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File: First Title: Bella Pointe  
This Instrument Prepared By:  
Heath & Ames, Attys. P.C.  
2622 Broad Street  
Chattanooga, TN 37408

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State of Tennessee Hamilton County Register of Deeds **PAM HURST**

**RESTRICTIVE COVENANTS  
BELLA POINTE**

**WHEREAS, Stanley Construction Company, a Tennessee Corporation**, hereinafter referred to as "Developer", is the owner of Lots 1 through 15 and 17, **Bella Pointe**, as shown by plat of record in Plat Book 99, Page 58, in the Register's Office of Hamilton County, Tennessee.

**WHEREAS**, it is the plan of Developer to devote all of said Lots 1 through 15 and 17, **Bella Pointe**, to residential purposes; and

**NOW THEREFORE**, in consideration of the premises, and for the protection of the present owners, as well as future purchasers of said Lots, this declaration and agreement is made.

Each and every conveyance of any one of said Lots 1 through 15 and 17, **Bella Pointe**, shall be subject to conditions, reservations, covenants and agreements, which shall run with the land, as follows:

1. All of said lots shall be, and be known and described as residential lots, and no structures shall be erected, altered, placed or permitted to remain on any of said lots other than as provided in these covenants and restrictions.
2. No dwelling shall be designed, patterned, constructed or maintained to serve, for the use of more than one single family, and no dwelling shall be used as a multiple family dwelling at any time, nor used in whole or part for any business service or activity for any commercial purposes.
3. No dwelling shall be located on any lot nearer than 25 feet to the front lot line or nearer than 25 feet to any side street line, or nearer than 10 feet to any interior lot line. No structure, other than a swimming pool and structures normally associated with swimming pools, shall be located nearer than 25 feet to any rear lot line.
4. It is provided that not more than one dwelling shall be erected or maintained on any one lot. This will not prevent the use of one or more lots or parts of lots as a single building plot of ground, providing that the division or rearrangement of boundary lines of subdivision lots shall not reduce the basic width and size of the original lots as platted, or increase the total number of lots in said subdivision, and that the same shall conform to zoning laws and subdivision regulations in

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effect thereon. No lot or any part thereof shall be used as a means of access (either public or private) to other lands or used for the installation of utilities serving other lands.

5. No noxious or offensive activity shall be carried on upon any lot. Nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood. None of the following shall be placed upon or kept upon a lot or in or on the streets in the subdivision, unless they are kept inside the garage; tractor-trailers, motor homes, mobile homes (trailers), campers, boats, boat trailers, school buses, utility trailers, construction equipment (except when being used for construction purposes on that lot).

6. No part of any lot shall be used for residential purposes until, first a complete dwelling, conforming to the provisions of this instrument, shall have been erected thereon, the intent of this paragraph 6 being to prevent the use thereon of a garage, incomplete structure, trailer, barn, tent, outbuilding or other structure, as temporary living quarters before or pending the erection of a permanent dwelling. No structure of temporary character, including trailers and similar structures, shall be erected or permitted to remain on any lot except during the period of construction.

7. Any dwelling being erected on a lot shall be completed within twelve (12) months from the date of the pouring of the footings for said dwelling. Any damaged or destroyed structure shall be promptly repaired or rebuilt to original state or in case damage is beyond repair, the owner and/or insurance company shall make site safe and remove all debris and bring lot to original state at their expense within a period of nine months.

8. No dwelling shall be erected or permitted to remain on any lot in the subdivision unless it contains the minimum number of square feet of enclosed living area, exclusive of open porches, screened or glassed-in porches, garages, eaves, steps, and basements (whether finished or not) as set forth below:

a. A 2-story dwelling with attached double garage, 1,600 square feet on main floor with a total of 2,500 square feet on main and upper floors.

b. A 1-story dwelling (main floor) with attached double garage, 2,000 square feet.

c. A 1-1/2 story dwelling with attached double garage, 1,600 square feet on main floor with a total of 2,500 square feet on main and upper floors.

9. Each dwelling shall have at least one attached double car garage not opening towards the street. Developer to approve any other garage configuration.

10. All mailboxes must be decorative and of consistent design and quality as established and approved by Developers. Developers reserve the right to make minor variations in design. No other type or temporary mailbox shall be installed or permitted on any lot.

