diseased trees, shrubs, bushes or other vegetation shall be cut and removed promptly by the Owner of any Lot thereof without the need for approval by the Board.

R. Yard Sales

Yard sales, garage sale, flea market or similar activity may only be conducted not more than once in any 3-month period without the prior written consent of the Board of Directors and subject to all reasonable conditions that the Board may impose.

S. Garages

If garage space is available, Owners and Occupants should park their cars and other motor vehicles in the garage before parking in the driveway. Garage doors also should remain closed when not in use for ingress, egress or garage use, or when the Owner or Occupant is not outside on the Lot. The Board may establish additional rules regarding garages.

T. Window Treatments

Unless otherwise approved in writing by the Board of Directors, all windows on a dwelling on a Lot which are exposed to a street, or another dwelling shall have customary and appropriate window treatments. All window treatments shall be of a neutral color as to portions that may be seen from the exterior of the home.

U. Antennas and Satellite Dishes

Except as provided below or otherwise approved by the Board of Directors, no antenna or other device for the transmission or reception of television signals, radio signals or any form of electromagnetic wave or radiation shall be erected, used or maintained outdoors in any portion of the Community. Direct broadcast satellite ("DBS") antennas and multi-channel multi-point distribution services ("MMDS") one meter or less in diameter and television broadcast service antennas may be installed in accordance with rules and regulations of the Federal Communication Commission ("FCC") and the Association. Any such devices shall be installed in the least conspicuous location available on the Lot that permits reception of an acceptable quality signal.

V. Swimming Pools

No above-ground swimming pools shall be allowed with the exception of inflatable infant wading pools.

W. Driveways

Construction of driveways must receive prior written approval of the ACC as provided for in Article 8 of this Declaration. All permanent driveways and parking areas must be surfaced in a fashion to minimize impact on subdivision roads at the point of intersection with same and must be completed within sixty (60) days after exterior construction is completed.

X. Sale Period. Notwithstanding any provisions contained in this Declaration to the contrary, during the period of the sale of the Lots, it shall be expressly permissible for Declarant, its contractors, agents, employees, assigns and representatives, to maintain and carry on, upon such portion of the Community as Declarant may deem necessary, such facilities and activities as in the sole opinion of Declarant may be reasonably required, convenient or incidental to the completion and sale of the Lots, including, but without limitation, business offices, signs, model Lots and sales offices.

Y. Entry Features

Owners shall not alter, remove or add improvements to any Community entry feature, monument, gate, and/or fencing constructed or erected by the Declarant or the Association on any Lot, or any party of any easement area associated therewith without prior approval in accordance with the provisions of Paragraph 8 herein. The Association shall maintain all entrance features located on a Lot and/or on a right-of-way including, but not limited to, any subdivision monuments and the brick and wrought iron perimeter fence, all of which shall be deemed part of the Community's entrance features. An Owner of a Lot upon which an entrance feature rests shall be prohibited from planting any landscaping within ten (10) feet of the entrance feature.

Z. Building Setbacks and Easement Reservations

Portions of the Community contain buffer and/or setback areas, as more particularly shown on the recorded subdivision plat for the Community, as may be amended by a valid variance granted by Gilmer County and approved by the Association. Any construction or land disturbing activities performed in said buffer/set back areas, if any, shall be approved pursuant to Paragraph 8 herein, and shall comply with all Gilmer County rules, regulations and zoning conditions applicable to such areas.

AA. Square Footage and Mobile Home Prohibition

No Residence shall be erected, constructed, maintained, used, or permitted to remain on any Lot other than one single-family dwelling. Any Residence must adhere to the Design Guidelines, if any, and receive prior written approval as required herein. Each Residence to be constructed on a Lot shall have a minimum finished heated and cooled area of 2,000 square feet, with the exception of Lots 1, 9, 16, 28 & 29 which shall be permitted to have a Residence to be constructed on a Lot with a minimum finished heating and cooled area of 1,600 square feet. Once construction has begun on said dwelling, all exterior construction must be completed within one (1) year of the commencement of construction, unless otherwise approved in writing by the Declarant or the Board of Directors.

Mobile homes are strictly prohibited within the Community.

BB. Solar Panels

No solar energy collector panels or attendant hardware or other energy conservation equipment shall be constructed or installed on any Lot unless it is an integral and harmonious part of the architectural design of a structure and receives prior written approval from the Architectural Control Committee.

CC. Camping

No camping of any kind is permitted on a Lot, except for recreational tent camping in the back yard for not more than three (3) consecutive nights. The Board of Directors may establish additional rules and regulations regarding such recreational camping.

DD. Outbuildings

All outbuildings must receive prior written approval pursuant to Paragraph 8. Said building must be constructed in a workman-like manner and coordinate with the exterior materials and colors of the main dwelling.

