

AMENDED AND RESTATED DECLARATION OF COVENANTS
AND RESTRICTIONS
FOR THE FARMS AT CREEKSIDE

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NOW, **THEBEFORE**, Developer hereby (i) declares that the Prior Declaration is superseded, replaced, and entirely restated by the Declaration, such that, as of the date hereof, the

Declaration:

F. Developer has appointed or will appoint its designees who are now acting and will continue to act as the Board (herein defined) of the Association (herein defined) in accordance with the provisions of this Declaration and the provisions of the Bylaws (herein defined) until such time as the Developer transitions the administration and operation of the Board and the Association over to the Owners, as set forth in the Bylaws.

E. Developer also deems it desirable, for the management of the business and affairs of the Development, for a homeowner's association to which should be delegated and assigned the power and authority of holding title to and maintaining and administering the Common Properties (as hereinafter defined) and administering and enforcing the covenants and restrictions governing the same and collecting and disbursing all assessments and charges necessary for such maintenance, administration, and enforcement, as hereinafter created.

D. Developer intends for the character of the Development to have a consistent charm, detail, style, quality, and craftsmanship and accordingly desires to provide for the preservation of the land values and home values within the Development.

C. Developer desires for this Declaration to supersede, replace, and restate that certain Declaration of Covenants, Conditions and Restrictions for the Development recorded at Book 12084, Page 274, Register's Office of Hamilton County, Tennessee, and any and all amendments, modifications, and/or supplements thereto recorded prior to this Declaration (all of the foregoing being collectively the "Prior Declaration").

B. In order to promote the future use of the Development (herein defined) as a residential neighborhood, for its own benefit and for the benefit of future Owners (herein defined), Developer desires to subject the Development to certain covenants, restrictions, easements, affirmative obligations, charges and liens, as hereinafter set forth.

A. Developer is developing certain real property located in Hamilton County, Tennessee, into a residential development known as The Farms at Creekside.

Background:

THIS AMENDED AND RESTATED DECLARATION OF COVENANTS AND RESTRICTIONS is made this 17th day of February, 2023, by **PRATT & ASSOCIATES, LLC**, a Tennessee limited liability company, in its capacity as the Developer (herein defined), and as owner of the Land (herein defined) encumbered by this Declaration.

AMENDED AND RESTATED DECLARATION OF COVENANTS AND RESTRICTIONS FOR THE FARMS AT CREEKSIDE

1.08 Declaration. "Declaration" shall mean this Amended and Restated Declaration of Covenants and Restrictions for The Farms at Creekside and any supplement or amendment hereto filed pursuant to the terms hereof.

1.07 Covenants. "Covenants" shall mean the covenants, restrictions, conditions, easements, charges, assessments, affirmative obligations, and liens set forth in this Declaration.

1.06 Common Properties. "Common Properties" shall mean those items of personal property, fixtures, or real property, including any improvements thereon, whether owned in fee simple or by virtue of an easement, license or otherwise, which are conveyed to the Association and are intended for the common use and enjoyment of all Owners, which may include without limitation, such items as street lights, entrance signs, a community pool, parks, walking trails, playgrounds, lakes or ponds, wetlands, a clubhouse, and other undeveloped green spaces.

1.05 Common Expense. "Common Expense" shall mean and include (a) expenses of administration, maintenance, repair or replacement of the Common Properties; (b) expenses agreed upon as Common Expenses by the Board; (c) expenses declared Common Expenses by the provisions of this Declaration; and (d) all other sums assessed by the Board of Directors pursuant to the provisions of this Declaration.

1.04 Bylaws. "Bylaws" shall mean the Bylaws of the Association, the initial text of which is set forth in Exhibit B attached hereto and made a part hereof.

1.03 Board of Directors or Board. "Board of Directors" or "Board" shall mean the governing body of the Association established pursuant to this Declaration and continuing or hereafter elected pursuant to this Declaration.

1.02 Association. "Association" shall mean The Farms Homeowners Association Inc., a Tennessee non-profit corporation, and its successors and assigns.

The following words and terms, when used in this Declaration, or any supplemental Declaration (unless the context shall clearly indicate otherwise) shall have the following meanings:

ARTICLE I
DEFINITIONS

Prior Declaration has no further force or effect, and (ii) subjects that certain real property described in Exhibit A hereto attached and herein incorporated (the "Property") to the terms of this Declaration and declare that the same is and shall be held, transferred, sold, conveyed, leased, occupied and used subject to the covenants, restrictions, conditions, easements, charges, assessments, affirmative obligations, and liens hereinafter set forth; and these Covenants (herein defined) shall touch and concern the Property and as covenants running with the land, binding upon and inuring to the benefit of subsequent owners thereof.

1.21 Owner or Owners, "Owner" or "Owners" shall mean the record owner or owners, whether one or more persons, firms, associations, corporations, or other legal entities, of the fee simple title to any Home Site situated in the Development; however, this term shall not include (1) any Mortgage, notwithstanding any applicable theory of a Mortgage, unless and until such Mortgage has acquired title pursuant to foreclosure; or (2) any lessee or tenant of an Owner.

1.20 Mortgage, "Mortgage" shall mean a beneficiary, creditor, or holder of any Mortgage.

1.19 Mortgage, "Mortgage" shall mean a deed of trust, as well as a mortgage.

1.18 Member or Members, "Member" or "Members" shall mean any or all Owner or Owners who are Members of the Association.

1.17 Manager, "Manager" shall mean a person or firm appointed or employed by the Board to manage the daily affairs of the Association in accordance with instructions and directions of the Board.

1.16 Land, "Land" shall mean all of that real property currently owned by Developer intended for incorporation into the Development.

1.15 Home Site or Home Sites, "Home Site" or "Home Sites" shall mean any improved or unimproved plat of land shown as a sub-divided lot upon any recorded final subdivision map of any part of the Development, with the exception of any Common Properties.

1.14 Home, "Home" shall mean any building situated within the Development designated and intended for use and occupancy as a private residence.

1.13 First Mortgage, "First Mortgage" shall mean a beneficiary, creditor, or holder of a First Mortgage.

1.12 First Mortgage, "First Mortgage" shall mean a recorded Mortgage with priority over other Mortgages.

1.11 Developer, "Developer" shall mean Pratt & Associates, LLC, and its successors and assigns.

1.10 Development, "Development" shall mean all of the residential development commonly known as The Farms at Creekside, being developed by Developer in Hamilton County, Tennessee, including the Property described on Exhibit A and all other real property later subjected to this Declaration.

1.09 Design Review Committee, "Design Review Committee" or "DRC" shall mean the body established by this Declaration and charged with the responsibility of reviewing and enforcing various architectural and building covenants and restrictions herein provided.

property.
regulations of supplementary covenants and restrictions, if any, applicable to such additional
pursuant hereto and use such funds for its general purposes, and to make and enforce rules and
Association a portion, as determined by the Board of Directors, of the annual assessments levied
convenience, to elect representatives on the Board of the Association, to receive from the
to promote their social welfare, including their health, safety, education, culture, comfort and
additional association limited to the Owners and/or residents of such additional property in order
pursuant to the provisions of this Section, there may be established by the Developer an
B. Separate Associations. For any property subjected to this Declaration

character of the added property.
may be necessary or convenient, in the sole judgment of the Developer, to reflect the different
amendment may contain such complementary additions and/or modifications to the Covenants as
phase, neighborhood, area, or section of the Development, then the applicable supplement or
respect to the additional property. If the additional property is being developed as a separate
under this Section shall be made by filing an amendment or supplement to this Declaration with
is within one mile of the then existing boundaries of the Development. The additions authorized
of this Declaration additional property in future stages of the Development beyond those
described in Exhibit A so long as such additional property is part of or contiguous to the Land or
have the right, without further consent of the Association, to bring within the plan and operation
A. Additions by Developer. The Developer, its successors and assigns, shall

manner:
and/or other real property, to this Declaration in the following manner or any other lawful
2.02 Additions to Property. Developer may subject additional portions of the Land,

to be subdivided, all as described on Exhibit A.
Home Sites and Common Properties already subdivided and as well as portions of the Land yet
2.01 Property. The real property which is covered by this Declaration may include both

ARTICLE II
PROPERTIES, COMMON PROPERTIES AND
IMPROVEMENTS THEREON; ASSOCIATION AND BOARD

Notice of Transfer of Control relative to its control of the Board and the Association.
persons other than Developer (or its appointees) or (ii) the date on which Developer records a
which Developer conducts, amongst the Owners, an election of a Board consisting entirely of
1.24 Turnover Date. "Turnover Date" shall mean the first to occur of (i) the date on
conveying or affecting title to real property.
the laws of the State of Tennessee relating to the recordation of deeds and other instruments
1.23 Record or To Record. "Record" or "To Record" shall mean to record pursuant to
Land which is now or hereafter made subject to this Declaration.
1.22 Property or Properties. "Property" or "Properties" shall mean that portion of the

2.05 Association and Board. The enforcement of this Declaration, the management, maintenance and control of the Common Properties and the other business of the Development shall be conducted by the Association and the Board as provided herein and in the Bylaws. The Association shall be created and the Board shall be appointed as provided in the Bylaws. The Association and the Board shall be constituted and shall have the power and authority as granted herein and in the Bylaws. Developer shall have the power to control and to act as and on behalf of the Board as provided in the Bylaws.

E. Other. The Developer may develop additional Common Properties for the Development (including but not limited to a community swimming pool, undeveloped green spaces, playgrounds, parks, walking trails, lakes, ponds, and a clubhouse as Developer deems appropriate).

D. Street-side Landscaping. Any street-side trees planted by Developer within the area between the street-side sidewalks and the right-of-ways in the Development; accordingly, the Association shall be responsible for the replacement of such trees as well as trimming or removal in the event of damage thereto. Likewise, the grass in the area between the street-side sidewalks and the right-of-ways in the Development shall be a Common Property such that the Association shall be responsible for seeding, over seeding, weeding, and fertilizing the grass in this area. Notwithstanding the foregoing, the individual Owners and not the Association shall be solely responsible for all grass cutting and watering in the areas between the street-side sidewalks and the right-of-ways in the Development.

C. Entrances; Walls; Landscaping. Any entrance signs to the Development as well as any retaining or other walls, landscaped areas, and plantings installed by Developer.

B. Street Lights. Any initially installed street lights within areas designated as public right-of-ways (provided that these may be subjected to maintenance arrangements with the local governmental authority or utility provider).

A. Community Lots; Landscaping Easements. Any lots or other portions of the Development which are now or hereafter declared to be "community lots," "common properties," or "landscape easements" on any plat(s) already or hereafter Recorded in connection with the Development; and any grassy areas located within cul de sacs or other rights of way, even if not designated as community lots or common properties on a recorded plat.

2.04 Identification of Common Properties. Each of the following are declared to be part of the Common Properties:

2.03 Mergers. Upon a merger or consolidation of the Association with another association, its properties, rights and obligations may, by operation of law, be transferred to another surviving or consolidated association or, in the alternative, the properties, rights and obligations may, by operation of law, be added to the properties of the Association as a surviving corporation pursuant to a merger. The surviving or consolidated association may administer the Covenants established by this Declaration.