11. Any artificial masonry materials must be approved by Developer.

12. Before any fence construction, written drawings shall be submitted showing, location, style, materials, height, and stating intended use to Owners for approval. Under no circumstances shall a fence exceeding 4 feet in height be approved. If a fence is approved by Owners, then it must be constructed of aluminum, all other materials must be approved by the owners. All fences must be regularly maintained, including repairing falling or leaning fences, replacing missing or broken parts, staining and/or sealing.

13. Each dwelling constructed upon a lot must be served by a driveway, paved with concrete, brick, laid stone, or other material approved by Developer.

14. In the construction of a dwelling upon a lot, the lot owner shall keep all debris cleared from the street or streets bounding the lot; and before any dwelling is occupied, all debris must be removed from the entire lot.

15. No bathhouses, swimming pools, dog houses, or other structure will be permitted to be erected or maintained without the prior written approval of Developer of its location, style, materials and size. Said structure shall contain no living quarters.

16. Before any construction and/or alteration or additions are commenced or carried on upon any lot, plans and specifications for any dwelling house to be constructed on any one of said lots shall be submitted for approval to Developer, and written approval thereof by Developer must be procured. Said plans and specifications submitted will be kept on file by the Developer. Because of the Developer's intense concern that all of said lots be developed into a subdivision of character and good taste, many factors beyond minimum square footage of floor space will be considered before plans and specifications are approved. Some of these factors will include, among other things, such considerations as: how the architectural style fits in with other homes constructed and being constructed in the subdivision, roof pitch, masonry and siding materials, window placement, driveway and garage door location and the like. Any awnings must be approved by

Developer.

17. No vinyl siding will be allowed. All roof shingles must be of a dimensional type. All foundation elevations shall be veneered with brick or stone.

18. All retaining walls shall be veneered with brick or stone.

19. All front yards must have sod type grass and be irrigated with a completed in ground automatic system.

20. The main front entry door must be illuminated by natural gas lights on either or both sides of the front door.

21. No sheep, swine, goats, horses, cattle, burros, fowls or any like animals shall be permitted to be kept or to remain on any of the lots hereinabove described, or to roam at large on any of the lots hereinabove described, or to roam at large on any of the streets bordering the same. There shall be no kennels permitted on any lot in the subdivision, for the commercial breeding of domestic pets. No liquor, beer, wine or other intoxicating substances shall be sold within the bounds of the subdivision. Keeping of dogs, cats, or other household pets is permitted. Pet owners shall not allow pets to roam unattended. The pet owners shall also muzzle any pet which consistently barks. If the barking persists, the pet owner shall have the pet removed from the development.

22. Whether expressly stated so or not, in any deed conveying any one or more of said lots, each conveyance shall be subject to these restrictive covenants and existing governmental zoning and subdivision ordinances or regulations in effect thereon.

23. All of said lots and homes in said subdivision must, from the date of purchase, be maintained by the owner in a neat and orderly condition, including exterior painting, roofing, guttering, wood fence staining and/or sealing; grass being fertilized, weeded, and cut regularly, shrubs pruned and neatly mulched, leaves, broken limbs and other debris removed when needed. Tree limbs, rocks and other debris must be kept out of the streets. In the event that an owner fails, of his own volition, to maintain his lot in a neat and orderly condition, Developer may enter upon said lot without liability and proceed to put said lot into an orderly condition, billing the cost of such work to the owner. All property owners in the subdivision are requested to aid in keeping cars, trucks and delivery trucks off the curbs or the streets, as the same can easily be broken, particularly when new. Also, all owners of lots must keep the streets clean and clear of concrete blocks, concrete, and building materials while dwelling is under construction.

24. There shall be no detached garages, outbuildings, carports or servants quarters, but a bathhouse and other structures normally associated with swimming pools built expressly in conjunction with a private swimming pool shall not be included in this prohibition. Thus a bathhouse will not have to be connected or attached to the dwelling, but must comply with paragraph #15. However, such a structure shall not be included in complying with any minimum square footage requirements as otherwise set forth herein. No more than one doghouse shall be permitted on any lot and size shall not exceed 2 feet by 3 feet and 4 feet in height. No clothes lines.

25. In the event of violation of set-back lines, either side, front or rear, which may be minor in character, a waiver thereof may be made by Developer. Further, Developer reserves the right and privilege to waive minor violations of these Restrictive Covenants when the same do not, in their judgment, materially adversely affect the purposes sought to be attained by these Restrictive Covenants, and providing further that the same shall not be in violation of any zoning applicable thereto, or that variance of any zoning applicable thereto, or that variance from the proper zoning authorities as to any such zoning violation shall have also been obtained.