EE. Leasing/Renting

Leasing/renting of Residences is allowed by any Owner who is in good standing, who is not delinquent in the payment of assessments and is not in violation of any of the covenants as of the date of the lease subject to the terms herein. The Owner must provide the Occupant and/or tenant copies of this Declaration, By-Laws or any rules and regulations promulgated thereto. The Owner and each tenant and Occupant shall comply with all provisions of the Declaration, Bylaws or any rules and regulations of Bravo Rivera Estates Community. The Owner is responsible for violations by any tenants, Occupants and guests of the Residence; notwithstanding the fact that such Occupants are fully liable and may be sanctioned for any such violation. Subject to the provisions herein, short term rentals through companies including, but not limited to, VRBO, Homeaway and/or Airbnb, shall be permitted; however, ALL short term rentals must have an occupancy lease period of a minimum of five (5) days unless otherwise approved in writing by the Board of Directors. The Owner may erect one "For Lease" or "For Rent" sign on the Lot, subject to size, placement and design rules adopted by the Declarant and/or Board of Directors. Any violation of the Association Legal Documents by the Owner and/or the occupant, shall be deemed a default of the lease/rental terms. In addition to all other remedies permitted by the Declaration, such default authorizes the Owner and/or the Association, as the Owner's delegate and attorney-in-fact, to terminate this lease and/or occupancy and to evict all Occupants, without liability, in accordance with Georgia law. The Association also may require the Owner to evict the occupants for any such violation. In such case, the Owner shall be liable for any and all costs of enforcement which shall constitute a specific assessment against the Lot.

The Board of Directors may establish a Lease Administration Fee to be charged on an annual basis to all leased properties in an amount up to \$300.00 a year, which shall be deemed a Specific Assessment. If the Board so chooses to establish this Lease Administration Fee it shall be set by Board Resolution at Declarant

shall be exempt from the payment of such assessment for any Lot that Declarant owns and utilizes as a leased/rented property.

FF. Personal Residential Vineyards

The theme of development within Bravo Rivera Estates is to combine quality residential dwellings with a in a North Georgia vineyard setting. As such, an Owner of a Lot is encouraged to cultivate a portion of the Owner's Lot with a personal residential vineyard. All such personal residential vineyards must be approved in writing by the ACC prior to installation and must be maintained in good condition in accordance with the Community-Wide Standard. Personal residential vineyards shall not exceed more than one-fourth of the Lot, unless otherwise approved in writing by the ACC. The Owner shall be responsible to ensure the proper growth and development of the vineyard and must promptly remove any dead or diseased vines. Failure to properly maintain the vines and any structure holding the vines may result in the Association demanding full removal of the personal residential vineyard and returning the Lot to a grassed or landscaped condition subject to ACC approval. These vineyards shall be for personal use only and shall not be used for commercial purposes unless approved in writing by the Board of Directors and the Declarant, so long as Declarant owns a Lot within the Community. The Declarant reserves the right to install vineyards on any Lot owned by Declarant at its discretion and shall not be bound by the restrictions contained herein.

GG. Violations

If any Structure shall be erected, placed, maintained or altered upon any Lot, otherwise than in accordance with the plans and specifications approved by the ACC pursuant to the provisions of this Article, such erection, placement, maintenance or alteration shall be deemed to have been undertaken in violation of this Article and without the approval required herein. If in the opinion of the ACC such violation shall have occurred, the ACC shall notify the Association. If the Board shall agree with the determination of the ACC with respect to the violation, then the Board shall provide written notice to the Owner by certified mail, setting forth in reasonable detail the nature of the violation and the specific action or actions required to remedy the violation. If the owner shall not have taken remedial action within thirty days after the mailing of the aforesaid notice of violation, then the Association shall have the right to exercise self-help, as well as all other enforcement options including, but not limited to, the right to levy fines, as set out herein. The Association shall not be obligated to exercise self-help prior to seeking an injunction in a court of law.

10. SALE OF LOTS

An Owner intending to transfer or sell a Lot or any interest in a Lot shall give the Board of Directors written notice of such intention within seven days after executing the transfer or sales documents. As part of the notice, the current Owner shall furnish the Board the name and address of the intended grantee and such other information required by the Board. This Paragraph shall not be construed to create a right of first refusal in the Association or in any third party.

Within seven days after receiving title to a Lot, the purchaser or grantee of the Lot shall give the Board written notice of his or her ownership of the Lot. As part of the notice, the new Owner shall furnish the Owner's name, mailing address and such other information required by the Board.

11. INSURANCE

A. Hazard Insurance on Common Property

The Board of Directors shall obtain hazard insurance for all insurable improvements on the Common Property. This insurance shall include, at a minimum, coverage for fire, wind, storm, hail, vandalism, malicious mischief and civil commotion and shall be in an amount sufficient to cover the full replacement cost of such insurable improvements. Alternatively, the Board may purchase "all-risk" coverage in like amounts.

B. Association Liability Insurance

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, in their capacities as such, with a combined single limit of at least \$1,000,000.00.

C. Directors' and Officers' Liability Insurance

The Board shall obtain a Directors' and Officers' liability insurance policy with a limit of at least \$1,000,000.00.