3.04 Minimum Square Footage. All Homes must have a minimum square footage of 1,750 total square feet throughout the Home. In the case of Homes which are known as "split-levels", in order for a level to qualify as a main living area, it must be exposed for full height on three sides. For the purposes of this section, the stated square footage shall mean the floor area of the finished and heated living area contained within the residence, exclusive of open or screened porches, garages, steps, and unfinished basements. In the case of any question as to whether a sufficient number of square feet of enclosed living area have been provided, the decision of the Developer or the Board shall be final.

3.03 Frontal Appearance. All Homes shall have conventional and acceptable exterior appearances.

C. Home Sites, or any portion thereof, shall not be used as a means of service facilities or an intentional passageway or entrance into a business or another tract of land, whether or not a part of the Property, unless specifically consented to by Developer in writing.

B. "Residential" refers to a mode of occupancy, as used in contradistinction to "business" or "commerce" or "mercantile" activity and, except where otherwise expressly provided, "residential" shall apply to temporary as well as permanent uses, and shall apply to vacant Home Sites as well as to buildings constructed thereon.

A. All of the Home Sites in the Development shall be used solely for residential purposes. No structure shall be erected, altered, placed or permitted to remain on any Home Site other than one detached single family dwelling. Homes shall not be used as a multiple family dwelling at any time, nor used in whole or in part for any business service or commercial activity where employees, clients, patrons or customers come and go, where commercial deliveries of supplies or equipment are made, or which otherwise is inconsistent with ordinary residential uses; however, "home offices" that do not involve any of the aforesaid listed activities are permissible.

3.02 Home Site Residential Use.

3.01 Common Properties. The Common Properties shall be used to benefit the Owners of Home Sites of the Development and to enhance the appearance and liveability of the Development. Developer reserves the right to grant and convey all Common Properties to the Association at such time as Developer determines. The Association is responsible for all costs of owning, operating, maintaining, and replacing the Common Properties. Notwithstanding anything herein to the contrary, if any Owner (or members of his/her family or such Owner's guests or invitees) intentionally, negligently, or accidentally causes damage to any Common Properties, then the Board is authorized to repair the damage and obtain reimbursement for the cost of such repair from such Owner.

**ARTICLE III
PURPOSES, USES AND RESTRICTIONS**

3.10 Lawn Care. All front yards initially shall be sodded with grass. Backyards and side yards initially shall be seeded with grass. River rock or similar rock/stone materials may be

appropriate for an up-scale neighborhood.
Homes must be properly kept and maintained in a condition of appearance and repair that is
3.09 Exterior Home Care. For the benefit of the Development, the exterior of all

Declaration.
shown on the recorded and filed plat and regulations applicable as of the date of Recording this shall be as specified in the applicable local or municipal zoning laws or set back requirements zoning and subdivision ordinances or regulations in effect thereon. Set-backs in the Development one or more of said Home Sites, each conveyance shall be subject to existing governmental
3.08 Zoning; Set-backs. Whether expressly stated so or not in any deed conveying any

be a waiver of the binding effect of this section upon all other Owners.
would be best effected by allowing such a variation. Any such variance shall not be deemed to made only upon Developer or the Board establishing that the overall purpose of these Covenants or destroyed by fire, wind, or other casualty. Variances and waivers of this provision may be time, any building, structure, and improvement or significant vegetation which shall be damaged affirmative duty to rebuild, replace, repair, or clear and landscape, within a reasonable period of Owner and Developer (with respect to improved Property owned by Developer) shall have the to preserve the aesthetic and economical value of all Home Sites within the Development, each
3.07 Duty to Rebuild or Clear and Landscape Upon Casualty or Destruction. In order

of the footings for said Home.
construction on a Home Site must be completed within 12 months from the date of the pouring natural disaster, or national emergency. All construction of the Home and other related impractical or would result in great hardship to the Owner or builder due to strikes, fires, a 8 months after commencement of site work for the Home, except where such completion is
3.06 Completion of Construction. The exterior of all Homes must be completed within

day windows, roof vents, and dormers and must in all events be approved by the DRC.
shall be placed on rear roof slopes wherever possible. Metal roofing may be used for porches, grey, weather wood or another color approved by the DRC. All roof stakes and plumbing vents architectural quality with a dimensional shingle, asphalt, shakes or slate and must be black, dark slope. All driveways shall have a minimum width of 17 feet. All roofing material must be wall. All roofs shall have a minimum pitch of 7:12 of front elevation and 6:12 of front-to-back inches (except for dormers) and a maximum of 18 inches from the finished face of the exterior finish, or other materials approved by the DRC. All roof overhangs shall be a minimum of 12 Committee as herein provided. All retaining walls shall be of landscaping blocks, stone or brick Any other exterior material may be specifically approved by the Developer or the Design Review iron, copper, wood siding or shingles, vinyl shake siding, or Hardie Plank or equivalent siding. the following: stucco, sand finish or texture, brick or stone masonry, baked-on enamel, wrought
3.05 Building Requirements. The exterior of all Homes must be constructed of any of

3.16 Windows. All windows shall be wood or vinyl; provided that clad windows are permitted if such windows have a brick mold surrounding them. Bay windows and box windows are

the location of which is to be determined by Developer.

3.15 Mailboxes. All Homes in the Development will have access to a cluster mailbox, not allowed.

3.14 Chimneys. All chimneys or other fireplace structures on the exterior of any Home shall begin at ground level and shall have a painted chimney shroud. Cantilevered fireplaces are

regarding the care or upkeep of any Home Sites.

3.13 Permitted Entrances on Vacant Home Sites. In order to implement and effect insect, reptile, and other animal control, to guard against fire or other damage, and to rectify unsightly Home Sites, the Developer or the Board, or their respective agents, may enter upon any Home Site on which a Home has not been constructed and upon which no landscaping plan has been implemented, such entry to be made by personnel with tractors or other suitable devices, for the purpose of mowing, removing, clearing, cutting or pruning underbrush, weeds or other unsightly growth, which in the opinion of the Developer or the Board detracts from the overall beauty, setting and safety of the Development. Such entrance shall not be deemed a trespass. The Developer and its agents may likewise enter upon a Home Site to remove any trash which has collected on said Home Site without such entrance and removal being deemed a trespass. The provisions of this section shall not be construed as an obligation on the part of the Developer and its agents or the Board and its agents to undertake any actions

the Development or which may disrupt the peaceful and quiet enjoyment of any other Owner.

3.12 Offensive Activity. No noxious or offensive activity (be it offensive as to sight, sound, smell, or otherwise) shall be carried on upon any Home Site, nor shall anything be done thereon which may become an annoyance, discomfort, embarrassment or nuisance to

such work to the Owner.

3.11 Unsightly Conditions. All of the Home Sites in the Development must, from the date of purchase, be maintained by the Owner in a neat and orderly condition (grass being cut when needed, as well as leaves, broken limbs, dead trees, and other debris being removed when needed). Tree limbs, rocks and other debris must be kept out of the streets. In the event that an Owner of a Home Site in the Development fails, of his own volition, to maintain his Home Site or Home in a neat and orderly condition or otherwise as required hereunder, Developer, or its duly appointed agent, or the Board, or its duly appointed agent, may enter upon said Home Site without liability and proceed to put said Home Site into an orderly condition, billing the cost of

weeds and debris.

installed alongside yards and property lines as necessary to control, direct or improve surface drainage. For the benefit of the Development, Owners are required to keep their lawns and landscaping healthy and manicured, as appropriate for an up-scale neighborhood, including but not limited to keeping shrubs appropriately trimmed and lawns appropriately mowed and free of

must be continuous to the ground and constructed of brick, fiber cement, wood or stucco. Cantilevered bays are prohibited on the front and sides of any Home.

3.17 Exterior Lighting; Holiday Decorations. No exterior flood lighting may be attached to any Home except for flood lights attached to the rear corners of a Home, which must be pointed downward so as not to disturb other Owners. For all other decorative lighting on any Home or Home Site, Owners must obtain the prior approval of the DRC. Owners also must obtain DRC approval when replacing any exterior lighting fixtures if the replacement fixtures are different from those originally provided with the Home by the Developer. If any exterior accent lighting (e.g., low voltage landscaping lighting) is installed either by the Developer or by an Owner, then such lighting must be maintained in good working condition, including replacement of any expended bulbs. If an Owner displays holiday decorations, such decorations are to be timely placed for display and timely removed; to this end, as a general rule (1) decorations celebrating Christmas or Hanukkah should not be placed before Thanksgiving and should be removed by January 15th; and (2) for all other holidays, decorations should not be placed more than 2 weeks prior to the holiday and should be removed within 1 week following the holiday.

3.18 Wells. No private wells may be drilled or maintained on any Home Site.

3.19 Antennas. Television antennae, dishes, radio receivers or senders, or other similar devices shall not be attached to or installed on the exterior portion of any Home or of any other structure, except that eighteen inch satellite dishes shall be permitted provided that the location of such satellite dishes receives the prior written consent of the DRC, which consent shall be granted only if the selected location minimizes the visibility and obtrusiveness of such satellite dish to both the street and other Homes; nor shall radio signals, television signals, nor any other form of electromagnetic radiation be permitted to originate from any Home Site which may unreasonably interfere with the reception of television or radio signals upon any other Home Site. 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.

3.20 Flag Poles. Flag poles are prohibited, except for such flag poles as are displayed from the exterior surface of a Home and are not more than five feet in length. The location of any flagpole must be approved by the DRC.

3.21 Laundry. It is prohibited to hang laundry from any area within or outside a Home if such laundry is within the public view.

3.22 Signs. It is prohibited to display any sign of any kind from any Home Site or from any Common Properties, with the exception of a "For Sale" sign to facilitate the sale of a Home, which shall only be placed in the front yard of the selling Owner. The required specifications for such "For Sale" sign shall be:

- A. 18" high by 24" long
- B. Shall be worded with any or all of the following information:

3.26 Fences. Except as expressly permitted in this Section, fences are prohibited in the Development unless approved by the Developer or the DRC as to location, height, design, color, and materials; provided however, (A) fences constructed specifically to encompass a swimming pool will be permitted so long as they (i) are constructed of cast aluminum, wrought iron, or other metal and (ii) otherwise receive review and approval from the Developer or DRC as to height; and (B), privacy fencing is permitted, so long as (i) Owners who desire to construct privacy fencing first obtain the approval of the DRC as to the height, design, stain and/or color, and location of such privacy fencing, and (ii) the privacy fencing conforms to the Fencing Plan. Fence heights must be between 4' and 6'. For uniformity, the Developer or DRC may require a certain style of wood fence or stain color. The Developer or DRC may require additional landscaping with the installation of any fencing, such as screen trees or hedge shrubs. The Developer and DRC are prohibited from approving barbed wire and chain link fences. All fences must be kept in good condition (and if a fence is not properly maintained, then the

3.25 Sidewalks. Each Owner must maintain the sidewalk in front of its Home in good condition and in accordance with all applicable requirements and specifications of Hamilton County, unless maintenance is provided by the Association.

