

SUPPLEMENTAL AND AMENDED DECLARATION

PROTECTIVE COVENANTS

RIVERBEND SUBDIVISION

RIVERBEND SUBDIVISION - PHASE 2

RIVERBEND SUBDIVISION - PHASE 3

THE BLUFFS, SECTION ONE

AT THUNDER HOLLOW

RECITALS

1. Lake Properties, Inc., a Tennessee corporation, hereinafter referred to as "Developer", is the developer of the resort community formerly known as "Boardwalk" and is now known and referred to as "Thunder Hollow".

2. In establishing such resort community, it is Developer's intent to subdivide certain areas into lots to be sold and use for single family residential purposes. As survey plats of these areas are recorded in the Register's Office, Cumberland County, Tennessee, Developer intends to subject the lots identified on the plats to the same covenants and restrictions which have already been established for previously subdivided single family residential purpose lots.

3. Developer executed and recorded its Declaration of Covenants and Restrictions for Thunder Hollow Development. This Declaration is dated September 15, 1987, and is recorded in the Register's Office of Cumberland County, Tennessee in Deed Book 344, page 540. The provisions of this Declaration are subject to being made applicable to various types of developed areas in the community. (For purposes of brevity and clarity, the Declaration referenced in this recital will hereafter be referred to in this instrument as the "Declaration").

4. Developer has also executed and recorded its Supplemental Declaration of Protective Covenants applicable to subdivided lots to be used for single family residential purposes.

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This instrument prepared by:
LOONEY & LOONEY, ATTYS (C1-LPI-#2)
Crossville, Tennessee 38557

This Supplemental Declaration is dated September 15, 1987, and is recorded in the Register's Office of Cumberland County, Tennessee in Deed Book 344, page 566. Since that time, the provisions of this Supplemental Declaration has been made applicable by Developer to lots subsequently subdivided. (For purposes of brevity and clarity, the Supplemental Declaration referenced in this recital will hereafter be referred to in this instrument as the "Supplemental Declaration").

5. Developer has now subdivided or permitted to be subdivided three (3) more areas into lots to be used for single family residential purposes. The areas are identified as follows:

- (a) Riverbend Subdivision, Phase 2, as shown on plat of same of record in the Register's Office of Cumberland County, Tennessee in Plat Book 9, page 174.
- (b) The Bluffs, Section One, as shown on plat of same of record in the Register's Office of Cumberland County, Tennessee in Plat Book 9, page 267.
- (c) Riverbend Subdivision, Phase 3, as shown on plat of same of record in the Register's Office of Cumberland County, Tennessee in Plat Book 9, page 413.

6. By virtue of the provisions of the Declaration and Supplemental Declaration, Developer has the right to subject the lots in the three subdivisions referred to in Paragraph No. 5 above, to the restrictions and covenants of the Declaration and Supplemental Declaration. Developer, by this instrument, confirms that it has done so, and this instrument shall be liberally construed to accomplish and carry out Developer's intent.

7. In addition, Developer has the right to amend the Declaration or the Supplemental Declaration. Upon the execution of the Supplemental Declaration, it was Developer's intent to provide that any residence constructed upon any lot shall contain a minimum

of 2,000 square feet of finished and heated floor space. Through mistake and inadvertence, this provision was omitted and Developer intends, by this instrument, to amend the Supplemental Declaration so as to add said 2,000 square foot minimum requirement as part of the Protective Covenants.

WITNESSETH:

NOW, THEREFORE, for and in consideration of the Recitals, and in accordance with the provisions of the Declaration and Supplemental Declaration, Developer, by these presents, declares that all of the lots subdivided in the areas captioned, Riverbend Subdivision, Phase 2, The Bluffs, Section One, and Riverbend Subdivision, Phase 3, in the Thunder Hollow Development, as shown on plats of said subdivision recorded in the Register's Office of Cumberland County, Tennessee in Plat Book 9, page 174, Plat Book 9, page 267, and Plat Book 9, page 294, respectively, shall be sold and shall hereafter be used subject to all of the same protective covenants and restriction provisions contained and set out in the following two Declarations:

(1) Declaration of Covenants and Restrictions, Thunder Hollow Development, dated September 15, 1987, recorded in the Register's Office of Cumberland County, Tennessee in Deed Book 344, pages 540-565, inclusive.