D. Fidelity Insurance

The Board shall obtain a fidelity bond or dishonesty insurance on Directors, Officers, employees, and other persons handling or responsible for the Association's funds, regardless of whether they are compensated by the Association. If reasonably available, the fidelity bond or dishonesty insurance shall cover at least one-quarter of the annual assessments from all members plus the reserve funds in the custody of the Association at any time during the term of the bond or policy. The bond or policy must provide that it may not be canceled, substantially modified or subject to non-renewal without at least 30-days prior written notice to the Association.

E. Additional Association Insurance

The Board may obtain such additional insurance as it deems appropriate.

F. Premiums and Deductibles on Association Policies

Premiums for all Association insurance shall be a Common Expense. The policies may contain reasonable deductibles. Deductibles shall not be subtracted from the face amount of the policies in determining whether the insurance equals the full replacement cost of the insurable improvements.

G. General Insurance Provisions

In addition to any other terms the Board deems appropriate, all Association insurance shall be governed by the following provisions:

- (1) All policies shall be written with a company licensed to do business in Georgia;
- (2) All policies on the Common Property shall be in the name of the Association for the benefit of itself and its members;
- (3) The Board shall have exclusive authority to adjust losses under all Association insurance policies;
- (4) The insurance carried by the Association shall be primary and shall not be brought into contribution with insurance purchased by individual Owners, Occupants, or their Mortgagees;
- (5) All hazard insurance policies shall have an inflation guard endorsement and an agreed amount endorsement if reasonably available; and
- (6) A qualified person who is in the real estate industry and familiar with construction in the county where the Community is located shall review the Association's hazard insurance policy at least bi-annually to evaluate the sufficiency of such coverage.

12. REPAIR AND RECONSTRUCTION AFTER CASUALTY DAMAGE

A. Common Property

In the event of damage to or destruction of any structure on the Common Property, if any, the Board of Directors shall arrange for and supervise the prompt repair or reconstruction of such structure, with such improvements or modifications it deems appropriate, unless 80% of the Owners vote not to do so.

(1) Construction Fund.

Any insurance proceeds collected on a claim against any Association hazard policy and any special assessments collected pursuant to subparagraph (2) below shall constitute a construction fund to be used by the Board for repair or restoration pursuant to this Paragraph.

(2) Proceeds.

If the proceeds of insurance are not sufficient to defray the Board's estimated or actual costs of repair or reconstruction, including, but not limited to, any professional fees and premiums for construction bonds the Board deems necessary, the Board may levy a special assessment against all Owners without the necessity of a membership vote or compliance with any other requirements for approval of special assessments in this Declaration. Any surplus funds remaining after the repair or reconstruction is completed shall be common funds of the Association to be used as determined by the Board.

B. Lots

In the event of damage to or destruction of any structure on a Lot, the Owner shall either: (1) within 180 days, repair or reconstruct such structure in accordance with plans and specifications approved by the ACC; or (2) within 60 days, clear the Lot of all debris and sod or landscape all portions of the Lot as approved by the ACC.

13. EMINENT DOMAIN

Whenever any Common Property is taken by, or conveyed in lieu of condemnation to, any authority having condemnation or eminent domain power, the Board of Directors shall give notice thereof to each Owner. If any structure on the Common Property is so taken or conveyed, the Board shall arrange for and supervise the prompt reconstruction of such structure, to the extent sufficient Common Property is available, with such improvements or modifications it deems appropriate, unless 80% of the Owners vote not to do so.

If proceeds from the condemning authority are not sufficient to defray the Board's estimated or actual costs of reconstruction, including, but not limited to, any professional fees and premiums for construction bonds the Board deems necessary, the Board may levy a special assessment against all Owners without the necessity of a membership vote or compliance with any other requirements for approval of special assessments in this Declaration. Any surplus funds remaining after the reconstruction is completed shall be common funds of the Association to be used as determined by the Board.

14. EASEMENTS

A. Easements for Use and Enjoyment

Every Owner shall have a right and easement of ingress and egress, use and enjoyment in and to the Common Property which shall be appurtenant to and shall pass with the title to his or her Lot, subject to the Association's right to:

(1) borrow money as provided in the Bylaws, subject to the rights, interests, easements and privileges of the Owners set forth in this Declaration; and

(2) grant permits, licenses or easements across the Area of Common Responsibility without the necessity of seeking approval from the Owners.

(3) the right of the Association to suspend the right of an Owner to use the Common Property, for any period during which any past due assessment against any Lot of the Owner remains unpaid; and for a reasonable period of time for an infraction of the Declaration, By-Laws, rules and regulations of the Association or Architectural Guidelines; provided, however, the Board may not limit pedestrian, medical, fire, public or other health, safety, service or emergency vehicles ingress and egress to the Lot.