3.24 Doors, Screen Porches, Patios, Decks, and Repainting of Homes. Bright finished or bright plated metal exterior doors, shutters, louvers, or exterior trim are prohibited. All screened enclosures shall be constructed of the same materials as used on the respective Home and shall have grey nylon/fiberglass screening. All screened porches, front and side porches, and decks facing a street shall be painted to match the color of the trim or body of the respective Home. All decks must be constructed of cedar or pressure treated wood or of a composite material in a natural color as approved by the DRC. All patios must be constructed of concrete, flagstone, or hard material of similar quality. When repainting a house, all portions of every Home must be repainted the original colors unless the Owner obtains approval from the DRC for alternative colors (which must be in keeping with the existing colors of the other Homes in the Development), which colors shall thereafter be deemed the original colors for purposes of future repainting.

3.23 Heating and Air Units and Garbage Receptacles, Tanks. Heating or air conditioning units must be properly screened with evergreen shrubs or fencing approved by the DRC. All garbage and trash containers either must be kept in the garage or must be kept in an enclosure situated in the rear or side yard, which enclosure must be approved by the DRC as to materials, dimensions, and location. Window and/or wall air conditioning units are prohibited. Above ground propane tanks or other such above ground tanks are prohibited.

If a Home is to be sold personally by the Owner, the "For Sale" sign then shall say "For Sale by Owner" and if desired may also show the Owner's phone number.

- (1) Real Estate Company's name and phone number, and if desired,
- (2) The individual realtor's name and phone number.

3.32 Detached Buildings. Detached garages, outbuildings, or guest quarters shall not be placed on any Home Site without the prior written consent of the DRC. A bathroom (which shall not include sleeping quarters) built expressly in conjunction with a private swimming pool is permissible, but the plans and specifications, including the exterior material, must be approved

3.30 Vehicle Parking. Vehicles owned by Owners shall be parked only in the Owner's garage or driveway. Vehicles owned by Owners must be parked in the Owner's garage from sunset to sunrise, unless the Owner has more than two vehicles, in which case all additional vehicles shall be parked in the Owner's driveway. The maximum number of vehicles which an Owner may park at a Home Site shall be four, if the Home has a two-car garage, or five, if the Home has a three-car garage. Vehicles which do not have a visually attractive exterior, are commercial in nature, or otherwise would detract from the overall character of the neighborhood, as determined by the Board in its discretion, must be parked inside garages at all times. Tractor trucks may not be parked in the Development. No inoperable vehicle or other machinery shall be stored on any Home Site at any time, even if not visible from the street. No house trailer or other such vehicle shall be stored at a Home Site or otherwise in the Development. There shall be no overnight parking of vehicles on the streets of the Development except in the case of overnight houseguests (with notice to the HOA), and then only for periods of not more than one (1) week and only if there is no parking room in the driveway of the Owner. Unauthorized vehicles may be towed at the owner's expense. Owners may not construct or have constructed parking pads or expansions to existing driveways unless they first have obtained approval from the DRC, and any such parking pads or driveway expansions must be contiguous to the existing driveway and provide space for only a single vehicle.

3.29 Garages. All Homes shall have a minimum of a two-car garage. Single garage doors must be a minimum of 8-feet wide and double garage doors a minimum of 16-feet wide. Garage doors must be panel wood, hard board, or metal paneled.

3.28 Curbs. No permanent cuts may be made in the curbs for any purpose, other than driveways, without written consent of the DRC. Owners shall repair damaged curbs in front of their respective Home Sites, except that if another, identifiable Owner causes damage to a curb, then such Owner shall be responsible for repairing the damage.

3.27 Driveways. Each Home must be served by a driveway constructed of hard surface materials such as concrete. All other hard surface materials must be approved by the DRC. Where a Home Site borders on more than one street, the Home Site shall be entered from the secondary street. It shall be obligatory upon all Owners to construct or place any driveways, culverts, or other structures, which are within the limits of any dedicated roadways, in strict accordance with the specifications therefor, as set forth on the recorded subdivision plat, in order that the roads or streets which may be affected by such placement or construction will not be disqualified for acceptance into the road system of the applicable local jurisdiction.

Association may require its removal). Any fence that is installed must not be installed in any area or manner that will impede or prevent flowage and drainage of water.

3.36 Pools, Play Equipment. The location and design of all in-ground pools, and any decks or patios related to the same, must be approved by the DRC, which approval shall be conditioned upon of a proper landscaping and screening plan submitted to the DRC. Above ground pools are prohibited. Construction or location of any decorative items such as statues, ornaments, and fountains must be requested in writing and approved by the DRC. The construction, placement, or installation of any playhouses, playsets, swing sets, and similar structures must be approved by the DRC as to location, style, materials, and color, it being an expressed part of this Declaration that the preferred colors for such structures are "natural" so as to minimize attention drawn to them and that the preferred material for such structures is natural stained wood. Non-portable basketball goals are prohibited. Portable basketball goals may not be used in any street or alley or any front yard of a Home Site and must be kept inside a garage from sunset to sunrise.

3.35 Tree Removal; Tree Planting. No tree of size greater than 2-inch CAL may be removed without approval of the DRC, unless the party removing the tree simultaneously replaces the removed tree with a new tree that is anticipated to grow to a similar "full growth" size; provided that the Developer may remove any and all trees as it deems reasonably necessary. Except for view enhancement, excessive removal of trees will be deemed to be a nuisance to the adjoining neighbors and will mar the beauty of the Development. In order to maintain the consistency and integrity of the streetscaping plan for the Development, Owners may not plant trees in front or side yards without first obtaining the prior approval of the DRC.

3.34 Animals; Dog Houses. The keeping of any sheep, swine, goats, horses, cattle, burros, fowls (excluding household birds such as parrots and parakeets), which are not customarily domestic pets is prohibited. Kennels for the commercial breeding or boarding of domestic pets are prohibited. Homes are prohibited from housing more than 3 pets (not including pets that are kept entirely within a container, such as fish). Pet owners shall not allow pets to roam unattended, and pets must be leashed if off their master's Home Site. When pet owners are exercising their pets in the neighborhood, owners must pick up and remove all pet waste at the time of the occurrence. 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. If the pet owner refuses, it shall be deemed an "offensive activity" under Section 3.12. Dog houses are prohibited unless kept inside a garage or kept in an unobtrusive location on the rear of a Home Site with proper screening, and the dog house's location and the associated screening must be approved by the DRC.

3.33 Temporary Structures. No structure of temporary character, including trailers and similar structures, shall be erected or permitted to remain on any Home Site except during the period of construction.

The square footage of such a structure shall not be included in complying with the minimum square footage requirements as set forth herein.

A. Creation of DRC. In order to preserve, to the extent possible, the natural beauty of the Development and its setting, to maintain a pleasant and desirable environment, to establish and preserve a harmonious design for the Development, to avoid harsh contrasts in the landscape and architectural theme of the Development, and to promote and protect the value of the Home Sites, the Association shall have a Design Review Committee which will be charged with reviewing compliance with the architectural, building, and landscaping Covenants herein

4.01 Architectural and Design Review

**ARTICLE IV
ARCHITECTURAL CONTROL**

3.39 Leasing Requirements. All leasing or rental of any Home (or portion of a Home) in the Development must comply with these conditions: (i) the lease term must be at least 12 months in duration, (ii) the lease must be for fair market rental, (iii) the lease must be in writing, (iv) the lease must require the tenant/occupant to comply with this Declaration, (v) a leasing arrangement may not be established by way of an online marketing platform, such as "Airbnb.com" or "VRBO.com", and (v) a copy of the lease must be provided to the Association. All other leasing is prohibited. Each Owner shall be responsible for its tenants and invitees' compliance with the terms of this Declaration and any reasonable rules and regulations promulgated by the Association from time to time, and each Owner shall be liable to the Association for any violation of same. Each Owner hereby appoints the Association as his/her attorney-in-fact with full right, power, and authority to enforce the terms of the lease against the tenant/occupant (including compliance with this Declaration), if the leasing Owner is failing to so enforce.

B. Notwithstanding any other provisions herein to the contrary, Developer reserves unto itself, its successors and assigns, the following rights, privileges and powers: to subdivide Home Sites, to combine Home Sites or parts of Home Sites, to rearrange boundaries of Home Sites, to cause any part of any Home Site to become a part of the Common Properties, and to cause any Common Property to become a Home Site or a part of any of the Home Sites bordering it.

A. The division or rearrangement of boundary lines of Home Sites by any person or entity other than the Developer shall not increase the total number of Home Sites in the Development, and the same shall conform to zoning laws and subdivision regulations in effect thereon.

3.38 Rearrangement of Home Site Lines.

3.37 Sound Devices. No exterior speaker, horn, whistle, bell, or other sound device which is unreasonably loud or annoying, except security devices used exclusively for security purposes, shall be located, used, or placed upon Home Sites within the Development. The playing of loud music from any balconies or porches shall be offensive, obnoxious activity constituting a nuisance.

E. Composition of DRC. The DRC shall consist of the Developer (or its appointees) until the Turnover Date, and thereafter shall be appointed by the Board. Within sixty days of the Turnover Date, the Board shall appoint three persons to make up the DRC. Sitting

Sites. visually pleasing settings for structures on the same Home Site and on adjoining or nearby Home surrounding property and improvements thereon, and insuring that plans for landscaping provide and configuration of structures are visually harmonious with the terrain and vegetation of the and vegetation which could cause disruption of natural water courses, ensuring that the location preventing excessive or unsightly grading, indiscriminate clearing of property, removal of trees D. Purpose. The architectural and design review shall be directed toward

Home Sites, exempt certain matters of a non-essential nature from the review requirements. the matter submitted. The DRC may, by written notice given from time to time to the Owners of response by the DRC within 30 days will be deemed to be a disapproval by the DRC relative to plans and schedule within thirty days of submission; provided however, the absence of a written date of construction. The DRC shall endeavor to give written approval or disapproval of the for DRC approval must be submitted at least thirty days prior to the proposed commencement landscape plan and construction schedule, shall have been approved by the DRC. All requests proposed location of such building or structure, drives and parking areas), drainage plan, composition of roof, siding, or other exterior materials and finish), Home Site plan (showing the including cutting or removing any trees, shrubs, or landscaping. Furthermore, no grading shall be commenced until the proposed building plans and specifications (including height, and materials of same), (ii) build, fences, walls, pools, decks, porches, or structures of any Developer) must obtain DRC written approval in order to (i) construct, add to, modify, or alter any Home (limited to the exterior of Homes, but including painting, staining, or changing the C. Authority Generally. All Owners and third-party builders (other than

to a third-party Owner. review or to require that it approve or consent to any building plans, designs, or specifications of Homes that are being constructed by Developer. Instead, the DRC's authority over any Home being constructed by Developer shall not begin until Developer has sold such completed Home B. Authority Relative to Developer. The DRC shall not have any authority to

compliance with such Covenants. of such violation, the DRC shall notify the Board, which then shall proceed to enforce event of any violation of the Covenants which is not promptly cured upon notice from the DRC inspections during any such construction to review for compliance with the Covenants. In the improvements for all Homes, as well as for landscaping plans. The DRC may make periodic of Homes or other structures located in the Development and any additions, alterations, or review the applications, plans, specifications, materials, and samples submitted for construction be available for all Owners or prospective Owners. The primary goal of the DRC shall be to specified, and developing a body of rules and regulations pertaining to such review, which shall

5.01 Creation of the Lien and Personal Obligation of Assessments. Each Owner, by acceptance of a deed conveying a Home Site, whether or not it shall be so expressed in any such deed or other conveyance, shall be deemed to covenant and agree to all of the terms and provisions of the Covenants contained in this Declaration and pay to the Association annual assessments and special assessments as set forth in this Article, such assessments to be established and collected from time to time as hereinafter provided. The Owner of each Home Site shall be personally liable, such liability to be joint and several if there are two or more Owners, to the Association for the payment of all assessments, whether annual or special, which may be levied while such party or parties are Owner. The annual and special assessments, together with such interest thereon and costs of collection therefor as hereinafter provided, shall be a charge and continuing lien on the Home Site and all of the improvements thereon against which each such assessment is made. Unpaid assessments shall bear interest from due date to date of payment at the rate set by the Board, and said rate can be changed from time to time so that the rate is reasonably related to the economic situation. In the event that two or more Home Sites are combined into a single Home Site by an Owner, the assessments will continue to be based upon the number of original Home Sites purchased.