26. No sign of any character shall be displayed or placed upon any part of the property except those advertising the property for sale, those used by the builder to advertise the property during the construction and sales period, and signs referring only to the premises on which displayed. No such signs shall exceed Nine (9) square feet in size nor have an overall height exceeding four (4) feet above ground level.

27. No antennas. No television antenna, dish, radio, receiver or sender or other similar device shall be attached to or installed on the exterior portion of any dwelling or other structure on the property or any Lot within the Development without the prior written consent of the Developer; nor shall radio, television signals, nor any other form of electromagnetic radiation be permitted to originate from any Lot which may unreasonably interfere with the reception of television or radio signals upon any other of such properties.

Notwithstanding the foregoing, the provisions of this section shall not prohibit the Developer from installing equipment necessary for a master antenna system, security system, cable television, mobile radio system or other similar systems within the Development.

28. Notwithstanding any provision herein to the contrary, the Developer reserves the right to use a temporary construction shed or trailer as a field office and/or material storage building.

29. Developer intends to install and construct a landscaped and lighted entrance way into the subdivision and assumes all costs of utilities and maintenance of said entrance until December 31, 2016, at which time the above mentioned costs shall become that of the owners of the lots in the subdivision.

30. Developer intends to locate and install street lighting along the street of the subdivision and assumes all costs of maintenance associated with the said lights until December 31, 2016. Developer is not required to install the said lights, but Developer may do so.

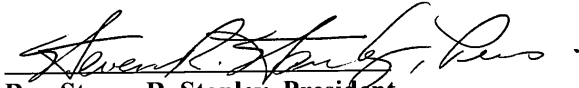
In the event that, for any reason, any one or more of the foregoing protective covenants and restrictions be construed by judgment or decrees of any court of record to be invalid, such action shall in no way affect any of the other provisions, which shall remain in full force and effect, the Developer hereby declaring that said restrictions are not interdependent but severable, and any one would have been adopted even without the others.

Each and every one of the aforesaid covenants, conditions and restrictions shall attach to and run with each and every one of said lots of land and all title to, and estates therein, shall be subject thereto and the same shall be binding upon each and every owner and occupant of the same until July 14, 2040, and shall be extended automatically to apply to each of said lots for successive period of 10 years thereafter unless, by action of a minimum of 66-2/3's of the then owners of the lots, it is agreed to change said covenants in whole or in part, provided further, that the instrument evidencing such action must be in writing and shall be duly recorded in the Register's Office of Hamilton County, Tennessee. Neither the undersigned, nor any party or parties claiming title to said lots, shall or will convey, devise or demise any or either of said lots, or any part of same, except as being subject to these covenants, conditions, and restrictions and the obligation to observe and perform the same. These covenants, conditions and restrictions shall run with and be appurtenant to the said land and every part thereof as fully as if expressly contained in proper and obligatory covenants or conditions in each and every contract or conveyance of or concerning any part of the said land or the improvements to be made thereon.

If any party or parties shall violate or attempt to violate any of the covenants or restrictions herein provided for before July 14, 2040, or within the extended time as hereinbefore provided for, it shall be lawful for Developer, their respective successors, heirs or assigns, or any person or persons owning any of said lots to prosecute any proceedings at law or in equity against the person or persons violating or attempting to violate any such covenants or conditions; and, either to prevent him or them from so doing, or to recover damages or other dues for such violation, including reasonable attorney's fees.

IN WITNESS WHEREOF, **Stanley Construction Company** has caused this declaration to be executed by their duly authorized officers and witness our hands this 15 day of **June, 2015**.

**STANLEY CONSTRUCTION COMPANY**

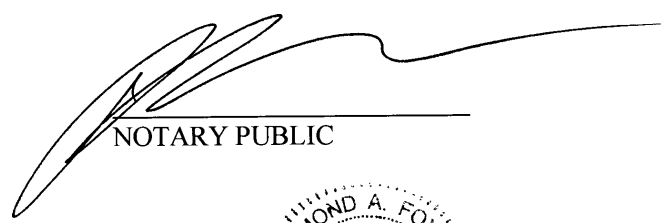
  
By: **Steven R. Stanley, President**

**STATE OF TENNESSEE**

**COUNTY OF HAMILTON**

On this the 15 day of June, 2015, before me personally appeared Steven R. Stanley, with whom I am personally acquainted, and who upon oath, acknowledged himself to be the President of Stanley Construction Company, the within named bargainor, a corporation, and that he as such President, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as such President.

4/9/19  
My Commission Expires:

  
NOTARY PUBLIC