(4) 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, upon the affirmative vote of the Owners of at least two thirds (2/3) of the Lots, to give as security for the payment of any such loan a Mortgage conveying all or any portion of the Common Property; provided, however, the lien and encumbrance of any such Mortgage given by the Association shall be subject and subordinate to any rights, interests, options, easements and privileges herein reserved or established for the benefit of any Owner, or the holder of any Mortgage encumbering any Lot or other property located within the Community (regardless of any contrary provision in this Declaration or in any such Mortgage given by the Association, the exercise of any rights by the holder of such Mortgage in the event of a default thereunder shall not cancel or terminate any rights, easements or privileges herein reserved or established for the benefit of any Owner or the holder of any Mortgage encumbering any Lot or other property located within the Community).

(5) The Owners' rights and easements granted in this Paragraph 14(A) are subject to: (1) all other rights of the Association and other Owners set forth in this Declaration, the Bylaws or the Articles of Incorporation; and (2) all encumbrances and other matters of public record affecting title to the Area of Common Responsibility.

B. Easements for Utilities

There is hereby reserved to the Association, or its designee, blanket easements upon, across, above and under all property within the Community for access, ingress, egress, installation, repair, replacement, and maintenance of: (a) gas, water, sanitary sewer and electricity services and all other utilities serving any portion of the Community; (b) any water runoff and storm drainage systems; and (c) any other services such as, but not limited to, any telephone and telecommunication systems, master television antenna system, cable television system or security system serving the Community. The Board of Directors has the right to grant a specific license or easement by separate recordable document to any party furnishing such utilities or services.

C. Easement for Entry.

There is hereby reserved to the Association and its designee, an easement and right, but not the obligation, to enter onto any Lot for emergency, life-safety, security and safety. The right may be exercised by the Association's Board of Directors, Officers, agents, employees, managers, and all police officers, firefighters, ambulance personnel, and similar emergency personnel in the performance of their respective duties. Except in an emergency situation, entry shall be only during reasonable hours and after notice to the Owner or Occupant. This right of entry shall include the right of the Association to enter a Lot to cure any condition which may increase the possibility of a fire or other hazard in the event that an Owner fails or refuses to cure the condition upon request by the Board. No one exercising the easement and rights granted in this Paragraph shall be liable for trespass, damages, or in any other manner by virtue of exercising such rights. The failure to exercise the rights herein or to exercise said rights in a timely manner shall not create liability to any of the above-referenced parties, it being agreed that no duty to enter a Lot shall exist.

D. Easement for Association Maintenance.

There is hereby reserved to the Association and its designee, an easement and right across all portions of the Community, to allow the Association to fulfill the maintenance obligations described in this Declaration. This easement shall be exercised with a minimum of interference to the quiet enjoyment of the

Owner's property, reasonable steps shall be taken to protect the Owner's property, and any Person causing damage to the Owner's property shall repair the damage at its sole expense.

E. Easement for Street Signs.

There is hereby reserved to the Association and its designee, an easement and right across all portions of the Community for ingress to, egress from, installation, construction, landscaping, and maintenance of street signs for the Community. This easement right shall include, but not be limited to, the right to cut, remove and plant trees, shrubbery, flowers and other vegetation around all street signs.

F. Easement for Entry Features.

There is hereby reserved to the Declarant and the Association and its designee, an easement and right over and upon each Lot which is bounded by the right-of-way providing primary access to the Community and every other Lot located at the corner of a street intersection in the Community for ingress to, egress from, installation, construction, landscaping and maintenance of entry features and similar streetscapes for the Community. This easement right shall include, but not be limited to, the right to cut, remove and plant trees, shrubbery, flowers and other vegetation around the entry features and the right to grade the land under and around the entry features. Owners shall not alter, remove, or add improvements to any entry features on any Lot, or any part of any easement area associated therewith without the prior written consent of the Board of Directors.

G. Public in General.

The easements and rights created in this Paragraph do not, are not intended to, and shall not be construed to create any easements or rights in or for the benefit of the general public; provided, however, nothing set forth herein shall in any way limit or restrict any easements or rights already granted to the public as such easements or rights are previously recorded in the Gilmer County, Georgia land records. The Board of Directors hereby reserves the right to close temporarily, all or any portion of the Community that, in the reasonable opinion of the Board, may be legally necessary to prevent a dedication of such property, or the accrual of any rights to such property, to the general public or to any Person other than the Persons for which such easements are expressly created in this Declaration.

H. Easements Drainage.

There is hereby reserved by the Declarant and granted to the Association an easement upon, across, above and under all storm water drainage easements areas as shown on the recorded plats for the Community for access, ingress, egress, installation, alteration, repairing, replacing, and maintaining the storm water drainage systems and related facilities serving the community or any portion hereof. This easement shall include the right to construct and maintain catch basins, retention ponds, detention ponds, drainage swales, storm sewers, storm drains, sloping banks, cut or fill. In addition, there is hereby reserved to the Declarant and granted to the Association a blanket easement across all Lots for creating and maintaining satisfactory drainage in the Community; provided, however, such easement area shall not include any portion of a Lot within the outer perimeter of the dwelling structure. It is anticipated that increased storm water run-off across lower lying Lots will result from the construction of impervious surface on Lots. Neither the Declarant, the Association nor any builder or Owner shall have any liability to any Owner due to the increased flow or increased velocity of surface water resulting from approved construction on a Lot.

