

PREPARED BY:



Huntly Gordon, PLLC
Post Office Box 461
Thompson Station, TN 37179

"ATTACHMENT A"

**AMENDED DECLARATION OF
PROTECTIVE COVENANTS AND RESTRICTIONS FOR
CROOKED CREEK**

BK/PG: R2460/299-334

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36 PGS:AL-RESTRICTIONS

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VALUE 0.00

MORTGAGE TAX 0.00

TRANSFER TAX 0.00

RECORDING FEE 180.00

ARCHIVE FEE 0.00

DP FEE 2.00

REGISTER'S FEE 0.00

TOTAL AMOUNT 182.00

STATE OF TENNESSEE, MAURY COUNTY

JOHN FLEMING

REGISTER OF DEEDS

**FIRST AMENDMENT TO THE DECLARATION OF
PROTECTIVE COVENANTS, CONDITIONS & RESTRICTIONS
CROOKED CREEK**

THIS FIRST AMENDMENT TO THE DECLARATION OF PROTECTIVE COVENANTS, CONDITIONS & RESTRICTIONS (the "Declaration") is executed this 29th day of August, 2017, by B & D Homes, a Tennessee limited liability company (referred to as "Developer")

WITNESSETH:

WHEREAS, on June 7, 2017, the Declarant caused to be recorded the "Declaration of Protective Covenants, Conditions & Restrictions of Crooked Creek", of record in Book 2437, Page 131, Register's Office for Maury County, Tennessee, (the "Declaration") setting forth certain restrictions on that residential community known as Crooked Creek, located in Spring Hill, Maury County, Tennessee (the "Development");


WHEREAS, the Declarant wishes to amend the Declaration set forth herein.

NOW THEREFORE, for and in consideration of the covenants and premises as set forth herein, together with other good and valuable consideration, the Declarant, hereby amends the Declaration as follows:

1. **Amendment of the Declaration:** The Declaration is amended to delete the current Declaration and substitute the language in "Attachment A", which is attached hereto and made a part of this Amendment, in lieu thereof.
2. **Authority to Amend:** The Declarant certifies authority to amend is set forth in Article XIII Section 2 and that they have obtained all necessary governmental, agency and quasi-agency approvals necessary for this First Amendment.
3. **No Further Amendment:** Except as amended herein, the original provisions of the Declaration shall remain in full force and effect, as they appear in such document.

EXECUTED THIS day and date first written above, by the party below, as evidenced by their signature hereon.

B&D Homes, LLC


By: Brandon Robertson, member

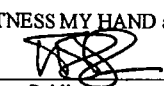
STATE OF TENNESSEE

ss.:

COUNTY OF MAURY

BEFORE ME, a Notary Public of the State and County aforementioned, personally appeared Brandon Robertson with whom I am personally acquainted and who, upon oath, acknowledged himself to be the managing member of B&D Homes, LLC a Tennessee limited liability company and as such managing member executed the foregoing instrument for the purpose therein contained and acknowledged the instrument to be the free act and deed of B&D Homes, LLC.

WITNESS MY HAND and official seal at my office on this the 29th day of August, 2017.


Notary Public



My commission expires: July 29, 2018

PREPARED BY:



**Huntly Gordon, PLLC
Post Office Box 461
Thompson Station, TN 37179**

**AMENDED DECLARATION OF PROTECTIVE COVENANTS,
CONDITIONS & RESTRICTIONS**

CROOKED CREEK

THIS DECLARATION OF PROTECTIVE COVENANTS, CONDITIONS & RESTRICTIONS (the "Declaration") is executed this 29th day of August, 2017, by B & D Homes, a Tennessee limited liability company (referred to as "Developer").

WITNESSETH:

WHEREAS, Developer is the owner of certain real estate in Maury County, Tennessee developed as Crooked Creek, as shown upon the Plat for Crooked Creek, phase 1, of record in Plat Book P21, page 180, Register's Office for Maury County, Tennessee (said real estate being referred to herein as the "Development"); and

WHEREAS, Developer desires to provide for the protection and preservation of the values, amenities, desirability and attractiveness of the Development; and

WHEREAS, Developer desires to establish and provide a system of administration, operation and maintenance of the Common Areas of the Development; and

WHEREAS, Developer further desires to establish for Developer's benefit and for the mutual benefit, interest and advantage of each and every person or other entity hereafter acquiring any portion of the Development, certain rights, easements, privileges, obligations, restrictions, covenants, liens, assessments, and regulations governing the use and occupancy of the Development and the maintenance, protection and administration of the common use facilities thereof, all of which are declared to be in furtherance of a plan to promote and protect the operative aspects of residency or occupancy in the Development and on all portions thereof, and are intended to be covenants running with the land which shall be binding on all parties having or acquiring in the future any right, title or interest in and to all or any portion of the development, and which shall inure to the benefit of each present and future owner.

NOW, THEREFORE, Developer, as legal title holder of the Development, as owner of the above-referenced lots, for the purposes set forth above, declare as follows:

ARTICLE I

DEFINITIONS

The following words when used in this Declaration or any supplemental declaration hereto (unless the context shall prohibit) shall have the following meanings:

1. "Annual Assessments" shall mean and refer to the assessment described in Article V.
2. "Association" shall mean and refer to Crooked Creek-SH Homeowners Association, Inc., a not-for-profit corporation to be organized and existing under the laws of the State of

Tennessee, its successors and assigns.

3. "Board" shall mean and refer to the Board of Directors of the Association.
4. "By-Laws" shall mean and refer to the By-Laws of the Association attached hereto as Exhibit "B" and made a part hereof as the same may be amended from time to time.
5. "Committee" shall mean the Architectural Control Committee established pursuant to Article VI hereof.
6. "Common Areas" shall mean and refer to all facilities within the Development used in common by the Owners, including without limitation, all recreational facilities, entranceway, gates, boundary walls and fences, median areas, and any areas lying within or adjacent to the roads which are desirable for the Association to maintain and landscape. The Common Areas may be owned by the Association in fee or for a term of years, but for the non-exclusive use, benefit and enjoyment of the owners subject to the provisions of this Declaration, and will be shown as Common Areas on the Plats of the Development placed of record now or in the future.
7. "Declaration" shall mean and refer to this Declaration of Protective Covenants, Conditions and Restrictions applicable to the Development and which is recorded in the Office of the Register of Deeds for Maury County, Tennessee.
8. "Developer" shall mean and refer to B&D Homes, LLC having its principal place of business in Franklin, Tennessee, its successors and/or assigns.
9. "Development" shall mean and refer to the property shown on plats of record in the Plat Book P21, page 180 as Crooked Creek, Phase 1, and any future sections annexed under the restrictions.
10. "Engineer" shall mean the architect or engineer engaged by identified on the above-referenced plat.
11. "Impositions" shall mean and refer to any Annual Assessments, Special Assessments, Supplemental Landscape Assessments, or any other charges by the Association against one or more Lots owned by an Owner together with costs of enforcement and reasonable attorneys fees in connection therewith, and shall additionally include, to the extent authorized by the provisions herein, interest thereon.
12. "Improvements" shall mean any building, building addition, outbuilding, garage, detached structure, swimming pool, recreational facility, driveway, parking area, walkway, wall, fence, or utility service, or such other improvement or structure constructed or located upon all or any portion of the Development. It is intended that this definition of "Improvements" be broad in scope and is intended to encompass any man-made alteration of the condition of the Lot or Common Areas from and after the date of this Declaration.
13. "Lot" shall mean and refer to any plot of land within the Development to be used for single family residential purposes and so designated on the Plat.
14. "Majority of Owners" shall mean and refer to the holders of more than fifty (50%) percent of the total Votes of the Members.
15. "Member" shall mean and refer to any person or persons who shall be an Owner,

and as such, shall be a Member of the Association. "Class A Members" shall mean and refer to any Owner other than the Developer, and "Class B Member" shall mean the Developer.

16. "Mortgage" shall mean and refer to any holder of a first priority deed of trust encumbering one or more Lots.

17. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee interest in any Lot within the Development, excluding however those parties having such interest merely as a security interest for the performance of an obligation.

18. "Plat" shall mean and refer to the Final Plat of Crooked Creek, Phase 1, of record in the Register's Office for Maury County, Tennessee, as the same may be amended or supplemented from time to time, and any additional sections later annexed thereto.

19. "Person" shall mean and refer to a natural person, as well as a corporation, partnership, firm, association, trust or other legal entity. The use of the masculine pronoun shall include the neuter and feminine, and the use of the singular shall include the plural where the context so requires.

20. "Plans" shall mean the detailed plans prepared for construction of any improvement that shall comply with the provisions of Article VI, Section 2 hereof.

21. "Special Assessments" shall mean additional assessments of Owners made from time to time by the Board pursuant to Article V, Section 2.

22. "Vote" or "Votes" shall mean the vote or votes in the affairs of the Association to which each Member is entitled.

ARTICLE II

PROPERTY SUBJECT TO THIS DECLARATION

1. Definition of Property Subject to this Declaration. The property which is and shall be held, transferred, sold, conveyed and occupied subject to this Declaration is located in Maury County, Tennessee, and is shown on the recorded Plat. The Lots and Common Area shown on the Plat are made subject to this Declaration. The Developer, as the legal title holder in fee of the Development, hereby submits and subjects the Development to the provisions of this Declaration and By-Laws. The covenants and restrictions contained herein constitute covenants running with the land and binding on all parties now owning or hereafter having or acquiring any right, title or interest in any Lots or any portion of the Development, and shall inure to the benefit of each Owner hereof. Every Person hereafter acquiring a Lot or any portion of the Development, by acceptance of a deed thereof, shall accept such interest subject to the terms and conditions of this Declaration, and by acceptance of the same shall be deemed to have consented to and be bound by the terms, conditions and covenants of this Declaration.

ARTICLE III

ASSOCIATION MEMBERSHIP AND VOTING RIGHTS

1. Members. Every person who is an Owner of record of a fee interest in any Lot which is included in the Development shall be a Member of the Association. Membership in the Association is appurtenant to and may not be separated from ownership of any Lot.

2. Classes of Membership. The Association shall have two classes of membership:

a. Class A Members shall be all Owners except for the Developer prior to the termination of the Class B Membership. If, however, Developer owns one or more Lots upon or after the termination of its Class B Membership, then Developer shall become a Class A Member.

b. The Class B Member shall be the Developer, its successors or assigns. The Class B Membership shall terminate and cease upon specific written termination by Developer or its successor or assigns, or the last to occur of (i) Developer does not own any lots within the CROOKED CREEK development or any sections added thereto or (ii) ten years from the date hereof or the date of the last supplement to this Declaration.

3. Voting and Voting Rights. The voting rights of the Members shall be appurtenant to their ownership of Lots. The two Classes of Members shall have the following voting rights.

a. Each Class A Member shall be entitled to cast one vote for each lot owned by such Member. When two or more persons hold an interest (other than a leasehold or security interest) in a Lot, all such Persons shall be Members, but the Votes attributable to such Lot shall be exercised by one of such Persons as proxy and nominee for all such Members and in no event shall more than one (1) Member be entitled to cast the Vote attributable to any one Lot. Furthermore, neither the Developer nor any other person or individual dealing with the Development shall have any duty to inquire as to the authorization of the Member casting the Vote for any such Lot, but shall be entitled to rely upon the evidence of voting as conclusive evidence of such Member's authority to cast the Vote attributable to such Lot.

b. The Class B Member shall be entitled to cast five votes for each lot owned. The Class B Membership shall cease and be converted to Class A Membership when the Developer does not own any lots within the Crooked Creek development or any future sections added thereto. Thereafter, total votes in the Class A Membership will equate to the total votes outstanding.

c. Any Member who is delinquent in the payment of any charges or assessments duly levied by the Association against a Lot owned by such Member shall not be entitled to vote until all such charges, together with reasonable penalties and interest thereon as the Board may impose, have been paid to the Association.

4. Manner of Voting. Except as specifically provided elsewhere herein, the Board shall have the authority to regulate the procedural rules governing the voting of Members, the acceptance of proxies from Members, the validity of voice votes, ballot votes, or other manners of voting, and any regulation of the solicitation of votes or proxies.

5. Organization.

a. The Association is a non-profit Tennessee corporation charged with the duties and invested with the powers prescribed by law and set forth in the Articles, By-Laws and this Declaration. Neither the Articles nor the By-Laws shall, for any reason, be amended or otherwise changed or interpreted so as to be inconsistent with this Declaration. In the event of any such inconsistency, the provisions of this Declaration shall prevail. The officers and directors of the Association shall be required to be either (i) Members of the Association; or (ii) officers, directors, agents, representatives or employees of Declarant or a successor to Declarant.

b. A Board of Directors of the Association, and such officers as the Board may elect or appoint, shall conduct the affairs of the Association in accordance with the Crooked Creek

documents. The Board shall, except to the extent specified Membership approval shall be required by the By-Laws or by this Declaration, act on behalf of the Association in the implementation of this Declaration.

6. Duties of the Association. The Association shall, in addition to such obligations, duties and functions as are assigned to it by other provisions of this Declaration, have the obligations, duties and functions, (subject to the provisions of this Declaration), to do and perform each and every of the following for the benefit of the Owners and for the maintenance, administration and improvement of the properties.

7. Powers and Authority of the Association. The Association shall have all of the powers of a non-profit corporation organized under the laws of the State of Tennessee, subject only to such limitations upon the exercise of such powers as are expressly set forth in the Articles, the By-Laws, or this Declaration. The Association shall have the power to do any and all lawful things which may be authorized, required or permitted to be done by the Association under this Declaration, the Articles and By-Laws, and to do and perform any and all acts which may be necessary or proper for or incidental to the exercise of any of the express powers of the Association, including the following which are listed without intent to limit the foregoing grant.

a. Assessments. To levy assessments on the owners of lots and to enforce payment of such assessments, all in accordance with the provisions of this Declaration.

b. Right of enforcement in its own name, on its own behalf or on behalf of any Owner or Owners who consent thereto, to commence and maintain actions and suits to restrain and enjoin any breach or threatened breach of any Crooked Creek covenants, conditions, obligations or duties and to enforce, by mandatory injunction or otherwise, all the provisions of the Declaration, Articles and By-Laws.

c. Easements and Rights-of-Way. To grant and convey to any third party easements and rights-of-way in, on, over or under the Common Areas for the purpose of constructing, erecting, operating or maintaining thereon, therein, or thereunder, (i) overhead or underground lines, cables, wires, conduit or other devices for the transmission of electricity and for lighting, heating, power, telephone, television cables, radio and audio antennae facilities and for other appropriate purposes; (ii) public sewers, storm water drains and pipes, water system, sprinkling systems, water, heating and gas lines or pipes; and (iii) any similar public or quasi-public improvements or facilities.

d. Employment of Manager and Employees. To employ the services of any person or corporation as manager, together with employees, to manage, conduct and perform the business, obligations and duties of the Association as may be directed by the Board and to enter into contracts for such purpose. Such manager and employees shall have the right of ingress and egress over such portion of the properties as is reasonably necessary for the purpose of performing such business, duties and obligations.

e. Mortgagee Protective Agreements. To execute and cause to be recorded from time to time agreements in favor of holders or insurers of mortgages secured upon portions of the properties. Such agreements may condition specified action, relevant to this instrument, of the activities of the Association upon approval by a specified group or number of mortgage holders or insurers. Actions and activities which may be so conditioned by such agreement may include, but shall not be limited to, the following: (i) any act or omission which seeks to abandon, partition, subdivide, encumber, sell or transfer the Common Areas or any other real estate or improvements owned, directly or indirectly, by the Association for the benefit of any lots; (ii) any change in the method of determining the obligations, assessments, dues or other charges which may be levied against the owners of lots; (iii) any act or omission which may change, waive or abandon any scheme or regulations, or enforcement thereof, pertaining to the architectural design, exterior appearance or exterior maintenance and improvements

erected upon the properties, driveways, or the upkeep of lawns or plantings located upon the properties; (iv) failure to maintain specified fire and extended coverage insurance on insurable portions of the Common Areas; (v) use of hazard insurance proceeds for losses to any improvement erected upon the Common Areas for other than the repair, replacement or reconstruction of such improvements; (vi) the failure to maintain kinds of insurance and amounts, from and covering risks as specified by such mortgage holders or insurers; (vii) permitting holders of specified mortgages on lots to jointly or singly, pay taxes or other charges which are in default which may have become a charge against the Common Area, to pay overdue premiums on hazard insurance lapse of any such policy for such property and permitting mortgagees making any such payments to recover the amount thereof from the Association.

f. Right of Entry. Without liability to any owner of a lot, to cause its agents, independent contractors, and employees after reasonable notice, or without notice in the event of an emergency, to enter upon any lot for the purpose of enforcing any of the rights and powers granted to the Association in the Instruments, Articles and By-Laws, and for the purpose of maintaining or repairing any portion of the properties if for any reason whatsoever the Owner thereof fails to maintain it in good condition and repair and so as to present an attractive exterior or appearance as required by the documents, or as reasonably required to promote or protect the general health, safety and welfare of the residents and users of the properties.

g. Maintenance and Repair Contracts. To contract and pay for or otherwise provide for the maintenance, restoration and repair of all improvements of whatsoever kind and for whatsoever purpose from time to time located upon or within the Common Areas or as required for exterior maintenance, sidewalks or lot clean-up in the event owner fails to maintain as required.

h. Insurance. To obtain, maintain and pay for such insurance policies or bonds, whether or not required by any provision of this Instrument or any By-Laws, as the Association shall deem to be appropriate for the protection or benefit of the Association, the Members of the Board, the Members of any standing committee, their tenants or guests, including, but without limitation, fire and extended insurance coverage covering the Common Areas, liability insurance, worker's compensation insurance, and performance of fidelity bonds.

i. Utility Service. To contract and pay for, or otherwise provide for, utility services, including, but without limitation, water, sewer, garbage, electrical, telephone and gas services.

j. Professional Services. To contract and pay for, or otherwise provide for the construction, reconstruction, repair, replacement or refinishing of any roads, drives or other paved areas upon any portion of the properties not dedicated to any governmental unit and on the lots in the event the owners fail to keep such paved area maintained and repaired.

k. Protective Services. To contract and pay for, or otherwise provide for, fire, security and such other protective services as the Association shall from time to time deem appropriate for the benefit of the properties, the Owners and their guests.

l. General Contracts. To contract and pay for, or otherwise provide for, such materials, supplies, furniture, equipment and labor as and to the extent the Association deems necessary.

m. Liens. To pay and discharge any and all liens from time to time placed or imposed upon any Common Areas on account of any work done or performed by the Association and the fulfillment of any of its obligations and duties of maintenance, repair, operation or administration.

n. Condemnation. The Association shall represent the Owners in any condemnation proceedings or in negotiations, settlements and agreements with the condemning authority or

acquisition of any of the Common Areas or any part thereof. In the event of a taking or acquisition of part or all of the Common Areas by any condemning authority, the award or proceeds of settlement shall be paid to the Association for the use and benefit of the lot owners and their mortgagees as their interests may appear. All owners, by the acceptance of a Deed conveying a lot, irrevocably constitute and appoint the Association their true and lawful attorney in their name, place and stead for the purpose of dealing with any condemning authority in any condemnation proceeding. Title to the lots is declared and expressly made subject to such irrevocable appointment of the power of attorney. Any distribution of funds in connection with the condemnation of any part of the Common Area shall be made on a reasonable and equitable basis by the Board or by a special committee appointed by the Board for that purpose.

