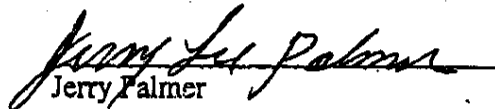


**Exhibit A**  
**Palmer Lake Subdivision Restrictions**  
**For**  
**Phase I and Phase II**

1. All lots in the Development shall be, and be known and described as, residential lots. No commercial business shall be conducted on the property.
2. No single-family detached dwelling house shall be erected or permitted to remain on the property unless it has 1,400 square feet of enclosed living area.
3. No building shall be located on any Lot nearer than (25) feet to the front lot line or nearer than fifteen (15) feet to any side lot line.
4. Not more than one dwelling house shall be erected or maintained on any one Lot. Contiguous lots may be combined if the lots have the same owner, for the purpose of erecting an approved dwelling house thereon.
5. A perpetual easement is reserved on each Lot, as shown on the recorded plat, for the construction and maintenance of utilities such as electricity, gas, water, sewerage, drainage, etc., and no structure of any kind shall be erected or maintained upon or over said easement.
6. All buildings and structures of any kind constructed on any Lot shall have fully masonry foundations, and no exposed block, concrete or plastered foundations shall be exposed on the front or sides.
7. No double wide mobile homes, no mobile homes or trailers. All buildings must be constructed onsite. All buildings must be completed within one (1) year.
8. No junk cars and no debris to be on any lot. No inoperable vehicle shall remain on the property.
9. Tents and other motorized temporary camping facilities shall be allowed on the premises but only for the purposes of what is generally regarded as recreational camping, not to exceed (30) days unless building a permanent home.
10. No septic tanks or field lines may be installed within (50) feet of the lake and there shall be no outside toilets.
11. Camping on lots to be for recreation only and should be no longer than one month except during construction of permanent home and will not exceed one year.

12. All homes to be completed on the outside for all appearances by one year from starting date.
13. No poultry, livestock or animals shall be allowed or maintained on any Lot at any time except that the keeping of dogs, cats or other household pets is permitted, providing that nothing herein shall permit the keeping of dogs, cats or other animals for commercial purposes.
14. No person will be allowed to get onto the small islands in the lake.
15. All of the Lots in the Development must be maintained by the owner in a neat and orderly condition.
16. Before any dwelling on any Lot shall be occupied, a septic tank or sewage disposal system constructed in accordance with the requirements of the Tennessee State Board of Health shall be installed.
17. Developer Jerry Palmer or assignee, retains the right to file a variance of any and all restrictions.
18. These restrictions are for Phase I and Phase II. of Palmer Lake Subdivision only.
19. No game fish shall be taken from the lake. The game fish shall be released. The policy shall be "catch and release only". Game fish shall be defined according to TWRA definitions.
20. No gasoline or diesel outboard or inboard motors allowed on lake. This restriction cannot be changed or modified.

  
Jerry Palmer