I. Easements During Declarant Control Period

Notwithstanding any provisions now or hereafter contained in this Declaration, the Bylaws, Articles of Incorporation, use restrictions, rules and regulations, design guidelines, if any, and amendments thereto, Declarant reserves an easement across the Community to maintain and carry on, upon such portions of the Community as Declarant may reasonably deem necessary, such facilities and activities as in the sole opinion of Declarant may be required or convenient for Declarant's development, construction and sales activities related to property hereby and hereinafter subjected to this Declaration or for the development, construction or benefit of any neighboring property including, but not limited to: 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 streets, driveways, paths, parking areas and walkways; the right to tie into and/or otherwise connect and use (without a top-on or any other fee for doing so), replace, relocated, maintain and repair any device which provides utility or similar services including, without limitation, electrical, telephone, cable television, natural gas, water, sewer and drainage lines and facilities constructed or installed in, on, under and/or over the Community; the right to grand easements over, under, in or on the Community, including without limitation on the Lots, for the benefit of neighboring properties for the purpose of tying into and/or otherwise connecting and using sewer and drainage lines and facilities constructed of installed in, on, under and/or over the Community; the right to covert Lots *with the consent of the Owner thereof) to Common Property and/or streets; the right to construct recreational facilities, utilities and other improvements on Common Property; 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 may use Residences, offices of other buildings owners or leased by Declarant as model residences and sales offices without charge.

Declarant expressly reserves an easement to enter upon any Lot and perform landscaping maintenance including, but not limited to, removal of underbrush, trimming, mowing, and debris removal at Declarant's sole expense. Declarant shall not be obligated to perform said landscaping maintenance and the determination may be made on a Lot by Lot basis subject to Declarant's sold discretion.

This Section shall not be amended without the Declarant's written consent until the Declarant Control Period has ended.

J. Private Streets.

All Lots shall be subject to a perpetual easement in favor of the Declarant, the Association, and all other Lot Owners for the maintenance, management, repair, landscaping, and non-exclusive use and enjoyment of the private streets and alleys, if any, which are located in the Community and as shown on the Plats, whether said streets and alleys are located on the Common Area, if any, or are located on the Lots. This easement right includes the right of contractors engaged by the Declarant and the Association to enter upon any and all Lots from time to time as necessary in order to perform any of the repair or maintenance work. The owners of the Lots shall not impair access to, or otherwise alter in any way, said streets, alleys or landscaping.

LOT OWNERS HEREIN ACKNOWLEDGE THAT ANY AND ALL MEANS OF INGRESS AND EGRESS TO THE PROPERTY CONVEYED HEREIN ALONG THE STREETS OF THE SUBDIVISION, AS OUTLINED ON THE PLAT OF SAID SUBDIVISION, ARE PRIVATE STREETS AND ARE NEITHER MAINTAINED BY GILMER COUNTY NOR CONSIDERED PART OF THE ROAD SYSTEM OF GILMER COUNTY. THE RESPONSIBILITY FOR THE UPKEEP AND MAINTENANCE OF THE STREETS SHOWN THEREON LIES WITH THE ASSOCIATION AS PROVIDED FOR HEREIN, AND NOT GILMER COUNTY.

THE STREETS IN THIS SUBDIVISION ARE PRIVATE STREETS AND ARE NEITHER MAINTAINED BY GILMER COUNTY NOR CONSIDERED PART OF THE ROAD SYSTEM OF GILMER COUNTY. THE RESPONSIBILITY FOR THE UPKEEP AND MAINTENANCE OF THE STREETS SHOWN HEREON LIES WITH THE ASSOCIATION AS PROVIDED FOR HEREIN AND NOT GILMER COUNTY.

IN NO CASE SHALL GILMER COUNTY BE RESPONSIBLE FOR FAILING TO PROVIDE ANY EMERGENCY OR REGULAR FIRE, POLICE OR OTHER PUBLIC SERVICE TO THE PROPERTY AND/OR OCCUPANTS WHEN THE FAILURE IS DUE TO INADEQUATE DESIGN OR CONSTRUCTION, BLOCKING OF ACCESS ROUTES, OR ANY OTHER FACTORS OUTSIDE THE CONTROL OF THE COUNTY. IN NO CASE SHALL THE COUNTY MAINTAIN ANY PRIVATE STREET.

K. Slope Control.

Each Lot shall be subject to an easement for slope control purposes, including the right to grade and plant slopes and prevent the doing of any activity that might interfere with slopes or which might create erosion or sliding problems of which might change, obstruct or retard drainage flow.