ARTICLE IV

PROPERTY RIGHTS

1. Owner's Easement of Enjoyment. Every owner in addition to a perpetual unrestricted right of ingress and egress to his own lot, which passes with title, shall have the right and easement to drain surface waters to the retention area shown on the plats which shall be appurtenant to and shall pass with the title to every lot, subject to the following provision:

a. The right of the Association to manage the use of any retention areas and maintain their use as retention areas.

b. The right of the Association to suspend the voting rights of an Owner for any period in which any assessment against his lot remains unpaid; and for a period not to exceed sixty (60) days after notice and hearing as may be provided for in the By-Laws or rules for an infraction of its published rules and regulations.

c. The right of the Association to dedicate or transfer any part of the Common Area to any public agency, authority, or utility for the purpose of providing utilities, streets, or any similar purpose.

2. Land Use. No lot shall be used except for residential purposes.

ARTICLE V

ASSESSMENTS

1. Annual Assessments. The Board shall have the power and authority to levy annual assessments against the Lots within the Development. Annual Assessments shall be used to provide funds for such purposes as the Board shall determine to be for the benefit of the Development, including, without limitation, the improvement, maintenance, operation and security of the Development and Common Areas, payment of taxes and insurance thereon, payment of utility bills thereon (including water for sprinkler systems), payment of reasonable costs to provide attractive seasonable landscaping of the Common Areas, street maintenance costs, the repair, replacement and additions that may be necessary to the Common Areas and the cost of labor, equipment, materials, management and supervision thereof. The Board shall have the right, but not the obligation, to use the Annual Assessments to provide supplemental landscaping, maintenance within Lots, and to provide garbage and trash collection and disposal, if needed, to supplement that provided by public authority. The Board shall fix the amount of Annual Assessment each year by preparing an annual budget for the services to be provided by the Association in the coming year, and allocating said amount among the Lots equally.

2. Special Assessments. In addition to the Annual Assessments authorized herein, the Board may levy a Special Assessment applicable to a particular year, provided that any such Special Assessment shall have the affirmative Votes of not less than fifty percent (50%) of the total Votes within the Association at a meeting of all Members which shall be held after not less than fifteen (15) days written notice of the date, time and purpose for said meeting, at which a quorum shall be present. Special Assessments shall be due and payable on the date which is fixed by the resolution authorizing such assessment.

3. Exempt Property. The Impositions and liens created under this Article shall not apply to the Common Areas. All property within the Development which is dedicated to and accepted by a local public authority, which is granted to or used by a utility company, or is designated as part of the Common Area shall be exempt from such Impositions.

4. Property Owned by Developer. Developer is exempt from all assessments.

5. Payment of Annual Assessments. The Board shall have the power and authority to determine the payment method for Annual Assessments. Unless provided otherwise by the Board, each Owner shall pay its Annual Assessment on or before the first of April of the year to which said assessment relates, and the Board shall fix the amount of the Annual Assessment and send a notice thereof to each Owner on or before the first of March of each such year. The Board shall have the power and authority to require quarterly or monthly payments of installments of the Annual Assessments from such Owners as the Board deems suitable, or may require all Annual Assessments to be paid on a quarterly or monthly basis, at its determination.

6. Commencement. The eligibility for Annual Assessments for a Lot shall commence upon purchase of the Lot from Developer, or Developer may hereafter set a date for assessments to commence for all Lots which have been purchased from Developer. Assessments on Lots that first become subject to assessments during a calendar year shall be prorated on a calendar year basis for the remainder of such calendar year.

7. Records of Assessments. The Association shall cause to be maintained in the office of the Association a record of all Lots and Impositions applicable thereto which shall be open to inspection by any Owner. Written notice of any Imposition shall be mailed to every Owner of the Lot subject to assessment. The Association shall, upon demand and payment of a reasonable charge, furnish to any Owner a certificate in writing signed by an officer of the Association setting forth whether the Impositions against the Owner's Lot have been paid, and if not, the amount then due and owing. Absent manifest error, such certificate shall be deemed conclusive evidence to third parties as to the status of Impositions against any Lot within the Development.

8. Creation of Lien and Personal Obligations for Assessments. Each Owner of any Lot shall, by its acceptance of a deed thereof, whether or not it shall be so expressed in any such deed or other conveyance, be deemed to covenant and agree to all the terms and conditions of this Declaration and promises to pay to the Association all Impositions which may be due from an Owner from time to time. All Impositions, together with interest thereon and cost of collection thereof shall be a continuing lien upon the Lot against which such Impositions is levied as of the effective date of each such Imposition. Each such Imposition, together with such interest thereon and cost of collection therefor as are hereinafter provided, shall also consist of the personal obligation of the Person who was Owner of such Lot at the time when the same fell due. In the event a Lot is owned by more than one Member, all of such Members shall be jointly and severally liable for the entire Imposition then due.

9. Effect of Non-Payment of Imposition. If any Imposition hereunder is not paid

upon the due date, or if any similar charge otherwise agreed to be paid by Owners in this Declaration is not paid when due, then such Imposition shall be delinquent and shall accrue interest thereon at the highest rate then permissible under the laws of the State of Tennessee commencing upon the due date. If such Imposition is not paid within thirty (30) days after the due date, then the Association may bring an action at law against the Owner personally, and/or at its option, foreclose the lien against the Lot by court action or trustee sale as hereinafter provided, and there shall be added to the amount of such Imposition, all reasonable attorney's fees and costs incurred by the Association in any such action, and in the event a judgment is obtained, such judgment shall include interest on the Imposition as indicated above.

10. Enforcement of Lien by Trustee's Sale. For and in consideration of the privileges and protection granted in this Declaration, and the mutual enjoyment and use of the Common Areas, and for the express purpose of securing the payment of the Impositions described above, in order to avoid unnecessary court proceedings or delays for the enforcement of the liens described above, each Owner by accepting a deed to a Lot for their heirs, successors and assigns, does hereby transfer and convey unto Huntly Gordon, Trustee, his successors and assigns ("Trustee"), each such Lot deeded to such Owner with the appurtenances, estate, title and interest thereto belonging to the Trustee for the following uses in trust:

Each Owner agrees to pay all Impositions provided herein when due and upon demand of said Trustee or the Association, to pay, discharge, or remove any and all liens except a first mortgage or deed of trust lien which may hereafter be placed against said Lot which would adversely affect the lien granted herein, and in case the Trustee or his successors of the Association shall hereafter be required to appear in any court or tribunal to enforce, or defend the title to, or possession of, or costs and expenses of such appearance or proceedings, together with a reasonable attorney's fee, shall be allowed and be payable by said Owner upon demand of the Trustee or the Association, and upon failure to do any of these things then said Trustee or Association may do any or all of said things, and the amounts so paid shall bear interest from the date of payment at the highest rate then permitted by the laws of the State of Tennessee and shall be and become a part of the indebtedness secured hereby.

If any Imposition, together with interest thereon, is not paid promptly when due or within a period of cure allowed above, or if after said Owner fails to pay any other sums due as above provided, or further, fail to reimburse the Trustee or Association within thirty (30) days from the date of the Trustee's or Association's payment of such sums, this trust conveyance shall remain in full force and effect, and the said Trustee or his successor in trust is hereby authorized and empowered, upon giving twenty (20) days' notice by three (3) publications in any daily or weekly newspaper published in Maury County, Tennessee, to sell said Lot at the front door of the Courthouse in said County to the highest bidder for cash at public outcry, free from the equity of redemption, statutory rights of redemption, homestead, dower, and all other exemptions of any kind which are hereby expressly waived; and the said Trustee or his successor in trust, is authorized and empowered to execute and deliver a deed to the purchaser at such foreclosure sale. The Association may bid at any sale under this trust conveyance. The Trustee may at any time after default and the payment of any of the above described indebtedness enter and take possession of said Lot and shall only account for the net rents actually received by said Trustee. It is further agreed that in the event the Trustee fails, before selling said Lot as herein provided, to enter and take possession hereof, the purchaser shall be entitled to immediate possession of said Lot upon delivery to him by the Trustee of a deed for said Lot. In case of sale hereunder, the Trustee shall apply the proceeds as follows:

- a. to the payment of all costs, charges and expenses of executing this conveyance and enforcing said lien as herein provided, together with reasonable attorney's fees for advice or for instituting and defending any litigation which may arise on account of the execution of this conveyance or the enforcement of said lien, together with the expenses and costs of any such litigation,
- b. to the payment of all taxes which may be unpaid upon said Lot,

- c. to the payment of all unpaid Impositions herein secured,
- d. the residue, if any, to be paid to the order of said Owners or their representatives or assigns.

In the event of the death, absence, inability, or refusal to act of said Trustee at any time when action of the foregoing powers and trusts may be authorized, or for any other reason, the lawful owner and holder of said lien is hereby authorized and empowered to name and appoint a successor in trust to execute this trust by an instrument in writing to be recorded in the Register's Office for Maury County, Tennessee, and title therein conveyed to the above named Trustee shall be vested in said Successor Trustee. The Trustee is authorized to appoint an attorney-in-fact to conduct in his stead and on his behalf and with the same power possessed by said Trustee as granted herein any and all foreclosure sales authorized above.

11. Priority of Lien. The lien described in this Article shall be subordinate to the lien of any Mortgagee under a recorded first mortgage or deed of trust encumbering any such Lot. In the event any Mortgagee becomes the Owner of such Lot after foreclosure thereof, or conveyance by deed in lieu of foreclosure, trustee's deed, or the like, such Mortgagee shall become subject to the lien reserved herein for the purpose of securing all Impositions becoming due from and after the date such Mortgagee accepts a deed to said Lot.

12. Mortgage Protection Clause. No breach of the covenants, conditions, or restrictions herein contained for the enforcement of any lien provisions herein shall defeat or render invalid the lien of any prior mortgage given in good faith and for value, but said covenants, conditions and restrictions shall be binding upon and effective against any Owner whose title is derived through foreclosure or other judicial sale or in lieu of such of any prior mortgage.

13. Each Owner shall indemnify and hold harmless each of the other Owners and the Association from any liability arising from the claim of any lien claimant or judgment debtor against the lot of any other Owner or of the Common Area. The Association or any affected Owner may enforce this obligation that includes reasonable costs and attorney fees in the manner of a special assessment or by action at law including all rights granted to the Association under Article V.

14. Notwithstanding the prior provisions of this Article V, the Declarant shall be exempt from all assessments unless Declarant constructs a residence on any lot in which case Declarant shall be subject to the same assessments as other owners within the Development.

ARTICLE VI

ARCHITECTURAL CONTROL COMMITTEE

1. Designation of Committee. The Association shall have an Architectural Control Committee (the "Committee") which shall consist of three Members who shall be natural persons. The Members of the Committee shall be appointed and be subject to removal at any time by the Developer until the termination of the Class B Membership, and thereafter by the Association's Board of Directors. The Committee shall designate an individual as its Secretary, and all communications with the Committee shall be conducted through the Secretary.

2. Approval of Plans and Architectural Review Committee.

a. No construction, reconstruction, remodeling, alteration or addition to any structure, building, fence, wall, driveway, path or other improvement of any nature on any lot shall be constructed or undertaken without obtaining the prior written approval of the Board of Directors through

the Architectural Review Committee appointed by the Board as to the intended location of same and as to its plans and specifications showing the nature, shape, height, materials and such other specifics as may be required including its architectural style. For this purpose, the Board of Directors shall establish an architectural committee composed of three (3) or more Members appointed by the Board which shall have full authority to review and act upon requests for approvals of such requests. As a prerequisite to consideration for such approval, and prior to the beginning of the contemplated work, the applicant must submit a set of plans and specifications with a written request for their approval. The Architectural Review Committee shall be the sole arbiter of same and may withhold approval for any reason including purely esthetic considerations. In the event the Board, or its designated Architectural Review Committee fails to approve or disapprove the plans for design and location within forty-five (45) days after they have been submitted, approval will not be required and this section will be deemed to have been fully complied with. Upon approval being given, construction shall commence within ninety (90) days thereafter, and shall be processed to completion promptly and in strict compliance with the approved plans; otherwise the approval shall be void. Each Owner acknowledges that the decor, color scheme, landscaping, and design of the property has been selected in such a manner as to be consistent and harmonious with other lots and residences in the Subdivision and agrees to maintain and perpetuate the visual harmony of the properties.

b. Prior to the formation of the Architectural Review Committee, the Declarant or his successors and assigns shall constitute or may appoint a person or persons to act as the Architectural Committee.

3. Design Criteria. In carrying out the functions of the Committee, and in order to insure uniformity of quality of the Improvements located within the Development, the Committee may prepare, but is not required to, a statement of design criteria which shall be observed in the construction of all Improvements within the Development (the "Design Criteria"). If prepared, the Developer and, after the termination of the Class B Membership, the Association, reserves the right to modify and amend the Design Criteria from time to time as it deems appropriate based upon changes and innovations in construction methods and techniques.

4. Deleted Intentionally.

5. Limited Effect of Approval of Plans. The approval of the Committee of an Owner's Plans for the construction of Improvements upon any Lot is not intended to be an approval of the structural stability, integrity or design of a completed improvement of the safety of any component therein but is required solely for the purpose of insuring compliance with the covenants contained herein and further to insure the harmonious and orderly architectural and aesthetic development and improvement of the Lots contained within the Development. Notice is hereby given therefore to any future occupant of any completed Improvement and all invitees, visitors and other persons who may from time to time enter or go on or about such completed Improvements, that no permission or approval granted by the Committee, the Developer or the Association with respect to the construction of Improvements pursuant to this Declaration shall constitute or be construed as an approval of the structural stability of any building, structure or other Improvement and no liability shall accrue to the Developer, the Committee or to the Association in the event that any such construction shall subsequently prove to be defective.

ARTICLE VII

IMPROVEMENT, SETBACK AND USE RESTRICTIONS

1. Improvement Restrictions. In addition to the requirements of Article VI above concerning compliance with the architectural review authority of the Committee, the following restrictions apply to Improvements;

a. Minimum setback requirements on the Plat shall be observed. The Developer reserves the right to approve the location of each residence upon the Lot and to relocate the same, within the setback lines and/or building areas established by the Plat, in such manner as it shall be deemed, in its sole discretion, to be in the best interests of the overall Development and in furtherance of the goals set forth herein.

b. No residence upon any Lot may be occupied prior to approval of the Committee.

c. No lot may be used for any purpose except for the construction and maintenance of a residential building, and no such residential structure on any such lot shall be designed, constructed or used for more than one family.

d. No lot shall be resubdivided, but shall remain as shown on the recorded plat and not more than one residence building may be constructed or maintained on any one lot. A slight variance in the property lines may be made by adjacent owners, but not for the purpose of subdividing into more lots.

e. No noxious or offensive operations shall be conducted or maintained on any lot and nothing shall be constructed, reconstructed or kept on any lot, which may constitute an annoyance or nuisance to the neighborhood.

f. No animals or livestock of any kind shall be allowed or maintained on any lot, except that dogs, domestic cats, or other household domestic pets may be kept, provided that they are not kept for commercial purposes. No poultry of any kind or description shall be allowed or maintained on any lot at any time for any purpose.

g. No trailer, mobile home, modular home, tent, garage, barn, or other outbuilding shall be erected or used as either a temporary or permanent residence.

h. The developers of this subdivision, or their assigns, or the Architectural Review Committee, or its designees, reserve the right to enter upon any lot for the purpose of cutting grass, trimming trees and shrubs or generally cleaning up such lot if the same reasonably requires, charging the expense thereof to the owner thereof, which shall become a lien on the lot.

i. No sign of any kind shall be displayed on any lot except one non-illuminated sign of not more than four square feet advertising the property for sale.

j. All yard areas and landscape easements must be maintained in a neat and orderly fashion.

k. The minimum square feet of heated living area in houses shall be 1500 square feet excluding porches and garages. Front entry garages are permissible; provided, however, there must be an attached one-car garage under roof.

l. Also, dwellings must have a twenty percent brick front exterior finish, and a brick veneer foundation on all sides. Horizontally installed vinyl siding may comprise the remaining sides in accordance with standards set by Developer. Dwellings on slab foundations are permitted, but must have brick veneer on any block foundation. All garage doors must be of the highest aesthetic quality and design and the owner shall be required to install and maintain an operational garage door opener, and all garage doors shall remain closed, except for actual ingress or egress therein. There shall be no detached

garages or other accessory buildings constructed or located on the premises without written approval from Architectural Review Committee (other than one dog house if same receives unanimous approval of the committee). All storage or out buildings are to be site built to match the exterior of the home. Also, any storage or out building shall be screened by a six (6) foot fence.

m. Any structure which is preassembled or already constructed and which a lot owner desires to move onto a lot covered by these restrictions must receive the prior unanimous approval of the Architectural Review Committee (sometimes hereinafter and the hereinabove referred to as "the Committee"), which approval may be withheld on the subjective grounds that the structure does not conform to the character and general atmosphere of the subdivision, even though said structure may meet all minimum square footage and other requirements.

n. (i.) No building shall be constructed or maintained on any lot (i) in any reserved drainage utility or landscape easement area; or (ii) closer to the street than the setback line as shown on the recorded plat; unless authorized by Architectural Review Committee and Board of Zoning Appeals where applicable.

(ii.) Once construction has commenced, it shall proceed diligently. Owner is responsible for maintaining a neat and orderly construction site.

o. (i.) The only fences which shall be permitted on lots shall be those erected with the express prior written approval of the Committee, which is charged to ensure that said fences conform to the general character and atmosphere of the neighborhood. The Committee may require, as a condition of approval, the use of hedges or other greenery as screening for the fence. All fences must be maintained in good repair, and landowners agree to abide by reasonable requests for repairs and maintenance as may be made by the Architectural Review Committee. Any fences on the said lots shall be made of brick, wrought iron, vinyl or wood and shall not exceed six feet in height and shall not extend beyond the front building line. Wooden fences are to be constructed of redwood, cedar or other treated wood materials of similar quality. All fences facing the street should be built with the finished side facing the street.