ARTICLE V
ASSESSMENTS

4.04 Variances. All requests for variances to the Covenants herein contained shall be made in writing to the DRC. The DRC shall, within twenty-one days of such request, make a recommendation to the Board either to approve or to disapprove such variance request. The Board shall issue a final decision on such request for variance within twenty-one days of the DRC's recommendation.

4.03 Appeals. Any Owner may appeal any decision of the DRC to the Board by written request. The Board shall hear such appeal within twenty-one days of such request and shall decide such appeal within twenty-one days of such hearing. The hearing of any such appeal need not occur at a formally called or convened meeting of the Board.

4.02 Approval Standards. Approval of the plans and specifications by the DRC is for the mutual benefit of all Owners and is not intended to be, and shall not be construed as, an approval or certification that the plans and specifications are technically sound or correct from an engineering or architectural viewpoint. Each Owner shall be individually responsible for the technical aspect of the plans and specifications.

Board members also may serve on the DRC, but the DRC must have at least 1 member who is not also serving on the Board. The Board shall promptly fill all vacancies to the DRC. The DRC may adopt rules and bylaws for its own procedural operation as are necessary and convenient, provided however, that such rules and bylaws must be approved by the Board.

5.02 Purpose of Assessments. The assessments levied by the Association must be used to promote the recreation, health, safety and welfare of the Owners and for the improvement and maintenance of the Common Properties or the Development generally.

5.03 Amount of Annual Assessment. Developer shall establish, and may adjust from time to time, the amount of the assessments as appropriate for the budgetary needs of the Association, until the Turnover Date. Thereafter, the annual budget for the Association and the amount of the annual assessments shall be set by the Board, subject to any limitations in the Bylaws. Annual assessments may be adjusted more frequently than annually if necessary (whether by Developer or by the Board). As part of the annual assessment, upon every sale of a Home (both the initial sale by Developer and every subsequent sale to a new Owner), the new Owner must pay a one-time initial assessment to the Association, which initial assessment shall be in addition to, not in substitution of, the annual assessment for that year. The initial assessment shall be a dollar amount equal to 50% of the annual assessment amount applicable at the time of the Home sale. The intent of this Declaration is that such initial assessment would be collected by the closing agent closing the sale on said Home and promptly paid to the Association; however, if the initial assessment is not collected at the closing of the Home sale, then it must be paid to the Association within sixty (60) days of said closing.

5.04 Special Assessments for Improvements and Additions. In addition to the annual assessments, the Association may levy special assessments for the purpose of defraying, in whole or in part, unforeseen costs of the Association, such as legal or other professional expenses, or the cost of any construction, reconstruction, repair, or replacement of the Common Properties, including the necessary fixtures and personal property related thereto and capital improvements or additions to the Common Properties. Developer shall establish any special assessments, as necessary for the Association, until the Turnover Date. Thereafter, the Board shall establish any special assessments, subject to limitations in the Bylaws.

5.05 Property Subject to Assessment. Only Home Sites subject to this Declaration shall be subject to these assessments. Projected locations for future platted Home Sites shown on any master plan for the Development will not be subject to assessment, unless and until such locations are subdivided into Home Sites, filed of record, and subjected to this Declaration.

5.06 Exempt Property. No Owner may exempt himself from liability for any assessment levied against his Home Site by waiver of the use or enjoyment of any of the Common Properties or by abandonment of his Home Site or in any other way. The following property, individuals, partnerships or corporations, subject to this Declaration, shall be exempted from the assessment, charge and lien created herein:

- (a) All Home Sites owned by the Developer.
- (b) The grantee of a utility easement.
- (c) All properties dedicated and accepted by a local public authority and devoted to public use.

5.09 Lease, Sale or Mortgage of Home Site. Whenever any Home Site may be leased, sold, or mortgaged by the Owner thereof, which lease, sale, or mortgage shall be concluded only upon compliance with other provisions of this Declaration, the Association, upon written request of the Owner of such Home Site, shall furnish to the proposed lessee, purchaser, or mortgagee, a statement verifying the status of any assessments payable to the Association by the Owner of such Home Site; and such statement also shall include, if requested, whether there exists any matter in dispute between the Owners of such Home Site and the Association under this Declaration. Such statement shall be executed by any officer of the Association. Any lessee, purchaser, or mortgagee may rely upon such statement in concluding the proposed lease, purchase, or mortgage transaction, and the Association shall be bound by such statement.

5.08 Lien. Recognizing that the necessity for providing proper operation and management of the Properties entails the continuing payment of costs and expenses thereon as security for the payment of all assessments against said Home Site, now or hereafter assessed, which lien also shall secure all costs and expenses, and reasonable attorney's fees, which may be incurred by the Association in enforcing the lien upon said Home Site. The lien shall become effective on a Home Site immediately upon the closing of that Home Site. The lien granted to the Association may be foreclosed as other liens are foreclosed in the State of Tennessee. Failure by any Owner to pay any assessment, annual or special, on or before the due dates set by the Association for such payment shall constitute a default, and this lien may be foreclosed by the Association. In addition to the foregoing, the Association may record notices of liens separate and apart from this Declaration as further evidence of any amounts due and payable by an Owner hereunder.

C. The due date of any special assessment shall be fixed in the resolution authorizing such assessment.

B. The amount of the first annual assessment on a Home Site shall be based pro rata upon the balance of the calendar year and shall become due and payable on the closing of the Home Site. The assessments for any year, after the first year, shall become due and payable the first day of January of said year.

A. Imposition of the annual assessments provided for herein shall commence with the first sale of a Home Site.

5.07 Date of Commencement of Annual Assessments.

(e) All Properties exempted from taxation by the laws of the State of Tennessee, upon the terms and to the extent of such legal exemptions. This exemption shall not include special exemptions, now in force or enacted hereinafter, based upon age, sex, income levels or similar classification of the Owners.

(d) All Common Properties.

6.03 Amendments. Amendments to this Declaration do not require joinder in execution by Mortgages. However, the rights of any First Mortgages shall not be adversely affected by any amendment to this Declaration which is Recorded after the applicable First Mortgage unless such amendment is approved by the applicable Mortgagee.

6.02 Subordination of Lien to First Mortgages. The liens provided for in this Declaration shall be subordinate to the lien of a First Mortgage on any Home Site if, and only if, all assessments, whether annual or special, with respect to such Home Site having a due date on or prior to the date such Mortgage is Recorded have been paid. In the event any such First Mortgagee (i.e., one who records a Mortgage on a Home Site for which all assessments have been paid prior to Recording) shall acquire title to any Home Site by virtue of any foreclosure, deed in lieu of foreclosure, or judicial sale, such Mortgagee acquiring title shall only be liable and obligated for assessments, whether annual or special, as shall accrue and become due and payable for said Home Site subsequent to date of acquisition of such title. In the event of the acquisition of title to a Home Site by foreclosure, deed in lieu of foreclosure, or judicial sale, any assessments, whether annual or special, as to which the party so acquiring title shall not be liable shall be absorbed and paid by all Owners as part of the Common Expense; provided, however, nothing contained herein shall be construed as releasing the party or parties liable for such delinquent assessments from the payment thereof or the enforcement of collection of such payment by means other than foreclosure.

6.01 Register of Owners and Mortgages. The Association shall at all times maintain a register setting forth the names of the Owners, and, in the event of a sale or transfer of any Home Site to a third party, the purchaser or transferee shall notify the Board in writing of his name and his interest in such Home Site. Any Mortgagee may, if it so desires, notify the Association of the existence of any Mortgage held by it, and upon receipt of such notice, the Association shall register in its records all pertinent information pertaining to the same.

ARTICLE VI
MORTGAGES, MORTGAGEES AND PROCEDURES AND
RIGHTS RELATING THERETO

In the event that a Home Site is to be leased, sold, or mortgaged at the time when payment of any assessment against said Home Site is in default, then the rent or the proceeds of such purchase or mortgage shall be applied by the lessee, purchaser, or mortgagee first to payment of any then delinquent assessment or installments thereof due to the Association before payment of any rent, proceeds of purchase, or mortgage to the Owner of any Home Site who is responsible for payment of such delinquent assessment.

In any voluntary conveyance of a Home Site, the grantee(s) shall be jointly and severally liable with the grantor(s) for all unpaid assessments levied against the Home Site prior to the time of such voluntary conveyance, without prejudice to the rights of the grantee(s) to recover from the grantor(s) any amounts paid by the grantee(s) therefor.

7.01 Scope. The procedures set forth below shall be the sole and exclusive process Owners to challenge or dispute any decisions, actions or omissions of the Board or the Association, regarding any matter arising under this Declaration, Grievance Committee. Until the Turnover Date, the Grievance Committee shall consist of Developer (or its appointees). After the Turnover Date, the Grievance Committee shall be composed of the President of the Association or his appointee and two other Owners appointed annually by and serving at the pleasure of the Board of Directors, but who shall not also be members of the Board. Form of Complaint. All complaints shall be in writing and shall set forth the substance of the complaint and the facts upon which it is based. Complaints are to be addressed to the President of the Association and sent in the manner provided herein for sending notices. Consideration by the Committee. Within twenty days of receipt of a complaint, the Grievance Committee shall consider the merits of same and notify the complainant in writing of its decision and the reasons therefor. Within ten days after notice of the decision, the complainant may proceed under Section 7.05; but if complainant does not, the decision of the Grievance Committee shall be final and binding upon the complainant. Hearing Before the Committee. Within ten days after notice of the decision of the Grievance Committee, the complainant may, in a writing addressed to the President of the Association, request a hearing before the Grievance Committee. Such hearing shall be held within twenty days of receipt of complainant's request. The complainant, at his

ARTICLE VII OWNER COMPLAINTS

6.07 Examination of Books. Each Mortgagee shall be permitted to examine the books and records of the Board and Association during regular business hours.

6.06 Notice of Default to First Mortgages. If requested by a First Mortgagee, the Association shall notify each First Mortgagee of any default by the Mortgagee of a Home Site in the performance of said Mortgagee's obligations under this Declaration which is not cured within sixty (60) days.

B. Use hazard insurance proceeds for losses to any Common Properties for other than the repair, replacement or reconstruction of such Common Properties.