15. AUTHORITY AND ENFORCEMENT

A. Compliance with Association Legal Documents

All Owners, Occupants and their guests shall comply with the Association Legal Documents. The Association, and in an appropriate case, one or more aggrieved Owners, may take action to enforce the terms of the Association Legal Documents directly against all Violators. However, if an Owner's family member, guest or Occupant violates the Association Legal Documents, the Association, in its sole discretion, is permitted to enforce the terms of the Association Legal Documents against: (1) only the Owner; (2) only the violating family member, guest or Occupant; or (3) both the Owner and the violating family member, guest or Occupant. Notwithstanding anything herein to the contrary, the Owner of the Lot is always ultimately responsible for his or her own actions and the actions of all family members, Occupants and guests of such Lot.

Nothing herein shall be construed to affect the rights of an aggrieved Owner or Occupant to proceed independently for relief from interference with his or her personal or property rights against a Person violating the Association Legal Documents. The Board of Directors may, in its discretion, require the aggrieved Owner or Occupant to independently pursue all available remedies under Georgia law against the Violator before the Association intervenes and commences enforcement action against such Violator.

B. Types of Enforcement Actions

In the event of a violation of the Association Legal Documents, the Association shall have the power to take any or all of the following actions separately or simultaneously; provided, however, all suspensions and fines shall comply with the procedures described below and nothing herein shall authorize the Association or the Board to deny ingress and egress to or from a Lot:

- (1) Suspend all Violators' rights to use the Common Property;
- (2) Suspend the voting rights of a violating Owner;
- (3) Impose reasonable fines against all Violators, which shall constitute a lien on the violating Owner's Lot;
- (4) Use self-help to remedy the violation;
- (5) Bring an action for permanent injunction, temporary injunction and/or specific performance to compel the Violator to cease and/or correct the violation; and
- (6) Record in the Gilmer County land records a notice of violation identifying any uncured violation of the Association Legal Documents regarding the Lot.

C. Suspension and Fining Procedure

Except as provided below, before imposing fines or suspending right to use the Common Property or the right to vote, the Association shall give a written violation notice via first class mail to the Violator as provided below.

(1) Violation Notice

The written violation notice to the Violator shall:

- (a) Identify the violation, suspension(s) and/or fine(s) being imposed; and
- (b) Advise the Violator of the right to request a violation hearing before the Board of Directors to contest the violation or request reconsideration suspension(s) or the fine(s); and
- (c) Include a Board Member contact name, phone number, address and/or email address which Board Member may be contacted by the Violator in order to request a hearing to contest the violation and/or the fine.

Notwithstanding the Violator's right to request a violation hearing, suspension(s) and/or fine(s) shall commence on the date of the written violation notice, unless a later date is specified in such notice.

(2) Violation Hearing

If the Violator submits a written request for a violation hearing within 10 days of the date of the violation notice described above, then the Board of Directors shall schedule and hold, in executive session, a violation hearing. If a Violator fails to timely request a violation hearing, such Violator loses the right to contest the violation and request reconsideration of the suspension(s) and/or the fine(s). If a Violator timely requests a violation hearing, the Violator shall have a reasonable opportunity to address the Board regarding the violation; provided, however, the Board may establish rules of conduct for the violation hearing, including but not limited to, limits on the amount of time one person can speak and limits on the number of participants who may be present at one time. The minutes of the violation hearing shall contain a written statement of the results of such hearing.

(3) No Violation Notice and Hearing Required

No violation notice or violation hearing shall be required to:

- (a) impose late charges on delinquent assessments;
- (b) suspend a violating Owner's voting rights if the Violator's Lot is shown on the Association's books and records to be more than 30 days past due in any assessment or charge, in which case suspension of the violating Owner's right to vote shall be automatic and shall continue until the violation no longer exists or the Board of Directors otherwise reinstates such rights in writing;
- (c) suspend a Violator's right to use the Common Property if the Violator's Lot is shown on the Association's books and records to be more than 30 days past due in any assessment or charge, in which case suspension of the Violator's right to use the Common Property shall be automatic (which shall allow the Association to tow and/or boot a Violator's vehicle located on the Common Property without complying with the Suspension and Fining Procedures described above);
- (d) Engage in self-help in an emergency;
- (e) Impose fines for each day of a continuing violation, in which case, each day the violation continues or occurs again constitutes a separate violation and fine(s) may be imposed on a per diem basis without any further notice to the Violator; or
- (f) impose fines if the same violation occurs again on the same Lot, in which case fine(s) may be imposed on a per diem basis without any further notice to the Violator.

D. Self-Help

In addition to all other enforcement rights granted herein, the Board of Directors may elect to enforce any provision of the Association Legal Documents by self-help without the necessity for compliance with the Suspension and Fining Procedures described above.

By way of example and not limitation, the Association or its duly authorized agent shall have the authority to tow vehicles that are in violation of parking regulations and enter a Lot or any portion of the Common Property to abate or remove any structure, thing or condition that violates the Association Legal Documents. Unless an emergency exists, before exercising self-help, the Association shall give the Violator at least two days prior written notice for vehicle issues and ten days prior written notice for all other issues. Such notice shall request that the Violator remove and abate the violation and restore the Lot to substantially the same condition that existed prior to the structure, thing or condition being placed on the Lot and causing the violation. Such removal, abatement and restoration shall be accomplished at the Violator's sole cost and expense. If the same violation occurs again on the same Lot, the Association may exercise self-help without any further notice to the Violator. The Association shall not be obligated to exercise self-help before seeking an injunction.