(ii.) On all lots except corner lots, no fence shall be permitted between the front of the building or setback line and the street. On all corner lots, no fence shall be permitted between either building or setback line and either street. In the event a landowner incorporates any utility, landscape or drainage easement shown on the recorded plat of Crooked Creek, within the boundaries of a fence, the inclusion of this area shall be done in such a manner so as not to interfere with any drainage on or other use of said easement.

p. All driveway entrances from the street to each lot shall conform to the following standards: The entrances from the street to each lot shall be sixteen (16) feet in width with a concrete apron running back three (3) feet from the entrance at street and tapering back to no less than twelve (12) feet in width to garage entry. The driveway including any turn around area must be constructed of concrete. A temporary gravel drive shall be constructed from the street to the side of the proposed dwelling before or at the time construction of said dwelling is commenced.

q. No dwelling shall be constructed on any lot closer than ten (10) feet to either side of lot line or within the side setback lines as shown on the plat of the subdivision.

r. All dwellings constructed on any lot shall have a full masonry or slab foundation.

s. All swimming pools are to be of in-ground construction. No aboveground

swimming pools are allowed.

t. No lot owner may construct or place any dwelling, outbuilding, clothes line, fence or any other structure, pen or enclosure, on the lot owner's property without the prior written approval by the Architectural Review Committee of the elevation or exterior design, colors, location and building material. Playground sets and trampolines are permitted without obtaining Architectural Review Committee so long as they are reasonably maintained and placed behind the home. It is the intent of these restrictions that this committee shall ensure a uniform, aesthetically pleasing subdivision without the utilization of garish colors or architectural designs. The Architectural Review Committee is empowered to waive provision of these restrictions for good cause shown; provided, however, that this power shall not extend to reducing the minimum square footage as specified herein.

u. All equipment, garbage cans, service yards, woodpiles or storage piles shall be kept screened by adequate planting or fencing so as to conceal from the view of neighboring houses and streets. All rubbish, trash or garbage shall be regularly removed from the premises and shall not be allowed to accumulate thereon.

v. No exterior television or radio antennae of any sort or satellite reception dishes shall be placed, allowed, or maintained upon the front roof of any dwelling or upon the front or side yard of any lot, and no antenna or satellite dish shall exceed the height of the peak of the roof lines of the dwelling on any lot.

w. No boat, trailer, all-terrain vehicle, or motor home or other recreational vehicle of any kind shall be kept other than in garage or in the rear yard, screened from the view of neighbors and streets. No commercial vehicle of any kind shall be kept other than in garage, rear yard or other screened from the view of the neighbors and streets. No abandoned vehicles shall be stored on the premises.

x. No building material or any kind or character shall be placed or stored upon any of said lots until the owner is ready to commence construction of improvements. Building materials shall not be placed or stored on the premises.

y. Sales trailers or model homes with flags and signs shall be permitted as an aide to the builder and/or developer in the sale of new homes and/or lots. Use of garage in model home as sales center will be permitted.

z. No basketball goals will be permitted in the side or front yards.

aa. All setbacks must meet minimum governmental restrictions.

bb. All mailboxes must be the uniform design established by the Developer.

cc. Lot owners are responsible to ensure sidewalks are installed by the builder of any homes within the Development in accordance with the standards adopted by the Developer.

dd. The Developer or its assigns reserves the right to enter upon any lot for the purpose of cutting grass and cleaning up such lot if the same reasonably requires, charging the expense thereof to the lot owner, which expense shall become a lien upon the lot.

ee. Children of residents or their guests shall not be permitted in drainage ditches during wet weather.

- ff. Roof pitch must be no less than 6' x 12'.
- gg. Exposed metal fireplace chimneys are prohibited.
- hh. No outside clotheslines or other apparatus for the drying of clothes shall be permitted.
- ii. Lot owners are prohibited from obstructing the free flow of storm surface water drainage and/or diverting, and/or changing such drainage flow in any manner resulting in damage or hazard to any other lot owner.

2. Maintenance

- a. All Lots, together with the exterior of all Improvements located thereon, shall be maintained in a neat and attractive condition by their respective Owners.
- b. In the event any Owner shall fail to maintain the Improvements situated upon his Lot in a manner satisfactory to the Association, the Association may upon the vote of at least two-thirds of the Board of Directors and after ten (10) days notice in writing to the offending Owner during which time said Owner has continued to fail to commence the correction of the matter in question, may enter upon said Lot and perform the maintenance of the Improvements itself. The cost of such maintenance shall be added to and become a part of the assessment to which such Lot is subject and the Owner of such Lot shall be personally liable for the cost thereof.

3. Further Use Restrictions.

- a. No Owner shall use its Lot in such a manner as to create a nuisance. No Owner shall commit waste upon any Lot without the Development.
- b. No wrecked vehicle or vehicles in a non-functional condition or vehicles without proper registration shall be parked on any Lot or upon any of the Common Areas. No house trailers, mobile homes or modular homes shall be permitted within the Development.
- c. No animals, livestock, poultry of any kind shall be raised, bred, pastured or maintained on any Lot except household pets which shall be kept in reasonable numbers as pets for the sole pleasure of the occupants, but not for any other purpose or use. No such household pets shall be permitted to the extent they become a nuisance to neighboring Lot Owners. No pets shall be permitted outside the boundaries of the Owner's Lot unless accompanied by their owners and on a leash. The Board, or any individual resident, may take appropriate measures to insure compliance with this provision, including without limitation, having the animal picked up by the appropriate governmental authorities.
- d. No Owner shall cause or allow any use of his Lot that results in noise which disturbs the peace and quiet of the Development. This restriction includes, without limitation, dogs whose loud and frequent barking, whining or howling disturbs other Lot Owners, exterior music systems or public address systems, and other noise sources which disturb other Owners' ability to peacefully possess and enjoy their Lots.
- e. No Owner shall permit or cause the escape of such quantities of dense smoke, soot, cinders, noxious acids, fumes, dust, or gases as to interfere with the use and enjoyment by other Owners of their Lots.

f. No house or other structure on any Lot shall be used for any business or purpose. Each Owner shall refrain from any act or use of his Lot which could reasonably cause embarrassment or discomfort or annoyance to the neighborhood. No noxious, offensive or illegal activity shall be carried out upon any Lot.

g. Each Owner shall observe all governmental building codes, health restrictions, zoning restrictions and other regulations applicable to his Lot. In the event of any conflict between any provision of such governmental code, regulation or restriction and any provision of this Declaration, the more restrictive provision shall apply.

h. Preassembled structures for residential purposes shall not be permitted even though they may meet the minimum square footage requirements and all other requirements.

i. The pursuit of hobbies or other inherently dangerous activities including without limitation the assembly and disassembly of motor vehicles or other mechanical devices, the shooting of firearms, fireworks, or other pyrotechnic devices of any type or size, and other such activities shall not be allowed upon any Lot.

j. All driveway entrances from the street to each lot shall conform to the following standards: The entrances from the street to each lot shall be sixteen (16) feet in width with a concrete apron running back three (3) feet from the entrance at street and tapering back to no less than twelve (12) feet in width to garage entry. The driveway including any turn around area must be constructed of concrete. A temporary gravel drive shall be constructed from the street to the side of the proposed dwelling before or at the time construction of said dwelling is commenced.

ARTICLE VIII

EASEMENTS

1. General. A perpetual easement as shown on the plats is reserved on each lot for the construction and maintenance of utilities, such as drainage, electricity, gas, water main, sewage, etc., and no structure of any kind shall be erected or maintained upon or over said easement. It is understood and agreed that all easements granted herein, or by deed, or identified in the recorded plat of Crooked Creek, may be used to service additional subdivision sections within all sections of Crooked Creek.

2. Emergency. There is hereby reserved without further assent or permit, a general easement to all policemen and security guards employed by Developer or Association, firemen, ambulance personnel, garbage collectors, mailmen, utility personnel, delivery service personnel and all similar persons to enter upon the Development or any portion thereof which is now or hereafter made subject to this Declaration in the performance of their respective duties.

3. Easements Over Common Areas. The Plat designates certain areas for roads, utilities, drainage, Common Areas, and recreational areas. The easements so designated on the Plat encumber the Lots as shown on the Plat and are hereby established as perpetual and irrevocable easements. Said easements are granted and reserved for the use and benefit in common of all owners in the Development and their agents, servants, family members and invitees. No Owner shall have the right to restrict, impede or take any action in any way to prohibit or limit the use in common by all Owners of said easements. However, use of the easements and Common Areas shall be subject to and governed by provision of this Declaration and the by-laws, rules and regulations of the Association.

4. Easements for Utilities. Easements for installation of utilities and drainage

facilities are reserved as shown on the recorded Plat and as set forth herein or as required by later amendments. Within these easements, no structure, planting or other material shall be placed or permitted to remain which may interfere with the installation and maintenance of utilities, or which may change the direction or flow of drainage channels in the easements, or which may obstruct or retard the flow of water through drainage channels and easements.

5. Common Areas. The Common Area consists of drainage facilities, the entrance way and sign, and a playground area; all of which shall be maintained by the Association.

6. Association Functions. There is hereby reserved to Declarant, any successor to Declarant, and the Association, or the duly authorized agents, representatives and managers of the Association, such easements as are necessary to perform the duties and obligations of the Association as are set forth in this Declaration and any other Crooked Creek documents.

7. Ingress and Egress. In addition, there is reserved to Declarant for the use and benefit of any adjoining property that has been added as a new section to Crooked Creek or is intended to be added as a new section, a right of ingress and egress over the streets, a right to attach to and use sewer and utility easements and such other easements as may be necessary to develop said property.

8. Covenants Running with Land. Each of the easements provided for in this Declaration shall be deemed to have been established upon the recordation of this Declaration, and shall thenceforth be deemed to be covenants running with the land for the use and benefit of the lots and units, and Common Areas as the case may be, superior to all other encumbrances applied against or in favor of any portion of the properties which is the subject of this Declaration.

9. Subject to Prior Utility Easements. Notwithstanding anything herein expressed or implied to the contrary, this Declaration shall be subject to all easement heretofore or hereafter granted by Declarant for ingress or egress and for the installation and maintenance of utilities, sewers, television cables, drainage, and similar facilities that are necessary or appropriate for the development of the properties.

10. Utility Easements, Duties and Rights. The rights and duties of the Owners of lots with respect to sanitary sewers and water, electricity, television cables, gas and telephone, shall be governed by the following:

a. Whenever sanitary sewer house connections and/or water house connections or electricity, television, gas or telephone lines are installed within the properties, which connections or any portion thereof lie in or upon lots owned by others, then the Owners of the lot served by said connections, shall have the right, and are hereby granted, an easement to the full extent necessary therefor, to enter upon said lots or to have the utility company enter upon the lots within the properties in or upon which said connections, or any portion thereof lie, to repair, replace and generally maintain said connections as and when the same may be necessary.

b. When sanitary sewer house connections and/or water house connections or electricity, television cables, gas or telephone lines are installed within the properties, which connections serve more than one (1) lot, the Owner of each lot served by said connections shall be entitled to full use and enjoyment of such portions of said connections as service his lot.

ARTICLE IX

SALE OR LEASE OF LOTS

1. Sales, Resales and Advertising. No signs shall be permitted on any lot except one, non-illuminated sign advertising the house or lot for sale or rent not exceeding four (4) square feet in size.

ARTICLE X

INSURANCE

1. Casualty Insurance. The Association shall keep all insurable improvements and fixtures on the Common Area insured against loss and damage by fire for the full insurable replacement cost thereof, and shall obtain insurance against such other hazards and casualties as the Association may deem desirable as well as a general liability insurance policy covering all Common Areas with coverage of at least One Million Dollars (\$1,000,000.00) for bodily injury or property damage for any single occurrence as well as coverage for any legal liability that results from lawsuits related to employment contracts in which the Association is a party. All policies shall provide that they may not be cancelled or substantially modified without ten (10) days written notice to all insureds including the mortgagees if any. The Association shall also insure any other property whether real or personal, owned by the Association, against loss or damage by fire or casualty and such other hazards as the Association may deem desirable, with the Association as the owner and beneficiary of such insurance. All casualty, liability and fidelity bond coverage shall be in such manner and in such amount as required by the Federal National Mortgage Association (FNMA), and their requirements thereto as set forth in Sections 501-504, FNMA Lending Guide, are adopted herein by reference. Any insurance coverage with respect to the Common Area or otherwise shall be written in the name of, and the proceeds thereof, shall be payable to the Association. Insurance proceeds shall be used by the Association for the repair or replacement of the property for which the insurance was carried. Premiums for all such insurance carried by the Association are common expenses included in the common assessments made by the Association.

2. Replacement or Repair of Property. In the event of damage to or destruction of any part of the Common Area improvements, the Association shall repair or replace same from the insurance proceeds available. If such insurance proceeds are insufficient to cover the cost of repair or replacement of the property damaged or destroyed, the Association may make a special assessment against all owners to cover the additional cost of repair or replacement not covered by the insurance proceeds, in addition to any other common assessments made against such lot Owner.

3. Other Insurance. The Association may also maintain and pay for insurance policies or bonds that are appropriate for the protection and benefit of the Association, Members of the Board and any standing Committee, tenants or guests, including, but without limitations, workers' compensation, malicious mischief, and performance of fidelity bonds.

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

5. Hazard, flood, Homeowners and Fire Insurance. Each Owner shall obtain and maintain in effect fire and appropriate damage and physical loss insurance, all in an amount equal to the then current full replacement value of each residence and improvement owned by such Owner, which may be established from time to time by the Board or the Association by resolution. Such additional insurance requirements may be set forth in agreements or other undertakings which the Board or Association may enter into with or for the benefit of holders or insurers of mortgages secured upon portions of the properties.

6. Obligation to Repair and Restore.

a. Subject only to the rights of an institutional holder of the first mortgage lien on the damaged lot, insurance proceeds from any insurance policy covering a lot shall be first applied to the repair, restoration, or replacement of such residence. Each Owner shall be responsible for the repair, restoration, or replacement of each residence owned by such Owner pursuant to the terms hereof. Any such repair, restoration or replacement shall (subject to advances and changes in construction techniques and materials generally used in such construction and in currently generally accepted design criteria) be generally harmonious with the other Crooked Creek residences, and reconstruction must be consistent with plans approved by the Architectural Committee. Such repair and restoration will be commenced as soon as possible.

b. If the proceeds of insurance are insufficient to pay for the cost of repair, restoration, or replacement of a residence or improvement, the Owner of such residence shall be responsible for the payment of any such deficiency necessary to complete the repair, restoration or replacement.

7. Association Rights. If any Owner fails to obtain the insurance required in this Article, or fails to pay the premiums therefor when and as required or fails to otherwise perform the obligations of an Owner under this Article, the Association may (but shall not be obligated to in any manner) obtain such insurance, make such payments for any such Owner, and/or perform such obligations, and add the cost of such payments or performance, as a special assessment, to the assessments of such Owner and enforce the payment of the assessment in a like manner as a general assessment.

8. Proof of Insurance. Each Owner shall provide the Association with a copy of an appropriate insurance policy and a paid receipt thereof, showing that the Owner has proper hazard, fire, flood and homeowner's insurance coverage. Failure to so provide such insurance proof on an annual basis or at such other times as the Association may reasonably require will be construed as a default of the obligations under this Article, and the Association may take whatever reasonable steps it deems necessary, including the procurement of insurance on said residence, with the Owner to be liable for such procurement as set forth above. All such insurance shall contain a provision for the notification of the Crooked Creek-SH Homeowner's Association, and each mortgage holder named in the mortgage clause, at least ten (10) days prior to the cancellation, or substantial change, of coverage. Nothing herein shall be construed so as to require the Association to procure, insure or be a guarantor that insurance is procured or in force on any lot.

9. Notice to First Mortgagees. In the event of substantial damage to or destruction of any part of the Common Elements, the institutional holder of any first deed of trust or mortgage on a lot will be entitled to timely written notice of any such damage or destruction and no provision of any document establishing the Property will entitle the Owner of a lot or other party to priority over such institutional holder with respect to the distribution to such lot of any insurance proceeds.

ARTICLE XI
EXTERIOR MAINTENANCE

1. Maintenance of, repairs to and replacements to the Common Elements shall be the responsibility of and shall be furnished by the Association. The cost of maintenance of, repairs to and replacements to the Common Elements shall be part of the common expenses, subject to the By-Laws, Rules and Regulations of the Association. If, due to the act or neglect of a lot Owner, or of his agent, servant, tenant, family member, invitee, licensee or household pet, damage shall be caused to the Common Elements, to the sidewalks, or to a lot owned by others, or maintenance, repair or replacement are required which would otherwise be a common expense, then such lot Owner shall pay for such damage or such maintenance, repair or replacements, as may be determined by the Association, to the extent not covered by the Association's insurance or sufficient proceeds are not collected from the insurance carrier or to the extent any such claim raises insurance premiums.

In addition to the utility and maintenance easements as may appear on the Plat, the authorized representatives of the Association, Board or of the Managing Agent with approval of the Board, shall be entitled to reasonable access to the individual lots as may be required in connection with the preservation of any individual lot in the event of an emergency, or in connection with maintenance of, repairs or replacements of the Common Elements or any equipment, facilities or fixtures affecting or serving other lots and the Common Elements or to make any alteration required by any governmental authority.

2. It will be the responsibility of each lot owner to maintain their own mailbox in keeping with the specific design approved by the Developer.

3. Each lot Owner is responsible for all exterior maintenance on his own lot. Each owner shall repair, maintain or replace all exteriors on any building in a good and husbandlike manner. Additionally, all landscaping, plants, shrubs, driveways, walks, yards, sidewalk adjacent to the street, etc., shall be maintained in a neat, orderly condition and in a good state of repair and maintenance. All exterior maintenance, including painting, shall be done in the color, method and design that is suitable and approved by the Architectural Committee. The Architectural Committee can base its decisions solely on esthetic considerations.

ARTICLE XII
ANNEXATION AND/OR ADDITION OF OTHER AREA TO PROPERTY

1. General. Declarant or his successors and assigns, shall be allowed to annex additional property by way of sections to Crooked Creek without the consent of the Association or its Members over any mortgages or other lien holders; (other than those holding mortgages and liens on the real property being annexed) by the recordation of a supplementary Declaration as provided herein. Upon such annexation, the Association shall take whatever measures are necessary to add such annexed property and lots into the regime on an equal basis with the original property included hereunder.

2. Membership in Association. Upon the recording of any supplementary Declaration, those lot Owners contained therein shall become Members of the Association obtaining all

rights due Members of the Association and becoming liable for all assessments and fees as set forth herein and/or in the supplemental Declaration.

3. Common Area. All Common Areas in any annexed property will be deeded to the Association in fee simple to be held in accordance with this Declaration.

ARTICLE XIII

GENERAL PROVISIONS

1. Duration. The covenants, conditions and restrictions contained herein shall be appurtenant to and run with the land and shall be binding upon all Owners and parties hereinafter having an interest in any of the Development, and all parties claiming under them, until January 1, 2055, at which time they shall be automatically extended for successive periods of ten (10) years each, unless a majority of the votes attributable to Lots in the Development are cast in favor of a proposition to change, amend or revoke the restrictions in whole or in part at a duly called meeting of the Association within the final one (1) year of the term of this Declaration, as it may have been extended. Each purchaser or subsequent grantee of any interest in any property now or hereafter made subject to this Declaration, by acceptance of a deed or other conveyance therefor, thereby agrees that the covenants and restrictions of this Declaration may be extended as provided in this Article XIII, Section 1.