A. By act or omission seek to abandon, sell, or transfer the Common Properties; or

6.05 Mortgages' Approval of Certain Actions. Unless at least two-thirds of the First Mortgages of which the Association has been notified in accordance with Section 6.01 (based upon one vote for each First Mortgage owned) have given their prior written approval in accordance with and within the time periods set out in Section 6.03, the Association shall not be entitled to:

6.04 Extension of Benefits to Other Mortgages. By subordination agreement executed by a majority of the Board, the benefits of Sections 6.02 and 6.03 of this Article may be extended to Mortgages not otherwise entitled thereto.

8.01 Scope. Each Owner shall comply with the provisions of this Declaration, the Bylaws and the Rules and Regulations of the Association as they presently exist or as they may be amended from time to time, and each Owner shall be responsible for the actions of his or her family members, servants, guests, occupants, invitees or agents.

ARTICLE VIII REMEDIES ON DEFAULT

Expense of the Association.

expenses of the Grievance Committee incident to such complaint shall be deemed a Common and arbitration expenses and the like, shall be the sole responsibility of complainant. All the course of the procedures set forth in this Article, including, without limitation, attorneys' fees parties in accordance with the AAA Rules. Expenses. All expenses incurred by complainant in reasonable attorneys' fees and dispute resolution costs, of the arbitration shall be assessed to the judgment may be entered upon it and enforced. Fees and expenses, including without limitation and conclusions of law. The award rendered by the arbitrator shall be final and binding, and arbitrator shall issue a written award stating the bases of the award and including findings of fact except as permitted under the Exchange of Information rule set forth in the AAA Rules. The discovery is permitted under applicable law, there shall be no such discovery in the arbitration third party to be the arbitrator in the matter. The Parties agree that, even if pre-arbitration each party shall identify its preferred arbitrator, and the two arbitrators so identified shall select a within twenty-one days of the complainant Owner having provided notice of arbitration, then agreed to by the parties; provided however, if the parties are unable to agree on a single arbitrator attorney licensed to practice law in the State of Tennessee. The arbitrator must be mutually Hamilton County, Tennessee, and shall be submitted to a single arbitrator, who shall be an shall be conducted in accordance with the AAA Rules. The arbitration will be conducted in with ten days after the rendering of the decision in Section 7.05. All arbitration proceedings challenging the aforesaid outcome, by sending written notice of such submission to the Board such Owner may submit the matter to arbitration, as the sole and exclusive process for believes that the outcome is not the correct application of this Declaration or applicable law, then established. Arbitration. If, after the above process has concluded, a complainant Owner Association, or the Board without first complying with the procedures for complaints herein Owner shall initiate an arbitration or any other proceeding against the Grievance Committee, the complaints provided herein shall be exhausted prior to resorting to any other remedy, and no shall be final and binding upon the complainant. First Remedy. The process for Owner arbitration within ten days after notice of the decision, as provided for below, then the decision within ten days of the final adjournment of the hearing. If the decision is not submitted to render its decision and notify the complainant in writing of its decision and the reasons therefor Committee in its discretion deems necessary or advisable. The Grievance Committee shall of the Grievance Committee and may be adjourned from time to time as the Grievance legal representation at such hearing. The hearing shall be conducted before at least two members expense, and the Grievance Committee, at the expense of the Association, shall be entitled to

A. General. In the event of the violation, or attempted violation, of any one or more of the provisions of these Covenants, the Developer, its successors or assigns, or the Association, its successors or assigns, including the Board acting on behalf of the Association, or any party hereinafter becoming Owners of any one or more of the Home Sites to which provisions of these Covenants apply, may bring an action or actions against the Owner in violation, or attempting violation, and the said violating Owner shall be subject to such equitable, injunctive, or declaratory relief as necessary to enforce the terms of this Declaration and shall be further liable for such damages as may accrue, including any court costs and reasonable attorneys' fees incident to any such proceeding. In the event of a violation of set-back lines, side, rear or front, which may be minor in character, a waiver thereof may be made by the Developer, its successors or assigns or the Board. Further, the Developer or the Board may grant variances of the restrictions set forth in these Covenants (but not including the reduction of the minimum square footage requirements as set forth herein), if such variances do not, in the sole

8.06 Violations and Enforcement; Fines.

8.05 Election of Remedies. All rights, remedies and privileges granted to the Association or an Owner pursuant to any term, provision, covenant or condition of this Declaration or the Bylaws shall be deemed to be cumulative and in addition to any and every other remedy given herein or otherwise existing, and the exercise of any one or more shall not be deemed to constitute an election of remedies, nor shall it preclude the party thus exercising the same from exercising such other and additional rights, remedies or privileges as may be available to any such party at law or in equity.

8.04 Waiver. The failure of the Association or of an Owner to enforce any right, provision, covenant or condition which may be granted herein or the receipt or acceptance by the Association of any part payment of an assessment shall not constitute a waiver of any breach of a Covenant, nor shall same constitute a waiver to enforce such Covenant(s) in the future.

8.03 Recovery of Expenses. In any proceeding arising because of an alleged default by an Owner, the Association, if successful, shall, in addition to the relief provided for in this Article, be entitled to recover the costs of the proceeding and such reasonable attorneys' fees as may be allowed by the court, but in no event shall the defaulting or allegedly defaulting Owner be entitled to such attorneys' fees.

8.02 Grounds for and Form of Relief. Failure to comply with any of the Covenants of this Declaration, the Bylaws, or the Rules and Regulations promulgated by the Board which may be adopted pursuant thereto shall constitute a default and shall entitle the Association to seek relief which may include, without limitation, an action to recover any unpaid assessment, annual or special, together with interest as provided for herein, any sums due for damages, injunctive relief, foreclosure of lien or any combination thereof, and which relief may be sought by the Association or, if appropriate and not in conflict with the provisions of this Declaration or the Bylaws, by an aggrieved Owner.

A. To obtain and pay for such assistance from such attorneys, appraisers, architects, engineers, expert witnesses and other persons, as the Board in its discretion deems necessary or advisable, to aid and advise it in all matters relating to such taking and its effect, including, but not limited to (i) determining whether or not to resist such proceedings or convey in lieu thereof, (ii) defending or instituting any necessary proceedings and appeals, (iii) making

directed to proceed as follows:
10.01 Board's Authority. If all or any part of the Common Properties (excluding personality) is taken or threatened to be taken by Eminent Domain, the Board is authorized and

**ARTICLE X
EMINENT DOMAIN**

ARTICLE IX [INTENTIONALLY DELETED]

B. Fines. In addition to all other rights, remedies, and privileges granted to the Association herein for the enforcement of this Declaration, the Association hereby authorizes the Board to assess, impose and collect monetary fines against Owners who violate or fail to comply with their duties under this Declaration, the Bylaws, or the Rules and Regulations of the Association, as same may be amended from time to time. Such fines shall not exceed the sum of the amount of the annual assessment then in effect for the Development, per instance of violation or noncompliance. Prior to assessing any fine, the Board shall give to the violating Owner written notice of the violation or noncompliance and shall allow the Owner fifteen days from the date the Board sends such notice to cure the violation or noncompliance, or if a cure cannot be reasonably completed within such fifteen days, then the Owner will be allowed such additional time as is reasonably necessary to complete cure so long as the Owner commences cure within the initial fifteen day period and diligently pursues cure to its end. Notwithstanding the foregoing, the Board is not required to provide either written notice of or an opportunity to cure a violation or noncompliance (and the Board may immediately impose and assess a fine) if within one year of receiving written notice of a violation or noncompliance, an Owner commits a second violation or noncompliance that is similar in kind. All fines imposed and assessed by the Board shall be deemed part of an Owner's assessment against his/her Home Site, shall benefit from the provisions herein pertaining to assessments, and until paid shall be and become a lien against such Home Site, enforceable in accordance with the provisions of this Declaration and the Bylaws pertaining to assessments, including but not limited to the right to record a notice of lien encumbering the Home Site and to collect the amounts due by enforcing the lien through foreclosure or otherwise. The Board shall be entitled to use its business judgment in determining which instances of violation or noncompliance merit assessment of a fine, and the Board's failure to assess a fine in any particular instance of violation or noncompliance shall not undermine the general enforceability of this provision and shall not constitute a waiver of any future or other instances of violation of or noncompliance with this Declaration.

discretion of the Developer or the Board, adversely affect the purposes sought to be obtained hereby.

11.03 Notices. Any notice required to be sent to any Owner or Mortgagee under the provisions of this Declaration shall be deemed to have been properly sent, and notice thereby given, when mailed, postpaid, to the last known address of the Owner or Mortgagee on the records of the Association at the time of such mailing. Notice to one or two or more co-owners of a Home Site shall constitute notice to all co-owners. It shall be the obligation of every Owner to immediately notify the Secretary in writing of any change of address. Any notice required to

11.02 Amendments. Until the Turnover Date this Declaration may be amended, modified, or revoked in any respect from time to time by Developer, without the necessity of joinder or consent by any other party. Thereafter, this Declaration may be amended in accordance with the following procedure:

11.01 Duration. The Covenants of this Declaration shall run with and bind the land and shall inure to the benefit of and be enforceable by the Board, the Association, the Developer, or Owner of any Home Site subject to this Declaration, their respective legal representatives, heirs, successors and assigns.

**ARTICLE XI
GENERAL PROVISIONS**

10.03 Reimbursement of Expenses. The Board shall be reimbursed for all attorneys', engineers', architects' and appraisers' fees, and other costs and expenses paid or incurred by it in preparation for, and in connection with, or as a result of, any such taking out of the compensation, if any. To the extent that the expenses exceed the compensation received, such expenses shall be deemed a Common Expense.

10.02 Notice to Owners and Mortgagees. Each Owner and each First Mortgagee on the records of the Association shall be given reasonable written advance notice of all final offers before acceptance, proposed conveyances, settlements and releases, contemplated by the Board, legal proceedings and final plans for restoration, and shall be given reasonable opportunity to be heard with respect to each of the same and to participate in and be represented by counsel in any litigation and all hearings, at such Owner's or Mortgagee's own expense.

C. To have and exercise all such powers with respect to such taking or proposed taking and such restoration as those vested in boards of directors of corporations with respect to corporate property, including, but not limited to, purchasing, improving, demolishing and selling real estate.

B. To negotiate with respect to any such taking, to grant permits, licenses and releases and to convey all or any portion of the Common Properties and to defend or institute, and appeal from, all proceedings as it may deem necessary or advisable in connection with the same.

any settlements with respect to such taking or attempted taking and (iv) deciding if, how and when to restore the Common Properties.

be sent to the Board or the Association shall be deemed to have been properly sent, and notice thereby given, when mailed, postpaid, to such entity or person at the following address:

Farms at Creekside Homeowner's
Association, Inc.
Pratt & Associates, LLC
Attn: James E. Pratt
1734 Dayton Blvd.
Chattanooga, TN 37405

The address for the Board or the Association may be changed by the Secretary or President of the Association by executing, acknowledging and Recording an amendment to this Declaration stating the new address or addresses.