E. Injunctions and Other Suits at Law or in Equity

All Owners agree and acknowledge that there may not be adequate remedies at law to enforce the Association Legal Documents. Therefore, in addition to all other enforcement rights granted herein, the Association is hereby entitled to bring an action for permanent injunction, temporary injunction and/or specific performance to compel a Violator to cease and desist and/or correct any violation.

F. Costs and Attorney's Fees for Enforcement Actions

In any action taken by the Association to enforce the Association Legal Documents, the Association shall be entitled to recover from the Violator, any and all costs incurred by the Association, including but not limited to attorneys' fees actually incurred, all of which shall constitute a lien against the violating Owner's Lot.

G. Failure to Enforce

The Board of Directors has the sole discretion to decide which, if any, enforcement action to pursue against each Violator. The failure of the Board to enforce any provision of the Association Legal Documents shall not be deemed a waiver of the right of the Board to do so thereafter. No right of action shall exist against the Association for failure to enforce if the Board of Directors determines that:

- (1) the Association's position is not strong enough to justify taking enforcement action;
- (2) a particular violation is not of such a material nature as to be objectionable to a reasonable person;
- (3) a particular violation is not of such a material nature to justify the expense and resources to pursue or continue to pursue enforcement action;
- (4) the aggrieved Owner or Occupant asserting a failure of enforcement has not independently pursued all available individual remedies under Georgia law; or
- (5) the Association enforces only against an Owner for the violation of the Owner's family member, guest or Occupant or the Association does not enforce against the Owner and enforces only against the violating family member, guest or Occupant.

16. AMENDMENTS

A. Member Approval Procedure

Except where a higher vote is required for action under any other provisions of this Declaration, the Bylaws, this Declaration may be amended with the approval of Owners holding two-thirds of the total Association vote present in person or by proxy at a duly called meeting, and the Declarant during the Declarant Control Period. Notice of a meeting, if any, at which a proposed amendment will be considered shall state the fact of consideration and the subject matter of the proposed amendment. No amendment shall be effective until certified by the President and Secretary of the Association and recorded in the Gilmer County, Georgia

land records. Notwithstanding the foregoing, during the Declarant Control Period, the Declarant shall be empowered to unilaterally amend the Declaration. The Board of Directors may, at any time, solely amend this Declaration to adopt the provisions of the Georgia Property Owners' Association Act without vote of the members, but with the consent of the Declarant during the Declarant Control Period.

B. Default Approval Procedure After Owner Non-Response

It is recognized that, when Owners fail to participate in an amendment vote because of apathy or other reasons which are not based on any disagreement with a proposed amendment, important amendments to the Declaration or Bylaws may have no chance of approval. It also is recognized that supermajority voting requirements are important for Owner actions which are as significant as amending this Declaration or the Bylaws. To balance these competing concerns, this subparagraph establishes a mechanism which provides every eligible Owner an opportunity to issue a vote of approval, disapproval or abstention on proposed amendments to the Declaration or Bylaws, but also a realistic mechanism for approving important amendments, without the damaging consequences of Owner non-response.

The Board shall issue notice of all proposed amendments to each Owner. With each such notice, the Board shall include a copy of the proposed amendment, along with a consent form or ballot, which complies with the requirements of the Bylaws. Each such consent form or ballot shall give Owners an opportunity to vote for, vote against or abstain from voting on the proposed amendment.

If the amendment is not approved or defeated by sufficient vote within 60 days of the amendment notice described above, then the Board may seek to obtain default approval from Owners under this subparagraph. In such case, the Board shall send default approval notice, by certified mail and to the address consistent with the notice provision of the Bylaws, to all Owners who have not returned consents or ballots on a proposed amendment within that 60-day period. This default approval notice also shall include a consent form or ballot, as provided above, along with a statement that the Owner's failure to return an executed consent form or ballot, marked with a vote for, a vote against, or an abstention from voting on the amendment, within 30 days of the date of such default approval notice, will be deemed consent to such amendment. If the Board does not receive such consent or ballot within that 30-day period, the Owner shall be deemed to have consented to and approved the amendment.

C. Eligible Mortgage Holder Approval

In addition to approval by the Owners as provided above, material amendments to this Declaration and the Bylaws must be approved by Eligible Mortgage Holders who represent at least 51% of the votes of Lots that are subject to Mortgages held by Eligible Mortgage Holders. Notwithstanding the above, the approval of any proposed amendment by an Eligible Mortgage Holder shall be deemed implied and consented to if the Eligible Mortgage Holder fails to submit a response to any written proposal for an amendment within 30 days after the Eligible Mortgage Holder receives notice of the proposed amendment sent by certified or registered mail, return receipt requested.