2. Amendment. The covenants and restrictions contained in this Declaration may be amended unilaterally by the Developer, without joinder of any Owner, for a period of fifteen (15) years from the date hereof. Thereafter, any amendment of this Declaration will require the affirmative vote of at least two-thirds (2/3) of the Votes entitled to be cast by the then Members of the Association, (both Class A and Class B) at a duly called meeting of the Association at which a quorum is present. Any such amendment shall not become effective until the instrument evidencing such change has been filed of record. Every purchaser or subsequent grantee of any interest in any property now or hereafter made subject to this Declaration by acceptance of a deed or other conveyance therefor, thereby agrees that the covenants and restrictions of this Declaration may be amended as provided herein.

3. Enforcement. All restrictions herein may be enforced by Developer, its successors and assigns until the termination of the Class B Membership, or by the Association acting by and through its Board, or by the Architectural Review Committee, by proceeding at law or in equity against the Person violating or attempting to violate any covenant or covenants, either to restrain the violation thereof or to recover money damages, together with reasonable attorneys' fees and court costs. Furthermore, after the termination of Developer's Class B Membership in the Association, in the event the Association fails to act to enforce any restriction contained herein, any Owner of any Lot may enforce these restrictions as aforesaid against any other Owner. Notwithstanding the foregoing, the covenants contained herein regarding the Developer's option to purchase Lots shall be enforceable only by Developer and not by its successors or assigns unless said rights are specifically assigned thereby Developer in writing.

4. Partial Invalidity. Any invalidation of any one or more of these restrictions by judgment, court order, or statute, for failure on the part of Developer or its successors or assigns to enforce any of said restrictions, shall in no way affect any of the other provisions hereof or be deemed as a waiver of the right to enforce such restrictions at any time after the violation thereof. Invalidation of any one or more of these restrictions by judgment or court order shall neither affect any of the other provisions not expressly held to be void nor the provisions so void in circumstances or applications other than those expressly invalidated, and all such remaining provisions shall remain in full force and effect together with the provisions ruled upon as they apply to circumstances other than those expressly invalidated.

5. Abatement. In the event that any Owner violates any of the terms or conditions of

this Declaration and fails to cure the same within ten (10) days after written notice thereof, then Developer, in addition to any other rights and remedies provided for herein, shall have the express right, privilege and license to enter upon any Lot to take any reasonable action to cure such violation, and all reasonable costs thereof shall be at the expense of the Owner of such Lot and shall be payable upon demand by Developer, including reasonable attorney fees.

6. Notice. All notices required or permitted hereunder shall be in writing and effective when deposited in the U.S. mail, postage prepaid, addressed to any Owner at the address of the Lot owned by such Owner, or addressed to the Developer as follows:

B&D Homes, LLC
Attn: Brandon Robertson
2020 Fieldstone Parkway, Suite 900-220
Franklin, TN 37069


or such other address as Developer may, by notice to each of the Owners, designate.

7. Headings and Binding Effect. Headings have been inserted only for convenience and are in no way to be construed as defining, limiting, extending or otherwise modifying or adding to the particular paragraphs to which they refer. The covenants, agreements and rights set forth herein shall be binding upon and inure to the benefit of the respective heirs, executors, successors and assigns of the Developer and all persons claiming by, through or under Developer.

8. Exoneration of Developer. Each Owner of any Lot in the Development, or any other party having an interest in any portion of the Development, expressly agrees that no duty or obligation is imposed upon Developer to enforce or attempt to enforce any of the covenants or restrictions contained herein, nor shall Developer be subject to any liability of any kind or nature whatsoever resulting out of any claim by any third party asserting that Developer failed to enforce the same.

IN WITNESS WHEREOF, the Developer has caused this Declaration of Protective Covenants, Conditions and Restrictions to be duly executed this 29th day of August, 2017.

B&D Homes, LLC


By: Brandon Robertson, member


STATE OF TENNESSEE

ss.:

COUNTY OF MAURY

BEFORE ME, a Notary Public of the State and County aforementioned, personally appeared Brandon Robertson with whom I am personally acquainted and who, upon oath, acknowledged himself to be the managing member of B&D Homes, LLC a Tennessee limited liability company and as such managing member executed the foregoing instrument for the purpose therein contained and acknowledged the instrument to be the free act and deed of B&D Homes, LLC.

WITNESS MY HAND and official seal on this the 29th day of August, 2017.


Notary Public



My commission expires: July 29, 2018

Exhibit A

Exhibit A

Exhibit A

Exhibit A

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Exhibit A

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Exhibit A

Exhibit A

Exhibit A

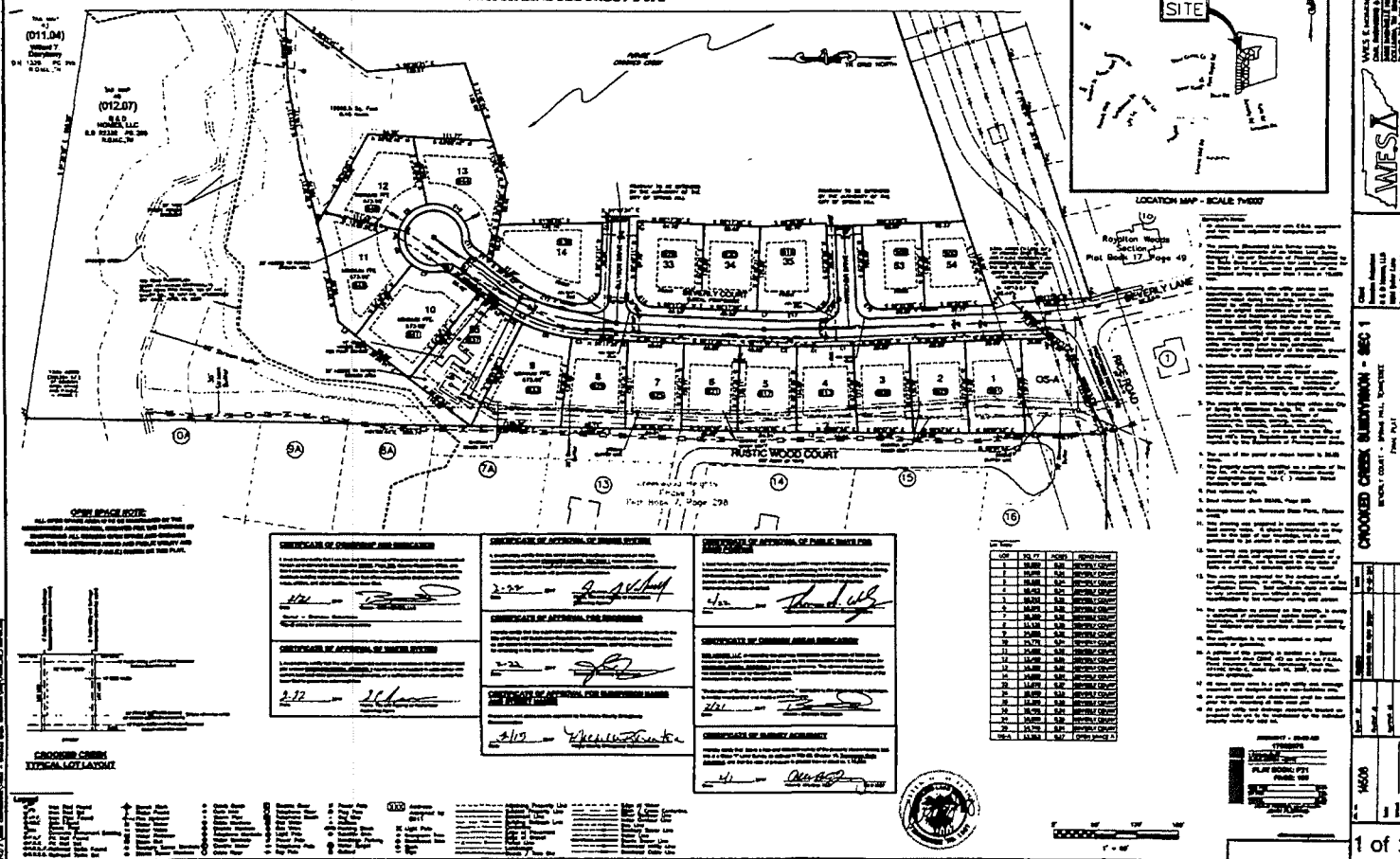
Exhibit A

Exhibit A

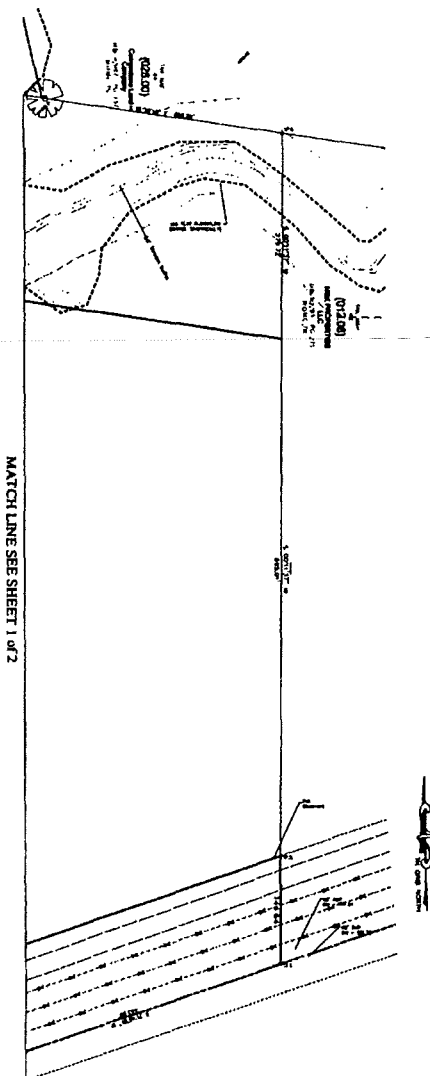
CROOKED CREEK - SECTION 1

LOT 1 THRU 14, 33 THRU 35, 53 & 54 - 7.98 ± ACRES TOTAL

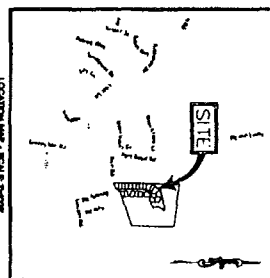
MATCH LINE SEE SHEET 2 of 2



LOT 1 THRU 14, 33 THRU 35, 53 & 54 - 7.98 ± ACRES TOTAL



MATCH LINE SEE SHEET 1 OF 2



© 2011

LOCATION MAP - BEALE TOWER

[illegible]

CONFIRMATION OF EMPLOYMENT ACCURACY

I hereby certify that the foregoing information is true and correct to the best of my knowledge and belief.

Date

[Signature]

Name



$AB = 1$



2 of 2

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Page 12	Comment	140
Page 13	Comment	141
Page 14	Comment	142
Page 15	Comment	143

CROOKED CREEK SUBDIVISION - SEC 1

BEVERLY CLARY - SPRING HILL, TENNESSEE
FROM PA?

On the Day

Client:
Executive Personnel
B. A. D. Finance, U.C.
10000 Sunset Lane
Pasadena, Tex 91004



WES E. HOPKINS & SONS, INC.
CIVIL ENGINEERS & LAND SURVEYORS
2000 KENNEDY HWY. S.W.
COLUMBIA, TN 38401
PHONE (615) 385-0500
FAX (615) 385-0500

Exhibit B

Exhibit B

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Exhibit B

BY-LAWS OF
CROOKED CREEK-SH HOMEOWNER'S ASSOCIATION, INC.

ARTICLE I

NAME

The name of this non-profit corporation is CROOKED CREEK-SH HOMEOWNER'S ASSOCIATION, INC. The principal office of the corporation shall be located at 2020 Fieldstone Parkway, Suite 900-220; Franklin, TN 37069 and all meetings of members and Directors will be held at the principal office unless the Board of Directors designates some other place within the State of Tennessee.

ARTICLE II

DEFINITIONS

The following words when used in these By-Laws or amendments thereto, shall have the following meanings:

SECTION 1. THE ASSOCIATION shall mean and refer to Crooked Creek-SH Homeowner's Association, Inc. a non-profit corporation organized and existing under the laws of the State of Tennessee, its successors and assigns.

SECTION 2. OWNER shall mean and refer to a record owner including the Declarant, of a fee simple title to any Lot that is part of the Property, but excluding those persons or entities having such interests merely as security for the performance of an obligation.

SECTION 3. COMMON AREA shall mean and refer to all real property owned or to be maintained by the Association for the common use and enjoyment of the Owners as shown on the recorded plat of the Crooked Creek Subdivision.

SECTION 4. LOT shall mean or refer to any numbered building site or plot of land to be used for residential purposes and so designated on a subdivision plat of the Property with the exception of the Common Area, and shall be recorded in the Register's Office for Maury County, Tennessee.

SECTION 5. PROPERTY shall mean and refer to that certain real property described in the Declaration of Covenants, Conditions and Restrictions, and such additions thereto as may be brought within the jurisdiction of the Association.

SECTION 6. DECLARATION shall mean or refer to the Declaration of Covenants, Conditions and Restrictions made and published by A-1 Homebuilders, Inc., a Tennessee corporation applicable to Property and which is recorded in the Register's Office of Maury County, Tennessee.

SECTION 7. DECLARANT shall mean or refer to A-1 Homebuilders, Inc., its officers, representatives, successors and assigns.

SECTION 8. MEMBER shall mean or refer to any person or persons who shall be an owner and entitled to membership in the Association pursuant to the Declaration.

SECTION 9. PERSON shall mean or refer to a natural person as well as a corporation, partnership, firm, association, trust or other legal entity. The use of the masculine pronoun shall include the neuter and feminine, and the use of the singular shall include the plural where the context so requires.

SECTION 10. CHARTER shall mean or refer to the Charter of Incorporation of the Association, as said Charter is amended from time to time.

SECTION 11. BOARD shall mean or refer to the Board of Directors of the Association.

SECTION 12. BY-LAWS shall mean and refer to the By-Laws of the Association as such may be amended from time to time.

SECTION 13. CROOKED CREEK shall mean and refer to that certain residential subdivision located in the City of Spring Hill, Maury County, Tennessee, together with such additions as may be designated by Declarant as provided in the Declaration.

ARTICLE III

MEETING OF THE ASSOCIATION

SECTION 1. ANNUAL MEETING. The annual meeting of the Association, except for the first annual meeting, shall be held on the first Tuesday of the second calendar month following the close of the Association's fiscal year. The first annual meeting shall be held within one year from the date of incorporation of the Association. In the event the date of the annual meeting falls on a legal holiday, the annual meeting will be held on the first day following which is not a legal holiday.

SECTION 2. SPECIAL MEETINGS. Special meetings of the Association may be called at any time by either the President or the Board of Directors or upon written request by one-fourth (1/4) of all votes of Class A membership entitled to vote. Upon receipt of such call, the Secretary shall send out notices to all members of the Association.

SECTION 3. NOTICE OF MEETINGS. A written or printed notice of every meeting of the Association stating whether it is an annual meeting or special meeting, the authority for the call of the meeting, the place, day and hour thereof, and the purpose for the meeting, shall be given by the Secretary to the person or persons calling the meeting, at least fifteen (15) days before such meeting. Such notice shall be given to each member in any of the following ways: (1) by leaving the notice with them personally, (2) by leaving the notice at the residence or usual place of business of such member or (3) by mailing it, postage prepaid, addressed to such member at his address as it appears on the records of the Association.

SECTION 4. WAIVER OF NOTICE. The presence of all members, in person or by proxy, at any meeting shall render the same a valid meeting, unless any member shall, at the opening of such meeting, object to the holding of same for noncompliance with the provisions of this Article.

SECTION 5. QUORUM. At any meeting of the Association, members present or by proxy or the votes of each by proxy, entitled to cast two-thirds (2/3) of a class of membership shall constitute a quorum for any action not prohibited by the Charter, Declaration or these By-Laws. If such a quorum shall not be present or represented at any meeting, the members entitled to vote at such meeting shall have the power to adjourn from time to time, until a quorum shall be present or represented by proxy. At any subsequent meeting at which a quorum is present, any business may be

transacted which might have been transacted by a quorum at the meeting originally called.

SECTION 6. VOTING. Any person, firm, corporation, trust or other legal entity or a combination thereof owning any Lot shall be a member of the Association and either in person or by proxy be entitled to vote in accordance with its membership class at all meetings of the Association. The authority or proxy given by a member to another person to represent such member at meetings of the Association shall be in writing, signed by such member or members and shall be filed with the Secretary of the Association. Every proxy unless limited by its terms, shall be deemed valid until revoked in writing; however, the said proxy shall automatically cease upon conveyance by a member of their Lot ownership.

ARTICLE IV

CLASSES OF VOTING MEMBERSHIP

The Association shall have two classes of voting membership:

Class A. Class A members shall be all Lot Owners, with the exception of the Developer or its assignees and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members and the vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot; and

Class B. The Class B member shall be the Developer and any assignee of the Developer to whom such rights have been assigned in writing. The Class B member shall be entitled to five (5) votes for each Lot owned, including for voting purposes, any and all Lots shown on the Master Plan, or any amendments and additions thereto, but not yet platted shall also be counted as Lots owned by the Developer or its assignee with the same five (5) vote per lot entitlement. After the termination of the Class B membership, as hereinafter provided, the Owner of any such unplatted Lots shall be entitled to one vote for each such unplatted Lot.

The Class B memberships shall continue until the earlier of:

- (i) Developer does not own any lots within the Crooked Creek development or any future sections added thereto; or
- (ii) ten (10) years from the latter of the date hereof or the date of the last supplement to this Declaration; or
- (iii) the Developer's election by notice to the Association to relinquish such additional voting rights by specific written termination after which time the Class B membership interest shall terminate and Developer shall have only one vote for each Lot, if any, that it owns.

ARTICLE V

BOARD OF DIRECTORS

SECTION 1. NUMBER. The affairs of the Association shall be managed by a Board of Directors who may or may not be members of the Association. The initial number of Directors shall be one (1) and shall serve as Director until the first annual meeting of the Association. From and after this first annual meeting of the Association, the number of Directors shall be three (3). The number of Directors may be changed by amendment of these By-Laws.

SECTION 2. TERM. At the first annual meeting of the Association, the members shall elect one (1) Director for a term of one (1) year and one (1) Director for a term of two (2) years and one (1) Director for a term of three (3) years. At each annual meeting thereafter, the successors to the Directors whose terms have expired shall be elected for a term of two (2) years. However, the Directors shall hold office until their successors have been elected and qualified.

SECTION 3. REMOVAL. At any regular meeting or special meeting duly called, any one or more of the elected Directors may be removed with or without cause, by a majority of the members of the Association. In the event of death, resignation or removal of a Director his successor shall be selected by the remaining members of the Board and shall serve for the unexpired term of his predecessor.

SECTION 4. COMPENSATION. No compensation shall be paid to any Director for their services performed or rendered to the Association. However, any Director may be reimbursed for actual expenses incurred in the performance of his duties and responsibilities.

SECTION 5. ACTIONS. The Directors shall have the right to take any action without a called meeting that could be taken by them by obtaining the written approval of all Directors. Any such action taken shall have the same force and effect as though taken at a duly called meeting of the Directors.