11.04 Severability. Should any covenant or restriction herein contained, or any Article, Section, Subsection, sentence, clause, phrase or term of this Declaration be declared void, invalid, illegal, or unenforceable, for any reason, by the adjudication of any court or other tribunal having jurisdiction over the parties hereto and the subject matter hereof, such judgment shall in no way affect the other provisions hereof which are hereby declared to be severable, and which shall remain in full force and effect.

11.05 Captions. The captions herein are inserted only as a matter of convenience and for reference and are in no way intended to define, limit or describe the scope of this Declaration nor any provision hereof.

11.06 Use of Terms. Any use herein of the masculine shall include the feminine, and the singular the plural, when such meaning is appropriate.

11.07 Interpretation. The provisions of this Declaration shall be liberally construed to effectuate their purpose. Failure to enforce any provision hereof shall not constitute a waiver of the right to enforce said provision or any other provision hereof.

11.08 Law Governing. This Declaration is made in the state of Tennessee, and any question pertaining to its validity, enforceability, construction or administration shall be determined in accordance with the laws of that State.

11.09 Effective Date. This Declaration shall become effective upon its Recording.

A. An amendment to this Declaration may be considered at any annual or special meeting of the Association; provided, however, that, if considered at an annual meeting, notice of consideration of the amendment and a general description of the terms of such amendment shall be included in the notice of the annual meeting provided for in the Bylaws, and, if considered at a special meeting, similar notice shall be included in the notice of the special meeting provided for in the Bylaws. Notice of any meeting to consider an amendment shall also be sent to each Mortgagee listed upon the register of the Association.

11.11 Sales Office and Marketing Signs. Developer reserves the right to conduct its real estate business and market Homes within the Development until it has sold the last Home Site to an Owner. To this end, but without limiting the general reservation of the first sentence of this Section, Developer expressly reserves the rights, for so long as Developer owns any Home Sites in the Development (i) to maintain a model home or homes to conduct said business, and (ii) to market the Development and Homes therein, including, but not limited to, by the placement of signage and flags on any Home Sites or other property owned by Developer or its affiliates, on any Common Property, and/or within the area between the sidewalks and the road.

11.10 Board or DRC Approval. Wherever this Declaration requires Board or DRC approval or consent, such approval or consent in all cases must be in writing, even if not so stated in the specific section of this Declaration.

Secretary
The Farms Homeowners Association Inc.

Witness my hand this _____ day of _____, _____.

I, _____, do hereby certify that I am the _____ of the Association and that the Declaration of Covenants and Restrictions of _____ was duly adopted by the Owners of said Association and the Mortgagees, if applicable, in accordance with the provisions of Section 11.02 of said Declaration.

CERTIFICATE

D. The certificate referred to in Paragraph C of this Section shall be in substantially the following form:

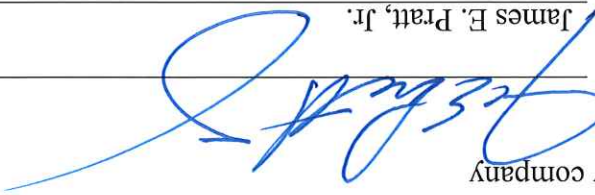
C. An amendment adopted under Paragraph B of this Section shall become effective upon its Recording in the Register's Office of Hamilton County, Tennessee, and the President or Secretary of the Association shall execute the amendment and certify on its face that it has been adopted in accordance with the provisions of this Section; provided, that in the event of the disability or other incapacity of either, the Vice President of the Association shall be empowered to execute the amendment. The certificate shall be conclusive evidence to any person who relies thereon in good faith, including, without limitation, any Mortgagee, prospective purchaser, tenant, lien holder or title insurance company that the amendment was adopted in accordance with the provisions of this Section.

B. At any such meeting, the amendment must be approved by an affirmative two-thirds vote of those Owners present in person or by proxy at the meeting.

IN WITNESS WHEREOF, the Developer has executed, or caused to have executed by its duly authorized officers this Declaration on the date first above written.

DEVELOPER:

PRATT & ASSOCIATES, LLC, a Tennessee limited liability company

By: 
Name: James E. Pratt, Jr.

Title: Secretary

STATE OF TENNESSEE)
)
COUNTY OF HAMILTON)

Before me, James E Pratt Jr., a Notary Public in and for said State and County aforementioned, personally appeared James E. Pratt, Jr. to me known (or proved to me on the basis of satisfactory evidence) and who acknowledged that he is the Secretary of Pratt & Associates, a Tennessee limited liability company, and that he, being first duly authorized so to do, executed and delivered the within instrument for the purposes therein contained by signing the name of the company as Secretary.

WITNESS my hand, at office, this 6th day of February, 2023.



Kimberly Brooke Bennett Notary Public
My Commission Expires: 11-26-23

[Signatures continue on following pages]

CONSENT AND SUBORDINATION BY LENDER

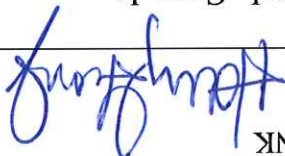
In consideration of \$10.00, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, TRUIST BANK consents to the execution of this Declaration of Covenants and Restrictions for The Farms at Creekside, to which this Consent and Subordination is attached, and the recording of same against the property herein described, and subordinates any and all liens it holds against such property to this Declaration. By subordinating its liens against the property herein described, the undersigned does not consent to any other matters.

EXECUTED, this 7th day of February, 2023.

LENDER:

TRUIST BANK

By:



Name: Harry L. Gross, Jr.

Title:

EXECUTIVE VICE PRESIDENT

STATE OF TENNESSEE)
KNOX)
COUNTY OF HAMILTON)

Before me, Kim A Brumbaugh, of the state and county aforementioned, personally appeared the within named Harry L. Gross, Jr. to me known (or proved to me on the basis of satisfactory evidence), and who acknowledged to me that he is the SVF of TRUIST BANK, the within named bargainer, and that for and on behalf of said bargainer, being first duly authorized so to do by bargainer, he executed and delivered the within instrument on the date and in the year therein mentioned, for the purpose therein contained, by personally signing the name of the bargainer as its SVF.

WITNESS my hand and official seal, at office, this 7th day of February, 2023.

Kim A Brumbaugh
Notary Public

My Commission Expires: 6/27/23



IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE;

Lots 2-29, 31-60, and Community Lots 1, 30, 61, and 62, all as shown on the Plat of The Farms at Creekside Subdivision, Recorded at Plat Book 123, Page 23, Register's Office of Hamilton County, Tennessee.

For prior title see instrument of record at Deed Book 13090, Page 938, aforesaid Register's Office; see also prior Declaration of Covenants, Conditions and Restrictions recorded at Book 12084, Page 274.

The Property

EXHIBIT A

Covenants and Restrictions – The Farms at Creekside
B - 1

[Bylaws of the Association – see following pages]

EXHIBIT B

**AMENDED AND RESTATED BYLAWS FOR
THE FARMS AT CREEKSIDE HOMEOWNERS ASSOCIATION, INC.**

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The purposes of this Association shall be to provide for the establishment of a homeowners' association for the government of the Development in the manner provided by the Declaration, these Bylaws and in its Charter (the "Charter"). The aims of this Association are to be carried out through any and all lawful activities, including others not specifically stated in the Declaration, the Charter or these Bylaws but incidental to the stated aims and purposes; provided that any such activity or contribution shall conform to any applicable restrictions or limitations set forth in the Charter or which are imposed on real estate homeowners' associations by the Internal Revenue Code of 1986 and the regulations thereunder, as presently enacted or as they may

ARTICLE III
PURPOSES

Or at such other place either within or without the State of Tennessee, as shall be lawfully designated by the Association, or as the affairs of the Association may require from time to time.

The Farms at Creekside Homeowners Association, Inc.
Attn: James E. Pratt Jr.
1734 Dayton Blvd.
Chattanooga, TN 37405

The principal office of the Association in the State of Tennessee shall be located at:

ARTICLE II
OFFICES

By adopting these Bylaws, the Board of the Association intends that the Bylaws supersede, replace, and entirely restate any bylaws previously adopted for the Association. For the avoidance of doubt, any such previously adopted bylaws have no further force or effect and these Bylaws shall govern for the Association moving forward.

The following provisions shall constitute the Amended and Restated Bylaws of THE FARMS AT CREEKSIDE HOMEOWNERS ASSOCIATION, INC. (the "Bylaws"), (the "Association") which shall, along with the provisions of the Amended and Restated Declaration of Covenants and Restrictions for The Farms at Creekside (the "Declaration") and the rules and regulations adopted by the Board of Directors of the Association (the "Board"), govern the administration of The Farms at Creekside, a residential development (the "Development"). The terms in these Bylaws (unless otherwise defined) shall have the same meaning as the terms defined in the Declaration for this Development. These Bylaws are adopted by Board of the Association, as appointed by PRATT & ASSOCIATES, LLC ("Developer"), acting as and for the Board and the Association, in conjunction with recording the Declaration in the Register's Office of Hamilton County, Tennessee. Capitalized terms in these Bylaws which are not given expressly a definition herein shall have the meanings ascribed to them in the Declaration.

ARTICLE I
NAME

AMENDED AND RESTATED BYLAWS FOR
THE FARMS AT CREEKSIDE HOMEOWNERS ASSOCIATION, INC.

A. The rights, duties and functions of the Board and the DRC (as defined in the Declaration) shall be exercised solely by Developer until such time as the Developer calls special meetings of the Association to elect members of the Board as herein provided. The

5.02 Developer Performs Functions.

5.01 Board of Directors. Subject to Section 5.02 of this Article herein below, the administration of the Property on behalf of the Association shall be conducted by a Board of Directors ("Board") which shall consist of three (3) natural persons of legal age, each of whom shall be an Owner or the nominee of an entity (other than a natural person) which is an Owner, at all times during membership on the Board.

ARTICLE V
THE BOARD OF DIRECTORS

4.02 Voting Rights. Until the Turnover Date, Developer shall be the only member of the Association with voting rights; provided however, Developer may choose to delegate such voting and authority to the Owners as it deems beneficial for the Development. After the Turnover Date, the Association shall have one (1) class of voting membership, and Members shall be entitled to one (1) vote for each Home Site in which they hold the interest required for membership by Section 4.01. When more than one (1) person holds such interest or interests in any Home Site, all such persons shall be Members, and the vote for such Home Site shall be exercised as they among themselves determine, but in no event shall more than one (1) vote be cast with respect to any such Home Site. When one (1) or more co-owners signs a proxy or purports to vote for his or her co-owners, such vote shall be counted unless one (1) or more of the other co-owners is present and objects to such vote, or if not present, submits a proxy or objects in a written instrument delivered to the Secretary of the Association before the vote is counted. If co-owners disagree as to the vote, the vote shall not be counted. The Developer shall be entitled to one (1) vote for each Home Site owned by it.

4.01 Membership. The Developer and every person or entity who is an Owner of Record of a fee simple interest or an undivided fee simple interest of at least fifty percent (50%) in any Home Site which is subject to the Declaration shall be a Member of the Association, provided that any such person or entity who holds such title or interest merely as a security for the performance of an obligation shall not be a Member of the Association. Membership shall be automatically transferred to the new Owner upon the conveyance of any Home Site and recording of the Deed of conveyance in the Register's Office of Hamilton County, Tennessee. Membership shall be appurtenant to and may not be separated from ownership of any Home Site which is subject to assessment.