D. Amendments to Comply with Law or Conform Documents

Notwithstanding the foregoing, the Board of Directors, without the necessity of a vote from the Owners, may amend this Declaration and the Bylaws to comply with any applicable state, city or federal law, including but not limited to, compliance with applicable guidelines of the Federal National Mortgage Association ("Fannie Mae"), Federal Home Loan Mortgage Corporation ("Freddie Mac"), the Department of Housing and Urban Development ("HUD") and the Veterans Administration ("VA"), or to resolve conflicts between this Declaration, the Bylaws, the Articles, and applicable laws.

E. Validity of Amendments

No Person shall be permitted to bring any legal action to challenge the validity of an amendment to this Declaration or the Bylaws more than one year after the recording thereof in the Gilmer County, Georgia land records.

17. GENERAL PROVISIONS

A. Security

The Association may, but shall not be required to, provide measures or take actions which directly or indirectly improve security in the Community. Each Owner, for himself or herself and his or her Occupants, tenants, guests, licensees, and invitees, acknowledges and agrees that the Association is not a provider of security. The Association has no duty to provide security in the Community. Furthermore, the Association does not guarantee that Owners, Occupants and other people will not commit criminal acts in the Community or that unauthorized people will not gain access to the Community. It shall be the responsibility of each Owner to protect his or her person and property, and all responsibility to provide such security shall lie solely with each Owner. The Association shall not be held liable for any loss or damage by reason of failure to provide adequate security or ineffectiveness of measures undertaken.

B. Dispute Resolution

Before filing any lawsuit or administrative proceeding against the Association, the Board of Directors, any Officer or Director, or the Association's property manager, an Owner or Occupant shall request in writing and attend a meeting with the Board to discuss an amicable resolution of any dispute. The Owner or Occupant shall, in such request and at the meeting, make a good faith effort to explain the grievance and resolve the dispute. Upon receiving a request for a meeting, the Board shall give notice of the date, time and place of the meeting to the person requesting the meeting. The Board shall schedule this meeting for a date not less than seven or more than 30 days from the date of receipt of the meeting request, except with the approval of the Owner or Occupant. After the meeting, the Board shall have a reasonable opportunity to address the Owner's or Occupant's grievance before a suit is filed. After the Declarant Control Period, no judicial or administrative proceeding shall be commenced or prosecuted by the Association against the Declarant unless approved by at least seventy-five (75%) percent of the Total Association Vote.

C. No Discrimination

No action shall be taken by the Association or the Board of Directors which would unlawfully discriminate against any person on the basis of race, creed, color, national origin, religion, sex, familial status or handicap.

D. Implied Rights

In addition to express rights, the Association may exercise any right or privilege implied from the existence of any express right or privilege or reasonably necessary to effectuate any such right or privilege.

E. Electronic Records, Notices and Signatures

Except for the written notice required to be sent via first class mail pursuant to Paragraph 16(c) of this Declaration, all other records, signatures and notices shall not be denied validity or effectiveness hereunder solely on the grounds that they are transmitted, stored, made or presented electronically. The relevant provisions of the Bylaws shall govern the giving of all notices required by this Declaration.

F. Preamble

The preambles and recitals of this Declaration are by reference made a part of this document as if fully stated herein in their entirety.

G. Duration

The covenants and restrictions of this Declaration shall run with and bind the real property in the Community perpetually to the extent provided for in O.C.G.A. §44-5-60.

H. Severability

Invalidation of any one of these covenants or restrictions, by judgment, court order, or otherwise, shall in no way affect the application of such provision to other circumstances or affect any other provision(s), which shall remain in full force and effect.

18. PREPARER

This Declaration was prepared by Ashley Miller Lanier, GADDIS & LANIER, LLC, 14 Eastbrook Bend, Suite 114, Peachtree City, GA 30269.

IN WITNESS WHEREOF, the Declarant herein hereby executes this instrument under seal, this the _____ day of _____, 2-_____.

DECLARANT

Sworn to and subscribed to before
me this ____ day of _____,
20____.

Witness

Notary Public
[Notary Seal]

BRAVO AND PARTNERS 102 ACRES, LLC.

By: _____
Armando Bravo

Its: GENERAL MANAGER

[CORPORATE SEAL]

EXHIBIT "A"

LEGAL DESCRIPTION OF SUBMITTED PROPERTY

INITIALLY SUBMITTED PROPERTY

All that tract or parcel of land lying and being in Land Lots 307 and 308 of the 11th District, 2nd Section, Gilmer County, Georgia, consisting of 102.42 acres more or less, comprising 29 lots along with common areas and streets, and being more fully depicted on a Final Plat of Bravo Estates by Chastain & Associates, P.C. dated September 15, 2022 (File No. 221J34-FP3), and recorded in Plat Book _____, Pages _____, in the Gilmer County Clerk of Superior Court real estates records.

Exhibit "B"

Insert Bylaws to record

Exhibit "C"

PROPERTY WHICH MAY BE ADDED IN THE FUTURE

Any property adjacent to the real property set forth in Exhibit "A" and located within Gilmer County, Georgia.