(2) Supplemental Declaration, Protective Covenants, Riverbend Subdivision at Thunder Hollow, dated September 15, 1987, recorded in the Register's Office of Cumberland County, Tennessee in Deed Book 344, pages 566-578, inclusive.

The provisions of the above referenced documents are incorporated herein by reference and made a part hereto by reference as if set out verbatim. The conveyance of any lot shown or identified on the above referenced subdivision plats shall be construed to be conveyed expressly subject to this instrument and to the Declaration and Supplemental Declaration recorded in the

Register's Office of Cumberland County, Tennessee in Deed Book 344, pages 540-566, respectively.

This shall also confirm that the not-for-profit corporation called "Riverbend Subdivision Property Owners Association" shall constitute the "First Tier Association" for all property owners in Riverbend Subdivision, and The Bluffs subdivision. Owners of lots in any of the three subdivision plats committed to date to single family purpose uses shall be the members of Riverbend Subdivision Property Owners Association.

For and in additional consideration of the Recitals and in accordance with the provisions of the Declaration and the Supplemental Declaration, Developer, by these presents, amends the Supplemental Declaration as follows:

AMENDMENT NO. 1

Item No. 6 (on the third page of the Supplemental Declaration) is amended to add a provision requiring that each dwelling shall contain a minimum of 2,000 square feet of finished and heated floor space. Item No. 6, as amended, shall read as follows:

6. Single Family Dwellings Only. All lots shall be used and occupied solely and exclusively for private residence purposes by a single family, including the family servants, and no other one single family, private residence purpose building, hereinafter for convenience called "DWELLING" shall be erected, reconstructed, placed or suffered to remain thereon. No dwelling shall be constructed on any lot, not shall any dwelling be allowed to remain on any lot after construction, unless it contains a minimum of two thousand (2,000) square feet of finished and heated floor space, exclusive of porches, patios and garages.

IN WITNESS WHEREOF, Lake Properties, Inc., for itself, its successors and assigns, has executed this instrument by

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its duly authorized officer, on this 21 day of Feb.,
1995.

LAKE PROPERTIES, INC.

William V. Papaik Pres.
BY
WILLIAM V. PAPAİK, PRESIDENT

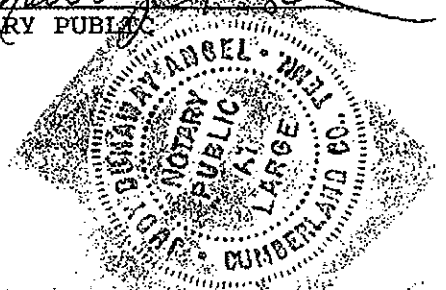
State of Tennessee)
County of Cumberland)

Before me, the undersigned authority, a Notary Public in and for said State and County, personally appeared William V. Papaik, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be President of Lake Properties, Inc., a corporation, and that 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 seal of office this 21 day of Feb., 1995.

My commission expires: 9-24-97

Judy Graham Swallows
NOTARY PUBLIC



State of Tennessee, County of CUMBERLAND
Received for record the 12 day of
MAY 1995 at 4:42 PM. (RECH-137703)
Recorded in official records DEED
Book D487 Page 43-47
Notebook 9 Page 170
State Tax \$.00 Clerks Fee \$.00
Recordings \$ 20.00, Total \$ 20.00
Register of Deeds JUDY GRAHAM SWALLOWS
Deputy Register VELMA DAUGHERTY

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