ARTICLE IV
ASSOCIATION

hereafter be amended or supplemented. All present or future Owners or guests, or any other person who might use the facilities on the Development in any manner, shall be subject to the covenants, provisions or regulations contained in the Declaration and these Bylaws, as amended, and shall be subject to any restriction, condition or regulation hereafter adopted by the Association.

5.04 Term. Members of the Board shall serve for a term of three (3) years; provided, however, that prior to the Turnover Date, Board members shall serve until the first regularly scheduled annual meeting of the Association following the Developer's sale of the last Home Site, when all three (3) Board positions shall be open for election, one (1) member elected to such first Board shall be designated to serve a term of one (1) year, one (1) member elected to such first Board shall be designated to serve a term of two (2) years, and one (1) member elected to such first Board shall be designated to serve a term of three (3) years. Thereafter, all Board members elected each year shall serve for a term of three (3) years. The members of the Board shall serve until their respective successors are duly elected and qualified, or until their death, resignation or removal.

5.03 Election. At each annual meeting, subject to the provisions of Section 5.02 hereof, the Association shall elect those members of the Board as required under Section 5.01 who shall serve the terms set out in Section 5.04; provided, however, the members of the Board elected to join the Developer as provided in Section 5.02 shall be elected at special meetings duly called and specifically called for that purpose by Developer. At least thirty (30) days prior to any annual meeting of the Association, the Board shall appoint an Association Nominating Committee of not less than three (3) Owners (not more than one of whom shall be a member of the then current Board) which shall recommend to the annual meeting one nominee for each position on the Board to be filled at that particular annual meeting. Nomination for a position on the Board may also be made by petition filed with the Secretary of the Association at least seven (7) days prior to the annual meeting of the Association, which petition shall be signed by ten (10) or more Owners and by the nominee named therein indicating his or her willingness to serve as a member of the Board, if elected.

B. The Developer shall exercise all powers of the DRC (as defined in the Declaration) until a Board consisting entirely of persons other than the Developer (or its appointees) has been elected by the Association in accordance with these Bylaws, which Board shall then appoint the members of the DRC in accordance with these Bylaws.

The Developer shall exercise all powers of the DRC (as defined in the Declaration) until the next regularly scheduled annual meeting of the Association, at which annual meeting Developer (or its appointees) shall step down from the Board, and all Board positions then shall be open for election by the Association in accordance with Sections 5.03 and 5.04 below, thus creating the first Board consisting entirely of persons other than the Developer (or its appointees).

Developer may, in its sole discretion, designate up to three (3) individuals to act as the Board on behalf of the Developer during the period that the Developer is performing the functions of the Board. Such individuals designated by the Developer need not be Owners, and they may be removed and replaced by the Developer at will. The Developer may also limit the scope of authority of such individuals. Developer shall call a special meeting of the Association within sixty (60) days following the sale of fifty percent (50%) of the Home Sites in the Development, and at such special meeting, the Owners then making up the Association (including the Developer to the extent it owns Home Sites) shall elect one (1) person to serve on the Board, and the Developer shall continue to serve in place of or to appoint the remaining two (2) members of the Board. After selling the last Home Site in the Development Developer shall remain on the Board until the next regularly scheduled annual meeting of the Association, at which annual meeting Developer (or its appointees) shall step down from the Board, and all Board positions then shall be open for election by the Association in accordance with Sections 5.03 and 5.04 below, thus creating the first Board consisting entirely of persons other than the Developer (or its appointees).

Directors of the Association acting in such capacity.

E. Officers and Directors Liability Insurance covering the Officers and

made pursuant thereto.

D. Legal and accounting services necessary or advisable in the operation of the Property and the enforcement of this Declaration, these Bylaws, and any Rules and Regulations

C. The services of a person or firm to provide security for the Development to the extent and in such manner (fixed or roving or a combination thereof) as allowed by law and as determined by the Board to be necessary or proper.

B. The services of a person or firm to manage its affairs (herein called "Manager"), to the extent deemed advisable by the Board, as well as such other personnel as the Board shall determine shall be necessary or proper for the operation of the Property, whether such personnel are employed directly by the Board or are furnished by the Manager. All persons employed to manage or assist in the management or maintenance of the Property shall be employed at the will of the Board; provided that a Manager may be employed for successive periods not exceeding a three (3) year term in each period. The Board may delegate any of its duties, powers or functions relating to the daily administrative affairs of the Association to any person or firm designated by the Board to act as Manager.

A. Water, sewer, garbage collection, electrical, telephone and gas and other necessary utility services for the Common Properties.

5.07 Powers and Authority of the Board. The Board, for the benefit of the Property and the Association, shall enforce the provisions of the Declaration, these Bylaws, and the Rules and Regulations governing the Property. Subject to any provision herein, the Board shall have the power and authority to acquire and pay for the following, which shall be deemed Common Expenses of the Association:

5.06 Compensation. The members of the Board shall receive no compensation for their services unless expressly provided for by the Association but shall be reimbursed for reasonable expenses incurred by them in the performance of their duties.

5.05 Resignation and Removal. Any member of the Board may resign at any time by giving written notice to the President, the remaining Board members or the Manager. Any member of the Board (other than the Developer or its appointees) may be removed from membership on the Board by a two-thirds (2/3rds) majority affirmative vote of those members of the Association who are in attendance or represented by proxy at an annual or special meeting duly called for such purpose, except that a vacancy on the Board shall be deemed to exist in the event of the death of a member, the disability of a member which, in the opinion of a majority of the Board, renders such member incapable of performing Board duties, or in the event a member shall cease to be an Owner. Whenever there shall occur a vacancy on the Board for any reason, the remaining members shall elect a successor member to serve until the next annual meeting of the Association or until a special meeting is called for filling vacancies, at which time said vacancy shall be filled by the Association for the unexpired term, if any.

5.08 Additional Powers of the Board; Budgetary Responsibility. The Board shall have the right to acquire, operate, lease, manage, mortgage and otherwise trade and deal with the Common Properties as may be necessary or convenient in the operation and management of the Common Properties, and in accomplishing the purposes set forth herein. The Board or any managing agent or entity designated by the Board shall be deemed the agents of the Owners and as such shall manage, maintain and improve the Common Properties and also collect, conserve, allocate and expend money received from the Owners in a manner consistent with such agent's relationship and in conformity with this Declaration, these Bylaws and the Rules and Regulations. The Board shall have the responsibility to establish and adopt the annual budget for the Association at the Association's annual meeting or at a special meeting called in accordance with the Association's fiscal year and to support such annual budget by establishing assessments to be contributed by Owners (subject to the provisions of Article V of the Declaration); provided however, that following the Turnover Date, (A) the Board may not increase the Association's annual budget for any given year in an amount in excess of ten percent (10%) of the prior year's annual budget without first obtaining the affirmative vote of not less and two-thirds (2/3rds) of those members of the Association who are present or represented at the annual meeting, and (B) the Board shall not authorize structural alterations or capital additions to the Common Properties which require an expenditure in excess of Ten Thousand Dollars (\$10,000.00) without approval of a majority vote of those Members who are present or represented by proxy at any annual or special meeting of the Association, or in excess of Twenty Thousand Dollars (\$20,000.00) without approval of two-thirds (2/3rds) of the vote of those Members who are present or represented by proxy at any annual or special meeting of the Association; provided however, that the Board shall have the power to make any repairs to and to undertake maintenance of an urgent nature on the Common Properties as may be necessary, in the Board's reasonable judgment, to preserve or maintain the integrity thereof without obtaining such approval.

The Board shall have the exclusive right to contract for all goods, services, including security personnel, and insurance, payment for which is to be made a Common Expense. The provision shall not be construed to prohibit the Board from delegating such authority to the Manager as it deems proper.

H. Any other materials, supplies, labor, services, maintenance, repairs, structural alterations, insurance, taxes or assessments that the Board is required to secure or pay for pursuant to the terms of the Declaration, these Bylaws or any Rules or Regulations promulgated hereunder or which, in its opinion, shall be necessary or advisable for the operation of the Property or for the enforcement of the Declaration, these Bylaws, or the Rules and Regulations.

G. Painting, maintenance, repair, replacement and landscaping of the Common Properties. The Board shall also have the exclusive right from time to time to acquire and dispose of by sale or otherwise and without the necessity of approval by any Owner, furnishings and equipment and other personal property for the Common Properties and to provide maintenance, repair and replacement thereof.

F. A fidelity bond naming the Manager, and such other persons as may be designated by the Board as principals and the Board, Association and Owners as obligees, in an amount to be determined from time to time by the Board.

5.09 Meetings of the Board. Meetings of the Board shall be held at such places within or without the State of Tennessee as the Board shall determine. Two (2) members of the Board shall constitute a quorum, and if a quorum is present, the decision of a majority of those present shall be the act of the Board. Meetings of the Board shall be chaired by the President of the Association and the minutes shall be recorded by the Secretary of the Association, whether said Secretary is a member of the Board or not. The Board shall annually elect all of the officers set forth in Section 6.05 hereof. The meeting for the election of officers shall be held at a meeting of the Board to be held immediately following the annual meeting of the Association. Any action required to be or which may be taken by the Board may be taken without a meeting of the Board pursuant to a written consent, setting forth the action so taken, signed by all members of the Board.

5.10 Special Meetings. Special meetings of the Board may be called by the President of the Association or by any two Board members.

5.11 Notice of Meeting. Regular meetings of the Board may be held without call or notice. The person or persons calling a special meeting of the Board shall, at least ten (10) days before the meeting, give notice thereof by any usual means of communication. Such notice need not specify the purpose for which the meeting is called. If an agenda is prepared for such a meeting, the meeting need not be restricted to discussions of those items listed on the agenda.

5.12 Waiver of Notice. Any members of the Board may, at any time, waive notice of any meeting of the Board in writing, and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a member of the Board at any meeting thereof shall constitute a waiver of notice of such meeting unless a Board member attends the meeting for the express purpose of objecting to the transaction of any business because the meeting was not lawfully called and does so object by delivering a written document to that effect.

5.13 Notice of Election. After the election of the Board, the Secretary of the Association shall execute and, where desirable, acknowledge and record a certificate stating the names of all of the members of the then Board, provided, that, in the event of the disability or other incapacity of the Secretary, the President of the Association shall be empowered to execute the aforesaid certificate. The certificate shall be conclusive evidence thereof in favor of all persons who rely thereon in good faith.

5.14 Fiscal Year. The fiscal year of the Association shall be determined by the Board.

5.15 Committees. The Board, by resolution duly adopted, may designate one or more standing committees or special committees (each a "Committee"), each Committee to consist of two (2) or more Owners appointed by the Board, which, to the extent provided in said resolution, shall have and may exercise the powers set forth in said resolution. The Board may also rescind any such resolution by a further resolution duly adopted. Except as otherwise specifically provided in this Declaration or these Bylaws, a Committee may give its recommendations to the Board for further action, but no Committee may make decisions or take any actions affecting the rights of Owners. Such Committee or Committees shall have such name or names as may be determined from time to time by the Board. Such Committees shall keep regular minutes of their proceedings and report the same to the Board when required. The Board may appoint Owners to fill vacancies on Committees.