ARTICLE VI

NOMINATION AND ELECTION

SECTION 1. NOMINATION. All nominations of candidates for election to the Board of Directors shall be made by a Nominating Committee. However, any member at the annual meeting may also make additional nominations of candidates to the Board. The Nominating Committee shall be appointed by the Board prior to each annual meeting and shall serve from the close of such annual meeting until the close of the next annual meeting. The Nominating Committee shall consist of the Chairman and two (2) members of the Board of Directors. The Nominating Committee shall make nominations for elections to the Board in a number equal to or greater than the number of vacancies on the Board.

SECTION 2. ELECTIONS. The election of candidates to the Board of Directors shall be by secret written ballot. The members present or their proxies may cast as many votes for each vacancy on the board as they are entitled to exercise under the provisions of the Declaration. The person or candidate receiving the largest number of votes shall be elected. Cumulative voting shall not be permitted in any election to fill a vacancy on the Board.

ARTICLE VII

MEETINGS

SECTION 1. REGULAR MEETINGS. Regular meetings of the Board of Directors shall be held monthly, without notice, at such time and place as shall be determined, from time to time, by a majority of the Directors. If the monthly meeting falls upon a legal holiday that meeting shall be held at the same place and time on the next day that is not a legal holiday.

SECTION 2. SPECIAL MEETINGS. Special meetings of the Board may be called by the President or by two Directors on at least five (5) day's notice to each Directors, given personally or by mail, addressed to his residence, or by telephone, which notice shall state the time, place and purpose of the meeting. Before or at any special meeting of the Board, any Director may, in writing, waive notice of such meeting, and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a Director at any special meeting of the Board shall be a waiver of notice by him of the time and place thereof.

SECTION 3. QUORUM. At all meetings of the Board, a majority of the Directors shall constitute a quorum for the transaction of business and the acts of the majority present at a meeting at which a quorum is present shall be the acts of the Board of Directors. If at any meeting of the Board there is less than a quorum present, the majority of those present may adjourn the meeting from time to time, and any business that might have been transacted at the meeting as originally called may be transacted without further notice.

ARTICLE VIII

POWERS AND DUTIES

SECTION 1. POWERS. The Board of Directors of the Association shall have the power to:

- (i) Adopt and publish rules, regulations and penalties governing the Association and the personal conduct of members and their guests.
- (ii) Suspend the voting rights and right to use the Common Area during any period a member shall be in default of any assessment levied by the Association. The Board may also suspend after appropriate notice and hearing, such rights for any infraction of published rules and regulations.
- (iii) Notwithstanding those powers and duties reserved to the membership under these By-Laws, Charter or Declaration, the Board may exercise on behalf of the Association all powers, duties and authority vested in or delegated to it.
- (iv) Declare the membership on the Board to be vacant if any member of the Board shall be absent from three (3) consecutive regular meetings.
- (v) Employ a manager or other such employees as deemed necessary and reasonable by the Board.

SECTION 2. DUTIES. The Board of Directors of the Association shall have the duty to:

- (i) Keep a complete record of all corporate acts and affairs and inform the members of said acts and affairs at the annual meeting or any special meeting or at any special meeting when such information is requested in writing by one fourth (1/4) of the Class A members.
- (ii) Procure and maintain adequate liability and hazard insurance on the Common Area.
- (iii) Cause the Common Area to be maintained.
- (iv) As more fully described in the Declaration, to fix the amount of annual assessment against each Lot at least thirty (30) days in advance of each annual assessment; to send written notice of each assessment to every owner at least thirty (30) days in advance of each annual assessment period and to foreclose any lien against any Lot for which the assessments are not paid or to bring an action at law against the owner

- personally obligated to pay same.
- (v) Supervise all officers, agents and employees of the Association and ensure the performance of their duties and responsibilities.
 - (vi) Issue upon demand a certificate setting forth whether or not any assessment has been paid; however, a reasonable charge may be made against such person making the demand. Any certificate verifying that assessments have been paid shall be conclusive evidence of such payment. To provide upon written request by owners, lenders, insurers or guarantors, any financial statements, notice of delinquency in assessments, casualty loss or actions for condemnation.

ARTICLE IX

OFFICERS

SECTION 1. DESIGNATION. The principal officers of the Association shall be a President, Vice-President, Secretary and Treasurer. The President and Vice-President shall at all times be members of the Board and the Secretary and Treasurer may or may not be members of the Board. The Officers may also appoint an Assistant Treasurer, and an Assistant Secretary and such other officers as in their judgment may be necessary.

SECTION 2. ELECTION. The officers of the Association shall be elected annually by the Board at the first meeting following each annual meeting of the members and shall hold office at the pleasure of the Board. The Board may elect such other officers as necessary and each of whom shall hold office for such period having such authority and performing such duties as the Board may determine.

SECTION 3. TERM. The officers of the Association shall be elected annually by the Board and shall hold office for one year unless said officer shall sooner resign or be removed or otherwise disqualified to serve.

SECTION 4. VACANCIES. The Board may remove any officer from office with or without cause. Any officer may resign at any time, by giving written notice to the Board, however, such resignation shall take effect on the date of receipt of such notice or at any later time specified therein. A vacancy in any office may be filled by appointment by the Board, and the said officer appointed to such vacancy shall serve for the remainder the term of his predecessor.

SECTION 5. RESTRICTIONS. The same individual may simultaneously hold more than one (1) office in the Association, except the offices of President and Secretary.

SECTION 6. DUTIES. The duties of the officers of the Association are as follows:

- (i) **PRESIDENT.** The President shall be the Chief Executive Office of the Association. He shall preside at all meetings of the Association and the Board and have the responsibility to ensure that all orders and resolutions of the Board are performed; sign all leases, mortgages, deeds or other written instruments and co-sign all checks and promissory notes. In addition, the President shall have all the general powers and duties that are usually vested in the office of President of an association, including but not limited to the Power to appoint committees from time to time.
- (ii) **VICE-PRESIDENT.** The Vice-President shall take the place of the President and perform his duties whenever the President shall be absent or unable to act. If neither

the President nor the Vice- President is able to act, the Board of Directors shall appoint some other member of the Board to do so on an interim basis. The Vice President shall also perform such other duties as shall from time to time be imposed by the Board.

- (iii) **TREASURER.** The Treasurer shall have the responsibility to receive and deposit all monies of the Association; sign all checks and promissory notes; keep proper books of accounts; cause an annual audit at the completion of each fiscal year; and prepare an annual budget and a statement of income and expenditures and to present such budget or statement at the membership's regular annual meeting.
- (iv) **SECRETARY.** The Secretary shall attend and keep the minutes of all meetings of the Board of the Association; shall give all notices provided by these By-Laws and shall have other powers and duties as may be incidental to the office of Secretary, as given by these By-Laws or assigned from time to time by the Board. If the Secretary shall not be present at any meeting, the presiding officer shall appoint a Secretary pro tempore who shall keep the minutes of such meetings and record them in the book provided for that purpose.

ARTICLE X

COMMITTEES

The Board shall appoint an Architectural Review Committee pursuant to the Declaration and a Nominating Committee as provided in these By-Laws. The Architectural Review Committee shall have the responsibility for enforcing architectural control and use restrictions set forth in the Declaration. The Nominating Committee shall make nominations of candidates to the Board of Directors as provided in these By-Laws. In addition, the Board shall appoint other committees as deemed appropriate to perform the duties and responsibilities of the Association.

ARTICLE XI

BOOKS AND RECORDS

All books, records and papers of the Association shall be subject to inspection by any member during reasonable business hours. In addition, the Declaration, the Charter of Incorporation and these By-Laws of the Association shall be available for inspection by any member.

ARTICLE XII

ASSESSMENTS

Pursuant to the Declaration, each member is obligated to pay any annual or special assessments that are secured by continuing lien upon the Lot of the member. Any assessment not paid when due shall be deemed delinquent. Any assessment not paid within fifteen (15) days after the due date shall bear interest from the date of delinquency at a rate of ten percent (10%) per annum. In addition, the Association may bring an action at law against the owner personally obligated to pay the delinquent assessment or foreclose the lien against the property, and any interest, costs or reasonable attorney's fees related to the collection of said delinquent assessment. No owner may waive or otherwise escape liability for the assessments provided in the Declaration or these By-Laws by nonuse or abandonment of the Lot.

ARTICLE XIII

CORPORATE SEAL

The Association shall not have a corporate seal, and the lack of said seal shall not affect the validity of any acts.

ARTICLE XIV

AMENDMENTS

SECTION 1. These By-Laws may be amended by vote of the majority of a quorum of members present or by proxy at any regular or special meeting of the members.

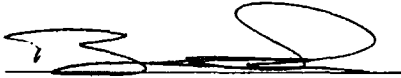
SECTION 2. In the event of any conflict between the Declaration and these By-Laws or the Charter, the Declaration shall control. If any conflict arises between the Charter of Incorporation and these By-Laws, the Charter shall control.

ARTICLE XV

FISCAL YEAR

The fiscal year of the Association shall begin the 1st day of January and end on the 31st day of December of every year; however, the first fiscal year shall start on the day of incorporation.

IN WITNESS WHEREOF, we, being all of the Directors of Crooked Creek-SH Homeowners Association, Inc. have hereunto set our hands this the 29th day of August, 2017.

A handwritten signature in black ink, appearing to read 'Brandon Robertson', is written over a horizontal line.

Brandon Robertson, Initial Director

Crooked Creek-SH Homeowners Association, Inc.

17008502

PREPARED BY:



PH
Huntly Gordon, PLLC
Post Office Box 461
Thompson Station, TN 37179

24 PGS:AL-RESTRICTIONS

JANE BATCH: 187177 06/07/2017 - 11:26 AM

VALUE 0.00

MORTGAGE TAX 0.00

TRANSFER TAX 0.00

RECORDING FEE 120.00

ARCHIVE FEE 0.00

DP FEE 2.00

REGISTER'S FEE 0.00

TOTAL AMOUNT 122.00

STATE OF TENNESSEE, MAURY COUNTY

JOHN FLEMING

REGISTER OF DEEDS

**DECLARATION OF PROTECTIVE COVENANTS,
CONDITIONS & RESTRICTIONS**

CROOKED CREEK

THIS DECLARATION OF PROTECTIVE COVENANTS, CONDITIONS & RESTRICTIONS (the "Declaration") is executed this 22nd day of May, 2017, by A-1 Home Builders, Inc., a Tennessee corporation (referred to as "Developer").

WITNESSETH:

WHEREAS, Developer is the owner of certain real estate in Maury County, Tennessee developed as Crooked Creek, as shown upon the Plat for Crooked Creek, phase 1, of record in Plat Book P21, page 180, Register's Office for Maury County, Tennessee (said real estate being referred to herein as the "Development"); and

WHEREAS, Developer desires to provide for the protection and preservation of the values, amenities, desirability and attractiveness of the Development; and

WHEREAS, Developer desires to establish and provide a system of administration, operation and maintenance of the Common Areas of the Development; and

WHEREAS, Developer further desires to establish for Developer's benefit and for the mutual benefit, interest and advantage of each and every person or other entity hereafter acquiring any portion of the Development, certain rights, easements, privileges, obligations, restrictions, covenants, liens, assessments, and regulations governing the use and occupancy of the Development and the maintenance, protection and administration of the common use facilities thereof, all of which are declared to be in furtherance of a plan to promote and protect the operative aspects of residency or occupancy in the Development and on all portions thereof, and are intended to be covenants running with the land which shall be binding on all parties having or acquiring in the future any right, title or interest in and to all or any portion of the development, and which shall inure to the benefit of each present and future owner.

NOW, THEREFORE, Developer, as legal title holder of the Development, as owner of the above-referenced lots, for the purposes set forth above, declare as follows:

ARTICLE I

DEFINITIONS

The following words when used in this Declaration or any supplemental declaration hereto (unless the context shall prohibit) shall have the following meanings:

1. "Annual Assessments" shall mean and refer to the assessment described in Article V.

2. "Association" shall mean and refer to Crooked Creek Homeowners Association, Inc., a not-for-profit corporation to be organized and existing under the laws of the State of Tennessee, its

successors and assigns.

3. "Board" shall mean and refer to the Board of Directors of the Association.
4. "By-Laws" shall mean and refer to the By-Laws of the Association attached hereto as Exhibit "B" and made a part hereof as the same may be amended from time to time.
5. "Committee" shall mean the Architectural Control Committee established pursuant to Article V hereof.
6. "Common Areas" shall mean and refer to all facilities within the Development used in common by the Owners, including without limitation, all recreational facilities, entranceway, gates, boundary walls and fences, median areas, and any areas lying within or adjacent to the roads which are desirable for the Association to maintain and landscape. The Common Areas may be owned by the Association in fee or for a term of years, but for the non-exclusive use, benefit and enjoyment of the owners subject to the provisions of this Declaration, and will be shown as Common Areas on the Plats of the Development placed of record now or in the future.
7. "Declaration" shall mean and refer to this Declaration of Protective Covenants, Conditions and Restrictions applicable to the Development and which is recorded in the Office of the Register of Deeds for Maury County, Tennessee.
8. "Developer" shall mean and refer to A-1 Home Builders, Inc. having its principal place of business in Franklin, Tennessee, its successors and/or assigns.
9. "Development" shall mean and refer to the property shown on plats of record in the Plat Book _____, page _____, as Crooked Creek, Phase 1, and any future sections annexed under the restrictions.
10. "Engineer" shall mean the architect or engineer engaged by identified on the above-referenced plat.
11. "Impositions" shall mean and refer to any Annual Assessments, Special Assessments, Supplemental Landscape Assessments, or any other charges by the Association against one or more Lots owned by an Owner together with costs of enforcement and reasonable attorneys fees in connection therewith, and shall additionally include, to the extent authorized by the provisions herein, interest thereon.
12. "Improvements" shall mean any building, building addition, outbuilding, garage, detached structure, swimming pool, recreational facility, driveway, parking area, walkway, wall, fence, or utility service, or such other improvement or structure constructed or located upon all or any portion of the Development. It is intended that this definition of "Improvements" be broad in scope and is intended to encompass any man-made alteration of the condition of the Lot or Common Areas from and after the date of this Declaration.
13. "Lot" shall mean and refer to any plot of land within the Development to be used for single family residential purposes and so designated on the Plat.
14. "Majority of Owners" shall mean and refer to the holders of more than fifty (50%) percent of the total Votes of the Members.
15. "Member" shall mean and refer to any person or persons who shall be an Owner,

and as such, shall be a Member of the Association. "Class A Members" shall mean and refer to any Owner other than the Developer, and " Class B Member" shall mean the Developer.

16. "Mortgage" shall mean and refer to any holder of a first priority deed of trust encumbering one or more Lots.

17. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee interest in any Lot within the Development, excluding however those parties having such interest merely as a security interest for the performance of an obligation.

18. "Plat" shall mean and refer to the Final Plat of Crooked Creek, Phase 1, of record in the Register's Office for Maury County, Tennessee, as the same may be amended or supplemented from time to time, and any additional sections later annexed thereto.

19. "Person" shall mean and refer to a natural person, as well as a corporation, partnership, firm, association, trust or other legal entity. The use of the masculine pronoun shall include the neuter and feminine, and the use of the singular shall include the plural where the context so requires.

20. "Plans" shall mean the detailed plans prepared for construction of any improvement that shall comply with the provisions of Article V, Section 4 hereof.

21. "Special Assessments" shall mean additional assessments of Owners made from time to time by the Board pursuant to Article IV, Section 2.

22. "Vote" or "Votes" shall mean the vote or votes in the affairs of the Association to which each Member is entitled.

ARTICLE II

PROPERTY SUBJECT TO THIS DECLARATION

1. Definition of Property Subject to this Declaration. The property which is and shall be held, transferred, sold, conveyed and occupied subject to this Declaration is located in Maury County, Tennessee, and is shown on the recorded Plat. The Lots and Common Area shown on the Plat are made subject to this Declaration. The Developer, as the legal title holder in fee of the Development, hereby submits and subjects the Development to the provisions of this Declaration and By-Laws. The covenants and restrictions contained herein constitute covenants running with the land and binding on all parties now owning or hereafter having or acquiring any right, title or interest in any Lots or any portion of the Development, and shall inure to the benefit of each Owner hereof. Every Person hereafter acquiring a Lot or any portion of the Development, by acceptance of a deed thereof, shall accept such interest subject to the terms and conditions of this Declaration, and by acceptance of the same shall be deemed to have consented to and be bound by the terms, conditions and covenants of this Declaration.

ARTICLE III

ASSOCIATION MEMBERSHIP AND VOTING RIGHTS

1. Members. Every person who is an Owner of record of a fee interest in any Lot which is included in the Development shall be a Member of the Association. Membership in the Association is appurtenant to and may not be separated from ownership of any Lot.

2. Classes of Membership. The Association shall have two classes of membership:

a. Class A Members shall be all Owners except for the Developer prior to the termination of the Class B Membership. If, however, Developer owns one or more Lots upon or after the termination of its Class B Membership, then Developer shall become a Class A Member.

b. The Class B Member shall be the Developer, its successors or assigns. The Class B Membership shall terminate and cease upon specific written termination by Developer or its successor or assigns, or the last to occur of (i) Developer does not own any lots within the CROOKED CREEK development or any sections added thereto or (ii) ten years from the date hereof.

3. Voting and Voting Rights. The voting rights of the Members shall be appurtenant to their ownership of Lots. The two Classes of Members shall have the following voting rights.

a. Each Class A Member shall be entitled to cast one vote for each lot owned by such Member. When two or more persons hold an interest (other than a leasehold or security interest) in a Lot, all such Persons shall be Members, but the Votes attributable to such Lot shall be exercised by one of such Persons as proxy and nominee for all such Members and in no event shall more than one (1) Member be entitled to cast the Vote attributable to any one Lot. Furthermore, neither the Developer nor any other person or individual dealing with the Development shall have any duty to inquire as to the authorization of the Member casting the Vote for any such Lot, but shall be entitled to rely upon the evidence of voting as conclusive evidence of such Member's authority to cast the Vote attributable to such Lot.

b. The Class B Member shall be entitled to cast five votes for each lot owned. The Class B Membership shall cease and be converted to Class A Membership when the total votes outstanding in the Class A Membership equal the total votes outstanding in the Class B Membership.

c. Any Member who is delinquent in the payment of any charges or assessments duly levied by the Association against a Lot owned by such Member shall not be entitled to vote until all such charges, together with reasonable penalties and interest thereon as the Board may impose, have been paid to the Association.

4. Manner of Voting. Except as specifically provided elsewhere herein, the Board shall have the authority to regulate the procedural rules governing the voting of Members, the acceptance of proxies from Members, the validity of voice votes, ballot votes, or other manners of voting, and any regulation of the solicitation of votes or proxies.