6.05 Officers. The officers of the Association shall be a President, Vice President/Secretary, and Treasurer. A single person may hold multiple offices, except that the President may not also hold the office of Vice President/Secretary. Each officer shall be required

6.04 Parliamentary Rules. Robert's Rules of Order (latest edition) shall govern the conduct of Association meetings when not in conflict with these Bylaws or other such rules adopted by the Board.

6.03 Special Meeting. Special meetings of the Association may be held at any time and at any reasonable place to consider matters which, by the terms hereof, require the approval of all or some of the Owners, or for any other reasonable purpose. Special meetings shall be called by a majority of the Board, or by at least one-third (1/3) of the Owners by written notice, delivered to all Owners not less than thirty (30) days prior to the date fixed for said meeting. The notice shall specify the date, time and place of the meeting, and the matters to be considered.

6.02 Annual Meeting. There shall be an annual meeting of the Association on the second Tuesday of November at 7:00 P.M. at such reasonable place or other time (but not more than sixty (60) days before or after such date) as may be designated by written notice by the Board delivered to the Owners not less than fifteen (15) days prior to the date fixed for said meeting. Prior to or at the annual meeting, the Board shall furnish to the Owners: (1) a budget for the coming fiscal year that shall itemize the estimated Common Expenses of the coming fiscal year with the estimated allocation thereof to each Owner; and (2) an annual financial statement for the previous fiscal year.

6.01 Quorum. The presence in person or by proxy at any meeting of the Association of fifty percent (50%) of the Owners of Home Sites subject to assessment under the Declaration in response to notice to all Owners properly given in accordance with Sections 6.02 or 6.03 of these Bylaws shall constitute a quorum. Unless otherwise expressly provided herein, any action may be taken at any meeting of the Association upon the affirmative vote of a majority of the votes of persons entitled to cast votes which are represented at such meeting in person or by proxy.

ARTICLE VI THE ASSOCIATION; MEETINGS, OFFICERS, ETC.

5.17 Failure to Insist on Strict Performance Not Waiver. The failure of the Board or its agents to insist, in any one or more instances, upon the strict performance of any of the terms, covenants, conditions or restrictions in the Declaration or these By-Laws, or the Rules and Regulations or to exercise any right or option herein contained, or to serve any notice or to institute any action shall not be construed as a waiver or a relinquishment, for the future, of such term, covenant, condition or restriction, right, option or notice; but such term, covenant, condition or restriction, right, option or notice shall remain in full force and effect.

5.16 Rules and Regulations. The Board shall have the power and right to adopt and amend rules and regulations for the purpose of governing the details of the operation and use of the Common Properties, setting forth restrictions on, and requirements respecting the use and maintenance of the Common Properties, and otherwise establishing rules and codes of conduct for the Development. Copies of the Rules and Regulations shall be furnished to each Owner prior to the time the same shall become effective.

7.02 Indemnification by Association. To the extent now or hereafter permitted by applicable law, the Association shall indemnify and hold harmless any person, his heirs and personal representatives, from and against any and all personal liability, and all expenses, including without limitation counsel fees and court costs, incurred or imposed, or arising out of or in settlement of any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative or instituted by any one or more Owners or any other persons or entities, to which he shall be or shall be threatened to be made a party by reason of the fact that

by virtue of their capacity as such Board members and/or officers.

Properties, or which might in any other way be assessed against or imputed to them as a result or law; and have no personal liability arising out of the use, misuse or condition of the Common omissions not in good faith or which involve intentional misconduct or a knowing violation of imputed by virtue of acts performed by them as Board members and/or officers except for acts or as such; have no personal liability in tort to an Owner or any other person or entity direct or agreement, instrument or transaction entered into by them on behalf of the Owners in their capacity violation of law; have no personal liability to an Owner or any other person or entity under any for acts or omissions not in good faith or which involve intentional misconduct or a knowing Association as a result of their activities as such for any mistake of judgment, or otherwise, except officers and any agents and employees of the Association shall: not be liable to the Owners or 7.01 Liability of Members of the Board and Officers. The members of the Board, the

ARTICLE VII LIABILITY AND INDEMNIFICATION

Board and the Association, but may delegate the daily handling of funds to the Manager and accounting to accountants selected by the Board.

C. Treasurer. The Treasurer shall be responsible for the fiscal affairs of the

shall be recorded.

the records of the Association and the Board, including the minute book wherein the resolutions the Association and shall keep such books and records as may be necessary and appropriate for President/Secretary shall keep the minutes of all proceedings of the Board and of the meetings of Vice President/Secretary shall perform the functions of the President. The Vice B. Vice President/Secretary. In the absence or inability of the President, the

association and chairman of a Board, including the appointment of committees.

A. President. The President shall preside at all meetings of the Association and of the Board and may exercise the powers ordinarily allocable to the presiding officer of an

association and chairman of a Board, including the appointment of committees.

of the Board and may exercise the powers ordinarily allocable to the presiding officer of an association and chairman of a Board, including the appointment of committees.

bond coverage, which shall be an expense of the Association.

remained of the term. The Board may, in its discretion, require that officers be subject to fidelity for any other reason, the Board shall immediately name a successor to that office to serve out the removed from their officer capacity and replaced by the Board. In the event an office becomes vacant due to an officer ceasing to be an Owner, or due to the death or disability of an officer, or compensation for serving as such. Officers shall be annually elected by the Board and may be of the Board and shall simultaneously serve as the chairman of the Board. No officer shall receive to be an Owner (other than the Developer and its appointees), and the President must be a member

8.03 Notices. Any notice required to be sent to any Owner under the provisions of these Bylaws shall be deemed to have been properly sent, and notice thereby given, when mailed, postpaid, to the last known address of the Owner on the records of the Association at the time of such mailing. Notice to one or more co-owners of a Home Site shall constitute notice to all co-owners. It shall be the obligation of every Owner to immediately notify the Secretary in writing of any change of address. Any notice required to be sent to the Board, the Association or any officer thereof, under the provisions of these Bylaws shall likewise be deemed to have been

8.02 Amendment. These Bylaws may be amended, modified, or revoked in any respect from time to time by Developer, without the necessity of joinder or consent by any other party, prior to the Turnover Date, and thereafter by not less than two-thirds (2/3rds) of the affirmative vote of those members of the Association who are present or represented at a meeting duly called for that purpose; provided, however, that the contents of these Bylaws shall always contain those particulars which are required to be contained herein by the laws of the State of Tennessee. Amendments to these Bylaws shall not be required to be recorded with the Recorder's office, so long as any such Amendment is not in conflict with any provision of the Declaration. Amendments to these Bylaws must be kept on file with Developer, until the Turnover Date, and thereafter on file with the Secretary of the Association and available to all Owners upon written request.

8.01 Businesses. Nothing contained in these Bylaws shall be construed to give the Board the authority to conduct any business for profit on behalf of the Association or any Member.

ARTICLE VIII GENERAL PROVISIONS

7.04 Notice of Suit and Opportunity to Defend. Suits brought against the Association, or the Board, or the officers, employees or agents thereof, in their respective capacities as such, or the Property as a whole, shall be directed to the President of the Association, who shall promptly give written notice thereof to the other members of the Board and any Mortgagees, and shall be defended by the Board, and the Association and all Owners shall have no right to participate other than through the Board in such defense. Suits against one or more, but less than all Owners shall be directed to such Owners, who shall promptly give written notice thereof to the Board and to the Mortgagees of the Home Sites affected, and shall be defended by such Owners at their expense.

7.03 Costs of Suit in Actions Brought by One or More Owners on Behalf of All Owners. No suit shall be brought on behalf of the Association without approval either of the Board or of a majority of Owners present or represented at a duly called meeting, and, if approval is obtained, the plaintiffs' expenses, including reasonable counsel's fees and court costs, shall be a Common Expense.

Common Expense. he is or was a member of the Board or an officer or agent or employee of the Association; provided, in the case of any settlement, that the Board shall have approved the settlement, which approval is not to be unreasonably withheld. Such right of indemnification shall not be deemed exclusive of any other rights to which such person may be entitled as a matter of law or agreement or by vote of the Association of the Board, or otherwise. The indemnification by the Association set forth in this ARTICLE VII shall be paid by the Board on behalf of the Association and shall constitute a

properly sent, and notice thereby given, when mailed, postpaid, to such entity or person at the following address:

The Farms at Creekside Homeowners Association, Inc.
Attn: James E. Pratt, Jr.
1734 Dayton Blvd.
Chattanooga, TN 37405

8.04 Conflict. In the event of any conflict between these Bylaws and the provisions of the Charter, the latter shall govern and apply. In case of any conflict between the Declaration and these Bylaws, the Declaration shall control and govern.

8.05 Nonwaiver of Covenants. No covenants, restrictions, conditions, obligations or provision contained in the Declaration or these Bylaws shall be deemed to have been abrogated or waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches which may occur.

8.06 Agreements Binding. All agreements and determinations lawfully made by the Association in accordance with the procedures established in the Declaration and these Bylaws shall be deemed to be binding on all Owners, their heirs, successors and assigns.

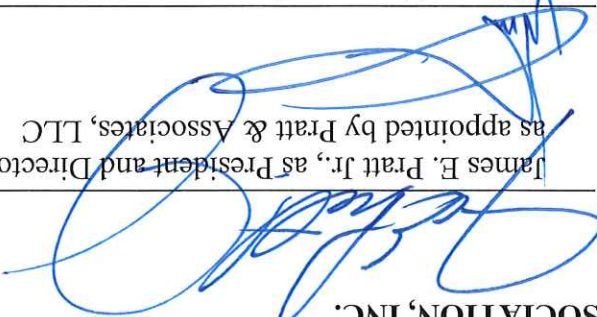
8.07 Severability. The invalidity of any covenant, restriction, condition, limitation or any other provisions of these Bylaws, or of any part of the same, shall not impair or affect in any manner the validity, enforceability or effect of the rest of these Bylaws.

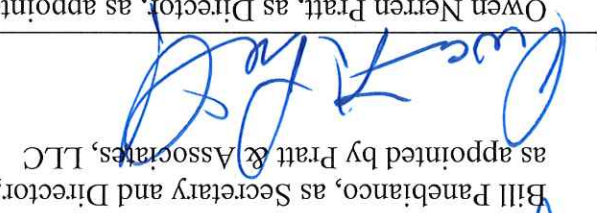
8.08 Books and Records. The books, records and papers of the Association shall at all times, during reasonable business hours, be subject to inspection by any Member. The Declaration, the Articles of Incorporation and the Bylaws of the Association shall be available for inspection by any Member at the principal office of the Association, where copies may be purchased at reasonable costs.


ADOPTION OF BYLAWS

The undersigned as the designee of the Developer of the Property hereby adopts the foregoing Bylaws of the Association this 12th day of February, 2023.

BAINBRIDGE PARK HOMEOWNERS ASSOCIATION, INC.

By:  James E. Pratt Jr., as President and Director,
as appointed by Pratt & Associates, LLC

By:  Bill Panebianco, as Secretary and Director,
as appointed by Pratt & Associates, LLC

By:  Owen Nerren Pratt, as Director, as appointed
by Pratt & Associates, LLC