5. Organization.

a. The Association is a non-profit Tennessee corporation charged with the duties and invested with the powers prescribed by law and set forth in the Articles, By-Laws and this Declaration. Neither the Articles nor the By-Laws shall, for any reason, be amended or otherwise changed or interpreted so as to be inconsistent with this Declaration. In the event of any such inconsistency, the provisions of this Declaration shall prevail. The officers and directors of the Association shall be required to be either (i) Members of the Association; or (ii) officers, directors, agents, representatives or employees of Declarant or a successor to Declarant.

b. A Board of Directors of the Association, and such officers as the Board may elect or appoint, shall conduct the affairs of the Association in accordance with the Oakview Estate documents. The Board shall, except to the extent specified Membership approval shall be required by the By-Laws or by this Declaration, act on behalf of the Association in the implementation of this Declaration.

6. Duties of the Association. The Association shall, in addition to such obligations, duties and functions as are assigned to it by other provisions of this Declaration, have the obligations, duties and functions, (subject to the provisions of this Declaration), to do and perform each and every of the following for the benefit of the Owners and for the maintenance, administration and improvement of the properties.

7. Powers and Authority of the Association. The Association shall have all of the powers of a non-profit corporation organized under the laws of the State of Tennessee, subject only to such limitations upon the exercise of such powers as are expressly set forth in the Articles, the By-Laws, or this Declaration. The Association shall have the power to do any and all lawful things which may be authorized, required or permitted to be done by the Association under this Declaration, the Articles and By-Laws, and to do and perform any and all acts which may be necessary or proper for or incidental to the exercise of any of the express powers of the Association, including the following which are listed without intent to limit the foregoing grant.

a. Assessments. To levy assessments on the owners of lots and to enforce payment of such assessments, all in accordance with the provisions of this Declaration.

b. Right of enforcement in its own name, on its own behalf or on behalf of any Owner or Owners who consent thereto, to commence and maintain actions and suits to restrain and enjoin any breach or threatened breach of any Crooked Creek covenants, conditions, obligations or duties and to enforce, by mandatory injunction or otherwise, all the provisions of the Declaration, Articles and By-Laws.

c. Easements and Rights-of-Way. To grant and convey to any third party easements and rights-of-way in, on, over or under the Common Areas for the purpose of constructing, erecting, operating or maintaining thereon, therein, or thereunder, (i) overhead or underground lines, cables, wires, conduit or other devices for the transmission of electricity and for lighting, heating, power, telephone, television cables, radio and audio antennae facilities and for other appropriate purposes; (ii) public sewers, storm water drains and pipes, water system, sprinkling systems, water, heating and gas lines or pipes; and (iii) any similar public or quasi-public improvements or facilities.

d. Employment of Manager and Employees. To employ the services of any person or corporation as manager, together with employees, to manage, conduct and perform the business, obligations and duties of the Association as may be directed by the Board and to enter into contracts for such purpose. Such manager and employees shall have the right of ingress and egress over such portion of the properties as is reasonably necessary for the purpose of performing such business, duties and obligations.

e. Mortgagee Protective Agreements. To execute and cause to be recorded from time to time agreements in favor of holders or insurers of mortgages secured upon portions of the properties. Such agreements may condition specified action, relevant to this instrument, of the activities of the Association upon approval by a specified group or number of mortgage holders or insurers. Actions and activities which may be so conditioned by such agreement may include, but shall not be limited to, the following: (i) any act or omission which seeks to abandon, partition, subdivide, encumber, sell or transfer the Common Areas or any other real estate or improvements owned, directly or indirectly, by the Association for the benefit of any lots; (ii) any change in the method of determining the obligations, assessments, dues or other charges which may be levied against the owners of lots; (iii) any act or omission which may change, waive or abandon any scheme or regulations, or enforcement thereof, pertaining to the architectural design, exterior appearance or exterior maintenance and improvements erected upon the properties, driveways, or the upkeep of lawns or plantings located upon the properties; (iv) failure to maintain specified fire and extended coverage insurance on insurable portions of the

Common Areas; (v) use of hazard insurance proceeds for losses to any improvement erected upon the Common Areas for other than the repair, replacement or reconstruction of such improvements; (vi) the failure to maintain kinds of insurance and amounts, from and covering risks as specified by such mortgage holders or insurers; (vii) permitting holders of specified mortgages on lots to jointly or singly, pay taxes or other charges which are in default which may have become a charge against the Common Area, to pay overdue premiums on hazard insurance lapse of any such policy for such property and permitting mortgagees making any such payments to recover the amount thereof from the Association.

f. Right of Entry. Without liability to any owner of a lot, to cause its agents, independent contractors, and employees after reasonable notice, or without notice in the event of an emergency, to enter upon any lot for the purpose of enforcing any of the rights and powers granted to the Association in the Instruments, Articles and By-Laws, and for the purpose of maintaining or repairing any portion of the properties if for any reason whatsoever the Owner thereof fails to maintain it in good condition and repair and so as to present an attractive exterior or appearance as required by the documents, or as reasonably required to promote or protect the general health, safety and welfare of the residents and users of the properties.

g. Maintenance and Repair Contracts. To contract and pay for or otherwise provide for the maintenance, restoration and repair of all improvements of whatsoever kind and for whatsoever purpose from time to time located upon or within the Common Areas or as required for exterior maintenance, sidewalks or lot clean-up in the event owner fails to maintain as required.

h. Insurance. To obtain, maintain and pay for such insurance policies or bonds, whether or not required by any provision of this Instrument or any By-Laws, as the Association shall deem to be appropriate for the protection or benefit of the Association, the Members of the Board, the Members of any standing committee, their tenants or guests, including, but without limitation, fire and extended insurance coverage covering the Common Areas, liability insurance, worker's compensation insurance, and performance of fidelity bonds.

i. Utility Service. To contract and pay for, or otherwise provide for, utility services, including, but without limitation, water, sewer, garbage, electrical, telephone and gas services.

j. Professional Services. To contract and pay for, or otherwise provide for the construction, reconstruction, repair, replacement or refinishing of any roads, drives or other paved areas upon any portion of the properties not dedicated to any governmental unit and on the lots in the event the owners fail to keep such paved area maintained and repaired.

k. Protective Services. To contract and pay for, or otherwise provide for, fire, security and such other protective services as the Association shall from time to time deem appropriate for the benefit of the properties, the Owners and their guests.

l. General Contracts. To contract and pay for, or otherwise provide for, such materials, supplies, furniture, equipment and labor as and to the extent the Association deems necessary.

m. Liens. To pay and discharge any and all liens from time to time placed or imposed upon any Common Areas on account of any work done or performed by the Association and the fulfillment of any of its obligations and duties of maintenance, repair, operation or administration.

n. Condemnation. The Association shall represent the Owners in any condemnation proceedings or in negotiations, settlements and agreements with the condemning authority or acquisition of any of the Common Areas or any part thereof. In the event of a taking or acquisition of part or all of the Common Areas by any condemning authority, the award or proceeds of settlement shall be

paid to the Association for the use and benefit of the lot owners and their mortgagees as their interests may appear. All owners, by the acceptance of a Deed conveying a lot, irrevocably constitute and appoint the Association their true and lawful attorney in their name, place and stead for the purpose of dealing with any condemning authority in any condemnation proceeding. Title to the lots is declared and expressly made subject to such irrevocable appointment of the power of attorney. Any distribution of funds in connection with the condemnation of any part of the Common Area shall be made on a reasonable and equitable basis by the Board or by a special committee appointed by the Board for that purpose.

ARTICLE IV

PROPERTY RIGHTS

1. Owner's Easement of Enjoyment. Every owner in addition to a perpetual unrestricted right of ingress and egress to his own lot, which passes with title, shall have the right and easement to drain surface waters to the retention area shown on the plats which shall be appurtenant to and shall pass with the title to every lot, subject to the following provision:

a. The right of the Association to manage the use of any retention areas and maintain their use as retention areas.

b. The right of the Association to suspend the voting rights of an Owner for any period in which any assessment against his lot remains unpaid; and for a period not to exceed sixty (60) days after notice and hearing as may be provided for in the By-Laws or rules for an infraction of its published rules and regulations.

c. The right of the Association to dedicate or transfer any part of the Common Area to any public agency, authority, or utility for the purpose of providing utilities, streets, or any similar purpose.

2. Land Use. No lot shall be used except for residential purposes.

ARTICLE V

ASSESSMENTS

1. Annual Assessments. The Board shall have the power and authority to levy annual assessments against the Lots within the Development. Annual Assessments shall be used to provide funds for such purposes as the Board shall determine to be for the benefit of the Development, including, without limitation, the improvement, maintenance, operation and security of the Development and Common Areas, payment of taxes and insurance thereon, payment of utility bills thereon (including water for sprinkler systems), payment of reasonable costs to provide attractive seasonable landscaping of the Common Areas, street maintenance costs, the repair, replacement and additions that may be necessary to the Common Areas and the cost of labor, equipment, materials, management and supervision thereof. The Board shall have the right, but not the obligation, to use the Annual Assessments to provide supplemental landscaping, maintenance within Lots, and to provide garbage and trash collection and disposal, if needed, to supplement that provided by public authority. The Board shall fix the amount of Annual Assessment each year by preparing an annual budget for the services to be provided by the Association in the coming year, and allocating said amount among the Lots equally.

2. Special Assessments. In addition to the Annual Assessments authorized herein,

the Board may levy a Special Assessment applicable to a particular year, provided that any such Special Assessment shall have the affirmative Votes of not less than fifty percent (50%) of the total Votes within the Association at a meeting of all Members which shall be held after not less than five (5) days' written notice of the date, time and purpose for said meeting, at which a quorum shall be present. Special Assessments shall be due and payable on the date which is fixed by the resolution authorizing such assessment.

3. Exempt Property. The Impositions and liens created under this Article shall not apply to the Common Areas. All property within the Development which is dedicated to and accepted by a local public authority, which is granted to or used by a utility company, or is designated as part of the Common Area shall be exempt from such Impositions.

4. Property Owned by Developer. Developer is exempt from all assessments.

5. Payment of Annual Assessments. The Board shall have the power and authority to determine the payment method for Annual Assessments. Unless provided otherwise by the Board, each Owner shall pay its Annual Assessment on or before the first of April of the year to which said assessment relates, and the Board shall fix the amount of the Annual Assessment and send a notice thereof to each Owner on or before the first of February of each such year. The Board shall have the power and authority to require quarterly or monthly payments of installments of the Annual Assessments from such Owners as the Board deems suitable, or may require all Annual Assessments to be paid on a quarterly or monthly basis, at its determination.

6. Commencement. The eligibility for Annual Assessments for a Lot shall commence upon purchase of the Lot from Developer, or Developer may hereafter set a date for assessments to commence for all Lots which have been purchased from Developer. Assessments on Lots that first become subject to assessments during a calendar year shall be prorated on a calendar year basis for the remainder of such calendar year.

7. Records of Assessments. The Association shall cause to be maintained in the office of the Association a record of all Lots and Impositions applicable thereto which shall be open to inspection by any Owner. Written notice of any Imposition shall be mailed to every Owner of the Lot subject to assessment. The Association shall, upon demand and payment of a reasonable charge, furnish to any Owner a certificate in writing signed by an officer of the Association setting forth whether the Impositions against the Owner's Lot have been paid, and if not, the amount then due and owing. Absent manifest error, such certificate shall be deemed conclusive evidence to third parties as to the status of Impositions against any Lot within the Development.

8. Creation of Lien and Personal Obligations for Assessments. Each Owner of any Lot shall, by its acceptance of a deed thereof, whether or not it shall be so expressed in any such deed or other conveyance, be deemed to covenant and agree to all the terms and conditions of this Declaration and promises to pay to the Association all Impositions which may be due from an Owner from time to time. All Impositions, together with interest thereon and cost of collection thereof shall be a continuing lien upon the Lot against which such Impositions is levied as of the effective date of each such Imposition. Each such Imposition, together with such interest thereon and cost of collection therefor as are hereinafter provided, shall also consist of the personal obligation of the Person who was Owner of such Lot at the time when the same fell due. In the event a Lot is owned by more than one Member, all of such Members shall be jointly and severally liable for the entire Imposition then due.

9. Effect of Non-Payment of Imposition. If any Imposition hereunder is not paid upon the due date, or if any similar charge otherwise agreed to be paid by Owners in this Declaration is not paid when due, then such Imposition shall be delinquent and shall accrue interest thereon at the highest rate

then permissible under the laws of the State of Tennessee commencing upon the due date. If such Imposition is not paid within thirty (30) days after the due date, then the Association may bring an action at law against the Owner personally, and/or at its option, foreclose the lien against the Lot by court action or trustee sale as hereinafter provided, and there shall be added to the amount of such Imposition, all reasonable attorney's fees and costs incurred by the Association in any such action, and in the event a judgment is obtained, such judgment shall include interest on the Imposition as indicated above.

10. Enforcement of Lien by Trustee's Sale. For and in consideration of the privileges and protection granted in this Declaration, and the mutual enjoyment and use of the Common Areas, and for the express purpose of securing the payment of the Impositions described above, in order to avoid unnecessary court proceedings or delays for the enforcement of the liens described above, each Owner by accepting a deed to a Lot for their heirs, successors and assigns, does hereby transfer and convey unto Huntly Gordon, Trustee, his successors and assigns ("Trustee"), each such Lot deeded to such Owner with the appurtenances, estate, title and interest thereto belonging to the Trustee for the following uses in trust:

Each Owner agrees to pay all Impositions provided herein when due and upon demand of said Trustee or the Association, to pay, discharge, or remove any and all liens except a first mortgage or deed of trust lien which may hereafter be placed against said Lot which would adversely affect the lien granted herein, and in case the Trustee or his successors of the Association shall hereafter be required to appear in any court or tribunal to enforce, or defend the title to, or possession of, or costs and expenses of such appearance or proceedings, together with a reasonable attorney's fee, shall be allowed and be payable by said Owner upon demand of the Trustee or the Association, and upon failure to do any of these things then said Trustee or Association may do any or all of said things, and the amounts so paid shall bear interest from the date of payment at the highest rate then permitted by the laws of the State of Tennessee and shall be and become a part of the indebtedness secured hereby.

If any Imposition, together with interest thereon, is not paid promptly when due or within a period of cure allowed above, or if after said Owner fails to pay any other sums due as above provided, or further, fail to reimburse the Trustee or Association within thirty (30) days from the date of the Trustee's or Association's payment of such sums, this trust conveyance shall remain in full force and effect, and the said Trustee or his successor in trust is hereby authorized and empowered, upon giving twenty (20) days' notice by three (3) publications in any daily or weekly newspaper published in Maury County, Tennessee, to sell said Lot at the front door of the Courthouse in said County to the highest bidder for cash at public outcry, free from the equity of redemption, statutory rights of redemption, homestead, dower, and all other exemptions of any kind which are hereby expressly waived; and the said Trustee or his successor in trust, is authorized and empowered to execute and deliver a deed to the purchaser at such foreclosure sale. The Association may bid at any sale under this trust conveyance. The Trustee may at any time after default and the payment of any of the above described indebtedness enter and take possession of said Lot and shall only account for the net rents actually received by said Trustee. It is further agreed that in the event the Trustee fails, before selling said Lot as herein provided, to enter and take possession hereof, the purchaser shall be entitled to immediate possession of said Lot upon delivery to him by the Trustee of a deed for said Lot. In case of sale hereunder, the Trustee shall apply the proceeds as follows:

- a. to the payment of all costs, charges and expenses of executing this conveyance and enforcing said lien as herein provided, together with reasonable attorney's fees for advice or for instituting and defending any litigation which may arise on account of the execution of this conveyance or the enforcement of said lien, together with the expenses and costs of any such litigation,
- b. to the payment of all taxes which may be unpaid upon said Lot,
- c. to the payment of all unpaid Impositions herein secured,

d. the residue, if any, to be paid to the order of said Owners or their representatives or assigns.

In the event of the death, absence, inability, or refusal to act of said Trustee at any time when action of the foregoing powers and trusts may be authorized, or for any other reason, the lawful owner and holder of said lien is hereby authorized and empowered to name and appoint a successor in trust to execute this trust by an instrument in writing to be recorded in the Register's Office for Maury County, Tennessee, and title therein conveyed to the above named Trustee shall be vested in said Successor Trustee. The Trustee is authorized to appoint an attorney-in-fact to conduct in his stead and on his behalf and with the same power possessed by said Trustee as granted herein any and all foreclosure sales authorized above.

11. Priority of Lien. The lien described in this Article shall be subordinate to the lien of any Mortgagee under a recorded first mortgage or deed of trust encumbering any such Lot. In the event any Mortgagee becomes the Owner of such Lot after foreclosure thereof, or conveyance by deed in lieu of foreclosure, trustee's deed, or the like, such Mortgagee shall become subject to the lien reserved herein for the purpose of securing all Impositions becoming due from and after the date such Mortgagee accepts a deed to said Lot.

12. Mortgage Protection Clause. No breach of the covenants, conditions, or restrictions herein contained for the enforcement of any lien provisions herein shall defeat or render invalid the lien of any prior mortgage given in good faith and for value, but said covenants, conditions and restrictions shall be binding upon and effective against any Owner whose title is derived through foreclosure or other judicial sale or in lieu of such of any prior mortgage.

13. Each Owner shall indemnify and hold harmless each of the other Owners and the Association from any liability arising from the claim of any lien claimant or judgment debtor against the lot of any other Owner or of the Common Area. The Association or any affected Owner may enforce this obligation that includes reasonable costs and attorney fees in the manner of a special assessment or by action at law including all rights granted to the Association under Article V.

14. Notwithstanding the prior provisions of this Article V, the Declarant shall be exempt from all assessments unless Declarant constructs a residence on any lot in which case Declarant shall be subject to the same assessments as other owners within the Development.

ARTICLE VI

ARCHITECTURAL CONTROL COMMITTEE

1. Designation of Committee. The Association shall have an Architectural Control Committee (the "Committee") which shall consist of three Members who shall be natural persons. The Members of the Committee shall be appointed and be subject to removal at any time by the Developer until the termination of the Class B Membership, and thereafter by the Association's Board of Directors. The Committee shall designate an individual as its Secretary, and all communications with the Committee shall be conducted through the Secretary.

2. Approval of Plans and Architectural Review Committee.

a. No construction, reconstruction, remodeling, alteration or addition to any structure, building, fence, wall, driveway, path or other improvement of any nature on any lot shall be constructed or undertaken without obtaining the prior written approval of the Board of Directors through the Architectural Review Committee appointed by the Board as to the intended location of same and as to its plans and specifications showing the nature, shape, height, materials and such other specifics as may be

required including its architectural style. For this purpose, the Board of Directors shall establish an architectural committee composed of three (3) or more Members appointed by the Board which shall have full authority to review and act upon requests for approvals of such requests. As a prerequisite to consideration for such approval, and prior to the beginning of the contemplated work, the applicant must submit a set of plans and specifications with a written request for their approval. The Architectural Review Committee shall be the sole arbiter of same and may withhold approval for any reason including purely esthetic considerations. In the event the Board, or its designated Architectural Review Committee fails to approve or disapprove the plans for design and location within forty-five (45) days after they have been submitted, approval will not be required and this section will be deemed to have been fully complied with. Upon approval being given, construction shall commence within ninety (90) days thereafter, and shall be processed to completion promptly and in strict compliance with the approved plans; otherwise the approval shall be void. Each Owner acknowledges that the decor, color scheme, landscaping, and design of the property has been selected in such a manner as to be consistent and harmonious with other lots and residences in the Subdivision and agrees to maintain and perpetuate the visual harmony of the properties.

b. Prior to the formation of the Architectural Review Committee, the Declarant or his successors and assigns shall constitute or may appoint a person or persons to act as the Architectural Committee.

3. Design Criteria. In carrying out the functions of the Committee, and in order to insure uniformity of quality of the Improvements located within the Development, the Committee may prepare, but is not required to, a statement of design criteria which shall be observed in the construction of all Improvements within the Development (the "Design Criteria"). If prepared, the Developer and, after the termination of the Class B Membership, the Association, reserves the right to modify and amend the Design Criteria from time to time as it deems appropriate based upon changes and innovations in construction methods and techniques.

4. Deleted Intentionally.

5. Limited Effect of Approval of Plans. The approval of the Committee of an Owner's Plans for the construction of Improvements upon any Lot is not intended to be an approval of the structural stability, integrity or design of a completed improvement or the safety of any component therein but is required solely for the purpose of insuring compliance with the covenants contained herein and further to insure the harmonious and orderly architectural and aesthetic development and improvement of the Lots contained within the Development. Notice is hereby given therefore to any future occupant of any completed Improvement and all invitees, visitors and other persons who may from time to time enter or go on or about such completed Improvements, that no permission or approval granted by the Committee, the Developer or the Association with respect to the construction of Improvements pursuant to this Declaration shall constitute or be construed as an approval of the structural stability of any building, structure or other Improvement and no liability shall accrue to the Developer, the Committee or to the Association in the event that any such construction shall subsequently prove to be defective.

ARTICLE VII

IMPROVEMENT, SETBACK AND USE RESTRICTIONS

1. Improvement Restrictions. In addition to the requirements of Article VI above concerning compliance with the architectural review authority of the Committee, the following restrictions apply to Improvements;

a. Minimum setback requirements on the Plat shall be observed. The Developer

reserves the right to approve the location of each residence upon the Lot and to relocate the same, within the setback lines and/or building areas established by the Plat, in such manner as it shall be deemed, in its sole discretion, to be in the best interests of the overall Development and in furtherance of the goals set forth herein.

b. No residence upon any Lot may be occupied prior to approval of the Committee.

c. No lot may be used for any purpose except for the construction and maintenance of a residential building, and no such residential structure on any such lot shall be designed, constructed or used for more than one family.

d. No lot shall be resubdivided, but shall remain as shown on the recorded plat and not more than one residence building may be constructed or maintained on any one lot. A slight variance in the property lines may be made by adjacent owners, but not for the purpose of subdividing into more lots.

e. No noxious or offensive operations shall be conducted or maintained on any lot and nothing shall be constructed, reconstructed or kept on any lot, which may constitute an annoyance or nuisance to the neighborhood.

f. No animals or livestock of any kind shall be allowed or maintained on any lot, except that dogs, domestic cats, or other household domestic pets may be kept, provided that they are not kept for commercial purposes. No poultry of any kind or description shall be allowed or maintained on any lot at any time for any purpose.

g. No trailer, mobile home, modular home, tent, garage, barn, or other outbuilding shall be erected or used as either a temporary or permanent residence.

h. The developers of this subdivision, or their assigns, or the Architectural Review Committee, or its designees, reserve the right to enter upon any lot for the purpose of cutting grass, trimming trees and shrubs or generally cleaning up such lot if the same reasonably requires, charging the expense thereof to the owner thereof, which shall become a lien on the lot.

i. No sign of any kind shall be displayed on any lot except one non-illuminated sign of not more than four square feet advertising the property for sale.

j. All yard areas and landscape easements must be maintained in a neat and orderly fashion.

k. The minimum square feet of heated living area in houses shall be 1500 square feet excluding porches and garages. Front entry garages are permissible; provided, however, there must be an attached one-car garage under roof.

l. Also, dwellings must have a twenty percent brick front exterior finish, and a brick veneer foundation on all sides. Horizontally installed vinyl siding may comprise the remaining sides in accordance with standards set by Developer. Dwellings on slab foundations are permitted, but must have brick veneer on any block foundation. All garage doors must be of the highest aesthetic quality and design and the owner shall be required to install and maintain an operational garage door opener, and all garage doors shall remain closed, except for actual ingress or egress therein. There shall be no detached garages or other accessory buildings constructed or located on the premises without written approval from Architectural Review Committee (other than one dog house if same receives unanimous approval of the

committee). All storage or out buildings are to be site built to match the exterior of the home. Also, any storage or out building shall be screened by 6' fence.

m. Any structure which is preassembled or already constructed and which a lot owner desires to move onto a lot covered by these restrictions must receive the prior unanimous approval of the Architectural Review Committee (sometimes hereinafter and the hereinabove referred to as "the Committee"), which approval may be withheld on the subjective grounds that the structure does not conform to the character and general atmosphere of the subdivision, even though said structure may meet all minimum square footage and other requirements.

n. (i.) No building shall be constructed or maintained on any lot (i) in any reserved drainage utility or landscape easement area; or (ii) closer to the street than the setback line as shown on the recorded plat; unless authorized by Architectural Review Committee and Board of Zoning Appeals where applicable.

(ii.) Once construction has commenced, it shall proceed diligently. Owner is responsible for maintaining a neat and orderly construction site.

o. (i.) The only fences which shall be permitted on lots shall be those erected with the express prior written approval of the Committee, which is charged to ensure that said fences conform to the general character and atmosphere of the neighborhood. The Committee may require, as a condition of approval, the use of hedges or other greenery as screening for the fence. All fences must be maintained in good repair, and landowners agree to abide by reasonable requests for repairs and maintenance as may be made by the Architectural Review Committee. Any fences on the said lots shall be made of brick, wrought iron, vinyl or wood and shall not exceed six feet in height and shall not extend beyond the front building line. Wooden fences are to be constructed of redwood, cedar or other treated wood materials of similar quality. All fences facing the street should be built with the finished side facing the street.

(ii.) On all lots except corner lots, no fence shall be permitted between the front of the building or setback line and the street. On all corner lots, no fence shall be permitted between either building or setback line and either street. In the event a landowner incorporates any utility, landscape or drainage easement shown on the recorded plat of Crooked Creek, within the boundaries of a fence, the inclusion of this area shall be done in such a manner so as not to interfere with any drainage on or other use of said easement.

p. All driveway entrances from the street to each lot shall conform to the following standards: The entrances from the street to each lot shall be sixteen (16) feet in width with a concrete apron running back three (3) feet from the entrance at street and tapering back to no less than twelve (12) feet in width to garage entry. The driveway including any turn around area must be constructed of concrete. A temporary gravel drive shall be constructed from the street to the side of the proposed dwelling before or at the time construction of said dwelling is commenced.

q. No dwelling shall be constructed on any lot closer than ten (10) feet to either side of lot line or within the side setback lines as shown on the plat of the subdivision.

r. All dwellings constructed on any lot shall have a full masonry or slab foundation.

s. All swimming pools are to be of in-ground construction. No aboveground swimming pools are allowed.

t. No lot owner may construct or place any dwelling, outbuilding, clothes line, fence or any other structure, pen or enclosure, on the lot owner's property without the prior written approval by the Architectural Review Committee of the elevation or exterior design, colors, location and building material. Playground sets and trampolines are permitted without obtaining Architectural Review Committee so long as they are reasonably maintained and placed behind the home. It is the intent of these restrictions that this committee shall ensure a uniform, aesthetically pleasing subdivision without the utilization of garish colors or architectural designs. The Architectural Review Committee is empowered to waive provision of these restrictions for good cause shown; provided, however, that this power shall not extend to reducing the minimum square footage as specified in paragraph 9 hereof.

u. All equipment, garbage cans, service yards, woodpiles or storage piles shall be kept screened by adequate planting or fencing so as to conceal from the view of neighboring houses and streets. All rubbish, trash or garbage shall be regularly removed from the premises and shall not be allowed to accumulate thereon.

v. No exterior television or radio antennae of any sort or satellite reception dishes shall be placed, allowed, or maintained upon the front roof of any dwelling or upon the front or side yard of any lot, and no antenna or satellite dish shall exceed the height of the peak of the roof lines of the dwelling on any lot.

w. No boat, trailer, all-terrain vehicle, or motor home or other recreational vehicle of any kind shall be kept other than in garage or in the rear yard, screened from the view of neighbors and streets. No commercial vehicle of any kind shall be kept other than in garage, rear yard or other screened from the view of the neighbors and streets. No abandoned vehicles shall be stored on the premises.

x. No building material or any kind or character shall be placed or stored upon any of said lots until the owner is ready to commence construction of improvements. Building materials shall not be placed or stored on the premises.

y. Sales trailers or model homes with flags and signs shall be permitted as an aide to the builder and/or developer in the sale of new homes and/or lots. Use of garage in model home as sales center will be permitted.

z. No basketball goals will be permitted in the side or front yards.

aa. All setbacks must meet minimum governmental restrictions.

bb. All mailboxes must be the uniform design established by the Developer.

cc. Lot owners are responsible to ensure sidewalks are installed by the builder of any homes within the Development in accordance with the standards adopted by the Developer.

dd. The Developer or its assigns reserves the right to enter upon any lot for the purpose of cutting grass and cleaning up such lot if the same reasonably requires, charging the expense thereof to the lot owner, which expense shall be come a lien upon the lot.

ee. Children of residents or their guests shall not be permitted in drainage ditches during wet weather.

ff. Roof pitch must be no less than 6' x 12'.

- gg. Exposed metal fireplace chimneys are prohibited.
- hh. No outside clotheslines or other apparatus for the drying of clothes shall be permitted.
- ii. Lot owners are prohibited from obstructing the free flow of storm surface water drainage and/or diverting, and/or changing such drainage flow in any manner resulting in damage or hazard to any other lot owner.

2. Maintenance

- a. All Lots, together with the exterior of all Improvements located thereon, shall be maintained in a neat and attractive condition by their respective Owners.
- b. In the event any Owner shall fail to maintain the Improvements situated upon his Lot in a manner satisfactory to the Association, the Association may upon the vote of at least two-thirds of the Board of Directors and after ten (10) days notice in writing to the offending Owner during which time said Owner has continued to fail to commence the correction of the matter in question, may enter upon said Lot and perform the maintenance of the Improvements itself. The cost of such maintenance shall be added to and become a part of the assessment to which such Lot is subject and the Owner of such Lot shall be personally liable for the cost thereof.

3. Further Use Restrictions.

- a. No Owner shall use its Lot in such a manner as to create a nuisance. No Owner shall commit waste upon any Lot without the Development.
- b. No wrecked vehicle or vehicles in a non-functional condition or vehicles without proper registration shall be parked on any Lot or upon any of the Common Areas. No house trailers, mobile homes, modular homes, or shall be permitted within the Development.
- c. No animals, livestock, poultry of any kind shall be raised, bred, pastured or maintained on any Lot except household pets which shall be kept in reasonable numbers as pets for the sole pleasure of the occupants, but not for any other purpose or use. No such household pets shall be permitted to the extent they become a nuisance to neighboring Lot Owners. No pets shall be permitted outside the boundaries of the Owner's Lot unless accompanied by their owners and on a leash. The Board, or any individual resident, may take appropriate measures to insure compliance with this provision, including without limitation, having the animal picked up by the appropriate governmental authorities.
- d. No Owner shall cause or allow any use of his Lot that results in noise which disturbs the peace and quiet of the Development. This restriction includes, without limitation, dogs whose loud and frequent barking, whining or howling disturbs other Lot Owners, exterior music systems or public address systems, and other noise sources which disturb other Owners' ability to peacefully possess and enjoy their Lots.
- e. No Owner shall permit or cause the escape of such quantities of dense smoke, soot, cinders, noxious acids, fumes, dust, or gases as to interfere with the use and enjoyment by other Owners of their Lots.
- f. No house or other structure on any Lot shall be used for any business or purpose. Each Owner shall refrain from any act or use of his Lot which could reasonably cause

embarrassment or discomfort or annoyance to the neighborhood. No noxious, offensive or illegal activity shall be carried out upon any Lot.

g. Each Owner shall observe all governmental building codes, health restrictions, zoning restrictions and other regulations applicable to his Lot. In the event of any conflict between any provision of such governmental code, regulation or restriction and any provision of this Declaration, the more restrictive provision shall apply.

h. Preassembled structures for residential purposes shall not be permitted even though they may meet the minimum square footage requirements and all other requirements.

i. The pursuit of hobbies or other inherently dangerous activities including without limitation the assembly and disassembly of motor vehicles or other mechanical devices, the shooting of firearms, fireworks, or other pyrotechnic devices of any type or size, and other such activities shall not be allowed upon any Lot.

j. All driveway entrances from the street to each lot shall conform to the following standards: The entrances from the street to each lot shall be eleven feet (11') in width tapering back to no less than twelve feet (12') in width. The eleven foot (11') apron shall extend to the inside edge of the sidewalk and said apron is to be of broom finish concrete only or asphalt.

ARTICLE VIII

EASEMENTS

1. General. A perpetual easement as shown on the plats is reserved on each lot for the construction and maintenance of utilities, such as drainage, electricity, gas, water main, sewage, etc., and no structure of any kind shall be erected or maintained upon or over said easement. It is understood and agreed that all easements granted herein, or by deed, or identified in the recorded plat of Crooked Creek, may be used to service additional subdivision sections within all sections of Crooked Creek.

2. Emergency. There is hereby reserved without further assent or permit, a general easement to all policemen and security guards employed by Developer or Association, firemen, ambulance personnel, garbage collectors, mailmen, utility personnel, delivery service personnel and all similar persons to enter upon the Development or any portion thereof which is now or hereafter made subject to this Declaration in the performance of their respective duties.

3. Easements Over Common Areas. The Plat designates certain areas for roads, utilities, drainage, Common Areas, and recreational areas. The easements so designated on the Plat encumber the Lots as shown on the Plat and are hereby established as perpetual and irrevocable easements. Said easements are granted and reserved for the use and benefit in common of all owners in the Development and their agents, servants, family members and invitees. No Owner shall have the right to restrict, impede or take any action in any way to prohibit or limit the use in common by all Owners of said easements. However, use of the easements and Common Areas shall be subject to and governed by provision of this Declaration and the by-laws, rules and regulations of the Association.

4. Easements for Utilities. Easements for installation of utilities and drainage facilities are reserved as shown on the recorded Plat and as set forth herein or as required by later amendments. Within these easements, no structure, planting or other material shall be placed or permitted to remain which may interfere with the installation and maintenance of utilities, or which may change the direction or flow of drainage channels in the easements, or which may obstruct or retard the flow of water

through drainage channels and easements.

5. Common Areas. The Common Area consists of drainage facilities, the entrance way and sign, and a playground area; all of which shall be maintained by the Association.

6. Association Functions. There is hereby reserved to Declarant, any successor to Declarant, and the Association, or the duly authorized agents, representatives and managers of the Association, such easements as are necessary to perform the duties and obligations of the Association as are set forth in this Declaration and any other Crooked Creek documents.

7. Ingress and Egress. In addition, there is reserved to Declarant for the use and benefit of any adjoining property that has been added as a new section to Crooked Creek or is intended to be added as a new section, a right of ingress and egress over the streets, a right to attach to and use sewer and utility easements and such other easements as may be necessary to develop said property.

8. Covenants Running with Land. Each of the easements provided for in this Declaration shall be deemed to have been established upon the recordation of this Declaration, and shall thenceforth be deemed to be covenants running with the land for the use and benefit of the lots and units, and Common Areas as the case may be, superior to all other encumbrances applied against or in favor of any portion of the properties which is the subject of this Declaration.

9. Subject to Prior Utility Easements. Notwithstanding anything herein expressed or implied to the contrary, this Declaration shall be subject to all easement heretofore or hereafter granted by Declarant for ingress or egress and for the installation and maintenance of utilities, sewers, television cables, drainage, and similar facilities that are necessary or appropriate for the development of the properties.

10. Utility Easements, Duties and Rights. The rights and duties of the Owners of lots with respect to sanitary sewers and water, electricity, television cables, gas and telephone, shall be governed by the following:

a. Whenever sanitary sewer house connections and/or water house connections or electricity, television, gas or telephone lines are installed within the properties, which connections or any portion thereof lie in or upon lots owned by others, then the Owners of the lot served by said connections, shall have the right, and are hereby granted, an easement to the full extent necessary therefor, to enter upon said lots or to have the utility company enter upon the lots within the properties in or upon which said connections, or any portion thereof lie, to repair, replace and generally maintain said connections as and when the same may be necessary.

b. When sanitary sewer house connections and/or water house connections or electricity, television cables, gas or telephone lines are installed within the properties, which connections serve more than one (1) lot, the Owner of each lot served by said connections shall be entitled to full use and enjoyment of such portions of said connections as service his lot.

ARTICLE IX

SALE OR LEASE OF LOTS

1. Sales, Resales and Advertising. No signs shall be permitted on any lot except one, non-illuminated sign advertising the house or lot for sale or rent not exceeding four (4) square feet in size.

ARTICLE X

INSURANCE

1. Casualty Insurance. The Association shall keep all insurable improvements and fixtures on the Common Area insured against loss and damage by fire for the full insurable replacement cost thereof, and shall obtain insurance against such other hazards and casualties as the Association may deem desirable as well as a general liability insurance policy covering all Common Areas with coverage of at least One Million Dollars (\$1,000,000.00) for bodily injury or property damage for any single occurrence as well as coverage for any legal liability that results from lawsuits related to employment contracts in which the Association is a party. All policies shall provide that they may not be cancelled or substantially modified without ten (10) days written notice to all insureds including the mortgagees if any. The Association shall also insure any other property whether real or personal, owned by the Association, against loss or damage by fire or casualty and such other hazards as the Association may deem desirable, with the Association as the owner and beneficiary of such insurance. all casualty, liability and fidelity bond coverage shall be in such manner and is such amount as required by the Federal National Mortgage Association (FNMA), and their requirements thereto as set forth in Sections 501-504, FNMA Lending Guide, are adopted herein by reference. Any insurance coverage with respect to the Common Area or otherwise shall be written in the name of, and the proceeds thereof, shall be payable to the Association. Insurance proceeds shall be used by the Association for the repair or replacement of the property for which the insurance was carried. Premiums for all such insurance carried by the Association are common expenses included in the common assessments made by the Association.

2. Replacement or Repair of Property. In the event of damage to or destruction of any part of the Common Area improvements, the Association shall repair or replace same from the insurance proceeds available. If such insurance proceeds are insufficient to cover the cost of repair or replacement of the property damaged or destroyed, the Association may make a special assessment against all owners to cover the additional cost of repair or replacement not covered by the insurance proceeds, in addition to any other common assessments made against such lot Owner.

3. Other Insurance. The Association may also maintain and pay for insurance policies or bonds that are appropriate for the protection and benefit of the Association, Members of the Board and any standing Committee, tenants or guests, including, but without limitations, workers' compensation, malicious mischief, and performance of fidelity bonds.

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

5. Hazard, flood, Homeowners and Fire Insurance. Each Owner shall obtain and maintain in effect fire and appropriate damage and physical loss insurance, all in an amount equal to the then current full replacement value of each residence and improvement owned by such Owner, which may

be established from time to time by the Board or the Association by resolution. Such additional insurance requirements may be set forth in agreements or other undertakings which the Board or Association may enter into with or for the benefit of holders or insurers of mortgages secured upon portions of the properties.

6. Obligation to Repair and Restore.

a. Subject only to the rights of an institutional holder of the first mortgage lien on the damaged lot, insurance proceeds from any insurance policy covering a lot shall be first applied to the repair, restoration, or replacement of such residence. Each Owner shall be responsible for the repair, restoration, or replacement of each residence owned by such Owner pursuant to the terms hereof. Any such repair, restoration or replacement shall (subject to advances and changes in construction techniques and materials generally used in such construction and in currently generally accepted design criteria) be generally harmonious with the other Crooked Creek residences, and reconstruction must be consistent with plans approved by the Architectural Committee. Such repair and restoration will be commenced as soon as possible.

b. If the proceeds of insurance are insufficient to pay for the cost of repair, restoration, or replacement of a residence or improvement, the Owner of such residence shall be responsible for the payment of any such deficiency necessary to complete the repair, restoration or replacement.

7. Association Rights. If any Owner fails to obtain the insurance required in this Article, or fails to pay the premiums therefor when and as required or fails to otherwise perform the obligations of an Owner under this Article, the Association may (but shall not be obligated to in any manner) obtain such insurance, make such payments for any such Owner, and/or perform such obligations, and add the cost of such payments or performance, as a special assessment, to the assessments of such Owner and enforce the payment of the assessment in a like manner as a general assessment.

8. Proof of Insurance. Each Owner shall provide the Association with a copy of an appropriate insurance policy and a paid receipt thereof, showing that the Owner has proper hazard, fire, flood and homeowner's insurance coverage. Failure to so provide such insurance proof on an annual basis or at such other times as the Association may reasonably require will be construed as a default of the obligations under this Article, and the Association may take whatever reasonable steps it deems necessary, including the procurement of insurance on said residence, with the Owner to be liable for such procurement as set forth above. All such insurance shall contain a provision for the notification of the Crooked Creek Homeowner's Association, and each mortgage holder named in the mortgage clause, at least ten (10) days prior to the cancellation, or substantial change, of coverage. Nothing herein shall be construed so as to require the Association to procure, insure or be a guarantor that insurance is procured or in force on any lot.

9. Notice to First Mortgagees. In the event of substantial damage to or destruction of any part of the Common Elements, the institutional holder of any first deed of trust or mortgage on a lot will be entitled to timely written notice of any such damage or destruction and no provision of any document establishing the Property will entitle the Owner of a lot or other party to priority over such institutional holder with respect to the distribution to such lot of any insurance proceeds.

ARTICLE XI

EXTERIOR MAINTENANCE

1. Maintenance of, repairs to and replacements to the Common Elements shall be the responsibility of and shall be furnished by the Association. The cost of maintenance of, repairs to and replacements to the Common Elements shall be part of the common expenses, subject to the By-Laws, Rules and Regulations of the Association. If, due to the act or neglect of a lot Owner, or of his agent, servant, tenant, family member, invitee, licensee or household pet, damage shall be caused to the Common Elements, to the sidewalks, or to a lot owned by others, or maintenance, repair or replacement are required which would otherwise be a common expense, then such lot Owner shall pay for such damage or such maintenance, repair or replacements, as may be determined by the Association, to the extent not covered by the Association's insurance or sufficient proceeds are not collected from the insurance carrier or to the extent any such claim raises insurance premiums.

In addition to the utility and maintenance easements as may appear on the Plat, the authorized representatives of the Association, Board or of the Managing Agent with approval of the Board, shall be entitled to reasonable access to the individual lots as may be required in connection with the preservation of any individual lot in the event of an emergency, or in connection with maintenance of, repairs or replacements of the Common Elements or any equipment, facilities or fixtures affecting or serving other lots and the Common Elements or to make any alteration required by any governmental authority.

2. It will be the responsibility of each lot owner to maintain their own mailbox in keeping with the specific design approved by the Developer.

3. Each lot Owner is responsible for all exterior maintenance on his own lot. Each owner shall repair, maintain or replace all exteriors on any building in a good and husbandlike manner. Additionally, all landscaping, plants, shrubs, driveways, walks, yards, sidewalk adjacent to the street, etc., shall be maintained in a neat, orderly condition and in a good state of repair and maintenance. All exterior maintenance, including painting, shall be done in the color, method and design that is suitable and approved by the Architectural Committee. The Architectural Committee can base its decisions solely on esthetic considerations.

ARTICLE XII

ANNEXATION AND/OR ADDITION OF OTHER AREA TO PROPERTY

1. General. Declarant or his successors and assigns, shall be allowed to annex additional property by way of sections to Crooked Creek without the consent of the Association or its Members over any mortgagees or other lien holders; (other than those holding mortgages and liens on the real property being annexed) by the recordation of a supplementary Declaration as provided herein. Upon such annexation, the Association shall take whatever measures are necessary to add such annexed property and lots into the regime on an equal basis with the original property included hereunder.

2. Membership in Association. Upon the recording of any supplementary Declaration, those lot Owners contained therein shall become Members of the Association obtaining all rights due Members of the Association and becoming liable for all assessments and fees as set forth herein and/or in the supplemental Declaration.

3. Common Area. All Common Areas in any annexed property will be deeded to the Association in fee simple to be held in accordance with this Declaration.

ARTICLE XIII

GENERAL PROVISIONS

1. Duration. The covenants, conditions and restrictions contained herein shall be appurtenant to and run with the land and shall be binding upon all Owners and parties hereinafter having an interest in any of the Development, and all parties claiming under them, until January 1, 2055, at which time they shall be automatically extended for successive periods of ten (10) years each, unless a majority of the votes attributable to Lots in the Development are cast in favor of a proposition to change, amend or revoke the restrictions in whole or in part at a duly called meeting of the Association within the final one (1) year of the term of this Declaration, as it may have been extended. Each purchaser or subsequent grantee of any interest in any property now or hereafter made subject to this Declaration, by acceptance of a deed or other conveyance therefor, thereby agrees that the covenants and restrictions of this Declaration may be extended as provided in this Article XIII, Section 1.

2. Amendment. The covenants and restrictions contained in this Declaration may be amended unilaterally by the Developer, without joinder of any Owner, for a period of fifteen (15) years from the date hereof. Thereafter, any amendment of this Declaration will require the affirmative vote of at least two-thirds (2/3) of the Votes entitled to be cast by the then Members of the Association, (both Class A and Class B) at a duly called meeting of the Association at which a quorum is present. Any such amendment shall not become effective until the instrument evidencing such change has been filed of record. Every purchaser or subsequent grantee of any interest in any property now or hereafter made subject to this Declaration by acceptance of a deed or other conveyance therefor, thereby agrees that the covenants and restrictions of this Declaration may be amended as provided herein.

3. Enforcement. All restrictions herein may be enforced by Developer, its successors and assigns until the termination of the Class B Membership, or by the Association acting by and through its Board, or by the Architectural Review Committee, by proceeding at law or in equity against the Person violating or attempting to violate any covenant or covenants, either to restrain the violation thereof or to recover money damages, together with reasonable attorneys' fees and court costs. Furthermore, after the termination of Developer's Class B Membership in the Association, in the event the Association fails to act to enforce any restriction contained herein, any Owner of any Lot may enforce these restrictions as aforesaid against any other Owner. Notwithstanding the foregoing, the covenants contained in Article VIII hereof regarding the Developer's option to purchase Lots shall be enforceable only by Developer and not by its successors or assigns unless said rights are specifically assigned thereby Developer in writing.

4. Partial Invalidity. Any invalidation of any one or more of these restrictions by judgment, court order, or statute, for failure on the part of Developer or its successors or assigns to enforce any of said restrictions, shall in no way affect any of the other provisions hereof or be deemed as a waiver of the right to enforce such restrictions at any time after the violation thereof. Invalidation of any one or more of these restrictions by judgment or court order shall neither affect any of the other provisions not expressly held to be void nor the provisions so void in circumstances or applications other than those expressly invalidated, and all such remaining provisions shall remain in full force and effect together with the provisions ruled upon as they apply to circumstances other than those expressly invalidated.

5. Abatement. In the event that any Owner violates any of the terms or conditions of this Declaration and fails to cure the same within ten (10) days after written notice thereof, then Developer, in addition to any other rights and remedies provided for herein, shall have the express right, privilege and license to enter upon any Lot to take any reasonable action to cure such violation, and all reasonable costs thereof shall be at the expense of the Owner of such Lot and shall be payable upon demand by Developer,

including reasonable attorney fees.

6. Notice. All notices required or permitted hereunder shall be in writing and effective when deposited in the U.S. mail, postage prepaid, addressed to any Owner at the address of the Lot owned by such Owner, or addressed to the Developer as follows:

A-1 HOME BUILDERS, INC.
Attn: Brandon Robertson
256 Seaboard Lane, Suite G-103
Franklin, TN 37067

or such other address as Developer may, by notice to each of the Owners, designate.

7. Headings and Binding Effect. Headings have been inserted only for convenience and are in no way to be construed as defining, limiting, extending or otherwise modifying or adding to the particular paragraphs to which they refer. The covenants, agreements and rights set forth herein shall be binding upon and inure to the benefit of the respective heirs, executors, successors and assigns of the Developer and all persons claiming by, through or under Developer.

8. Exoneration of Developer. Each Owner of any Lot in the Development, or any other party having an interest in any portion of the Development, expressly agrees that no duty or obligation is imposed upon Developer to enforce or attempt to enforce any of the covenants or restrictions contained herein, nor shall Developer be subject to any liability of any kind or nature whatsoever resulting out of any claim by any third party asserting that Developer failed to enforce the same.

IN WITNESS WHEREOF, the Developer has caused this Declaration of Protective Covenants, Conditions and Restrictions to be duly executed this 22 day of May, 2017.

A-1 HOME BUILDERS, INC.

By: Brandon Robertson
Title: President

STATE OF TENNESSEE

ss.:

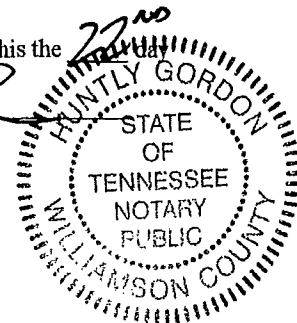
COUNTY OF MAURY

Before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, Brandon Robertson, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon his oath, acknowledged himself to be an Officer of A-1 HOME BUILDERS, INC., the within named Developer, a Tennessee Corporation, and he as such Officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by himself as such Officer.

WITNESS MY HAND and official seal at my office on this the 22 day of May, 2017.

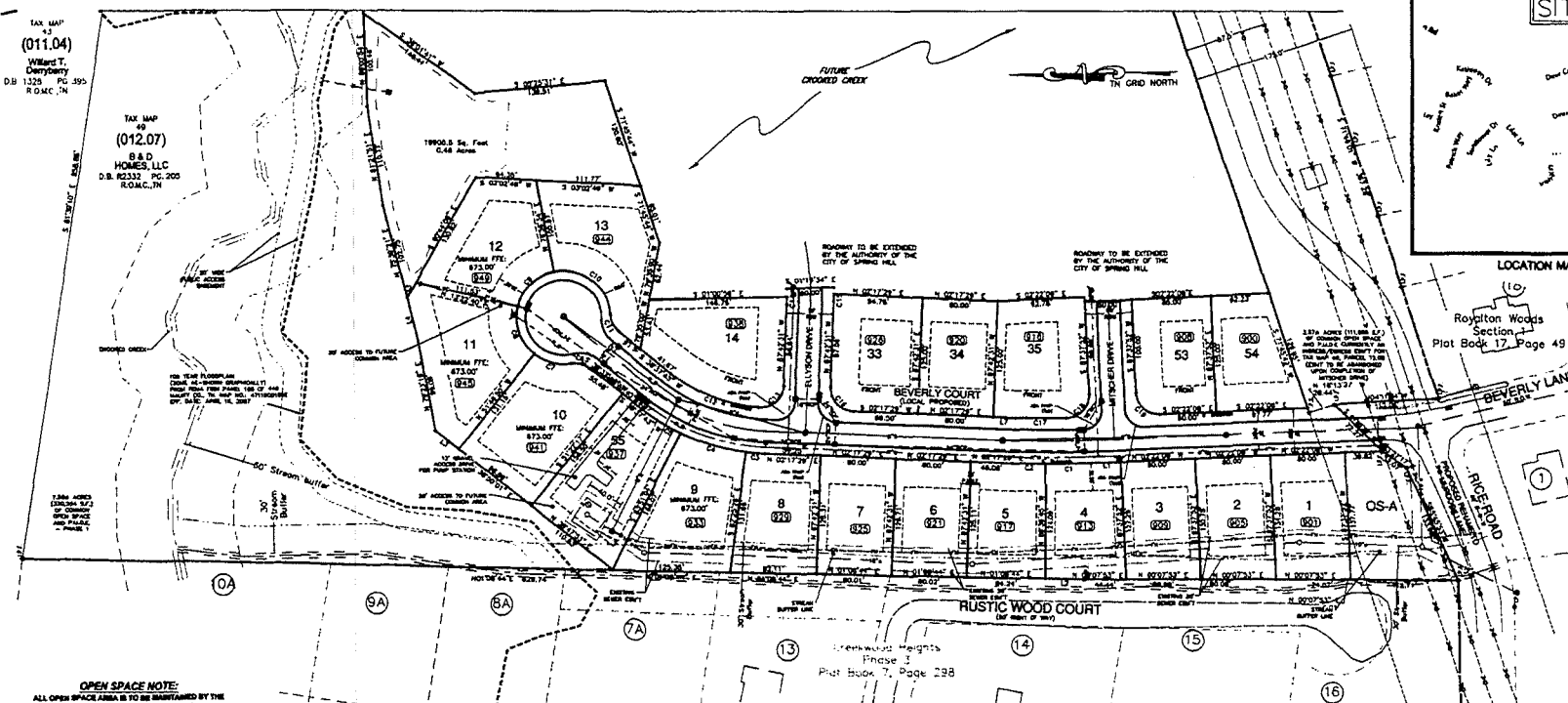
Notary Public

My commission expires: 29 July 18

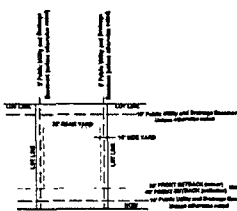


LOT 1 THRU 14, 33 THRU 35, 53 & 54 - 7.98 ± ACRES TOTAL

MATCH LINE SEE SHEET 2 of 2



OPEN SPACE NOTE:
ALL OPEN SPACE AREA IS TO BE MAINTAINED BY THE
HOMEBOWNERS ASSOCIATION, CREATED FOR THE PURPOSE OF
MAINTAINING ALL COMMON OPEN SPACE AND GROUNDS
INCLUDING THE DETENTION AREAS AND PUBLIC UTILITY AND
ORANGEVALE BARRIERS AT 1170 S.I. AVENUE ON THIS PLAT.

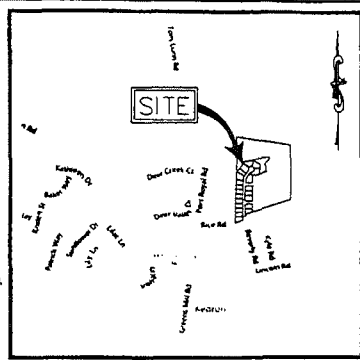


CROOKED CREEK
TYPICAL LOT LAYOUT

[illegible]

	Adjoining Property Line		Edge of Water
	Subject Property Line		Fish / Green Contour Line
	Easement Line		Minor Sublot Line
	Bulleting Sublot Line		Major Contour Line
	Centerline		Rail Line
	Edge of Pavement		Sentinel Sensor Line
	Edge of Gravel		Water Line
	Force Line		Storm Sewer Line
	Landscape		Overhead Utility Line
	Miscellaneous / Tree Site		Overhead Cable Line

LOT	SQ. FT.	ACRES	ROAD NAME
1	10,862	0.25	NEVELY COURT
2	10,609	0.24	NEVELY COURT
3	10,623	0.24	NEVELY COURT
4	10,423	0.24	NEVELY COURT
5	10,513	0.21	NEVELY COURT
6	10,513	0.21	NEVELY COURT
7	10,200	0.23	NEVELY COURT
8	11,125	0.26	NEVELY COURT
9	14,008	0.32	NEVELY COURT
10	14,771	0.34	NEVELY COURT
11	14,453	0.33	NEVELY COURT
12	14,439	0.31	NEVELY COURT
13	14,439	0.31	NEVELY COURT
14	14,808	0.34	NEVELY COURT
15	13,479	0.27	NEVELY COURT
16	10,000	0.23	NEVELY COURT
15	12,386	0.28	NEVELY COURT
15	15,481	0.36	NEVELY COURT
16	10,450	0.23	NEVELY COURT
16	14,745	0.34	NEVELY COURT
16-1A	11,952	0.27	OPEN SPACE

[illegible]

LOCATION MAP - SCALE: 1:1000

WESA
WEST ENGINEERS & SURVEYORS

WES ENGINEERS & SURVEYORS
CIVIL ENGINEERS & LAND SURVEYORS
2000 W. 10TH AVE.
DENVER, CO 80202
PHONE 303.733.2200
WWW.WESA-ENGINEERS.COM

CROOKED CREEK SUBDIVISION - SEC 1
BEVERLY COURT - SPRING HILL, TENNESSEE

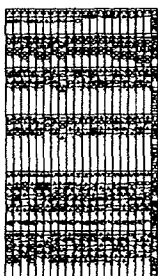
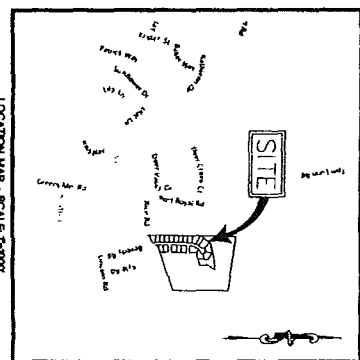
[illegible]

LOT 1 THRU 14, 33 THRU 35, 53 & 54 - 7.98 ± ACRES TOTAL



WORK TIME

CURVE DATA

[illegible]

LOCATION MAP - SCALE 1"=1000'

- [illegible]

03/23/2017 - 08:00 AM
47002525

7/10/2018
LONG ACAL
PLANTATION 18715
PLANT BOOK: P21
PAGE: 180



Client
Brenden Robertson
B & D Homes, LLC
3224 Baker Lane
Franklin, TN 37064

WES
ENGINEERS & SURVEYORS

WES ENGINEERS & SURVEYORS
CIVIL ENGINEERS & LAND SURVEYORS
2406 NASHVILLE HIGHWAY
COLUMBIA, TN 38401
PHONE 800-368-2329
www.wesengineers.com