VW.; INSTRUMENT WAS PREPARED BY AND TO BE RETURNED TO:
L. KELLY DA41S - JONES., OSTEEN, JONES & ARNOLD
POST OFFICE BOX 800 - 206 EAST COURT STREET
iltNESVILLE, GEORGIA 31313 (912) 876-0111

DECLARATION OF CONDOMINIUM
STEWART PINES CONDOMINIUMS

THIS DECLARATION is made by LIBERTY CONSTRUCTION, INC., a Georgia corporation with its principal place of business and office on St. Simons Island, Glynn County, Georgia (hereinafter referred to as "Declarant").

WITNESSETH:

WHEREAS, Declarant owns certain real property in Hinesville, Liberty County, Georgia, being more particularly described on Exhibit "A", attached hereto and incorporated herein and made a part hereof by reference thereto; and

WHEREAS, Declarant desires to submit certain hereinafter described property to the condominium form of Ownership pursuant to the provisions of the "Georgia Condominium Act," as the same is in effect on the date hereof (O.C.G.A. § 44-3-70 through § 44-3-116, as amended, hereinafter referred to as the "Act"), the terms, conditions and provisions of which are incorporated herein by express reference, and subject to the terms and conditions hereinafter set forth; and

WHEREAS, Declarant will construct one (1) Building containing twelve (12) residential units described in Exhibit "B", attached hereto and made a part hereof by this reference (which portion of the land, together with the improvements to be constructed thereon, shall be

Article 1. Condominium Name. The name of the condominium shall be STEWART PINES CONDOMINIUMS.

Article 2. Definitions. Except as provided herein, the definitions set forth in the Act shall apply to this Declaration and all other condominium documents. In addition to the definitions contained in the Act, the following definitions shall apply to this Declaration and all other condominium documents covering the Phase I Property described on Exhibit "B" attached hereto and shall apply to any other Phases submitted under the terms hereof.

(a) "Board" shall mean the Board of Directors of the STEWART PINES HOMEOWNERS' ASSOCIATION, INC., which is a non-profit corporation of the unit owners established pursuant to the Act, to this declaration and to the bylaws of the Association.

(b) "Building" shall mean the composite of all units comprising the single structure. The unit or building is identified and located on plats and plans attached hereto and as hereafter provided by amendment to this declaration.

(c) "Common Elements" shall mean the common areas and facilities as defined in the Act and in this declaration, Association, and bylaws and amendments to same.

(d) "Common Expenses" shall mean the common expenses as defined in the Act, in this declaration, Association and bylaws and amendments to same.

(e) "Condominium" is that form of ownership established by the provisions of the Act.

(f) "Condominium Documents" shall include this Declaration, the Articles of Incorporation of the Association and the bylaws of STEWART PINES HOMEOWNERS' ASSOCIATION, INC., all other exhibits attached hereto and all other documents, rules, and regulations promulgated pursuant to the authority created herein and by the Act, as said documents shall be amended from

time to time.

(g) "Submitted Property" shall include the lands described in Exhibit "B" attached hereto and :any other lands submitted under the terms hereof, and the building and all other improvements thereon which are or may hereafter be used in connection with the ownership and use of said land improvements as condominium property.

(h) "STEWART PINES HOMEOWNERS' ASSOCIATION, INC. " shall mean a nonprofit corporation organized under the laws of the State of Georgia, whose members shall be unit owners, and which unit owners will automatically become members of the Association upon becoming a unit owner. STEWART PINES HOMEOWNERS' ASSOCIATION, INC. is hereinafter sometimes referred to as "Association. "

(i) "Foreclosure" shall include the exercise of a power of sale contained in any deed to secure debt or other instrument conveying security title to the unit.

(j) "Lease" shall include all leases, sub-leases and rental contracts, whether oral or written.

(lc) "Majority", except where otherwise provided by the Act, the Articles of Incorporation of the Association, or the bylaws, shall mean the number of unit owners, or their proxies, entitled to cast fifty-one (51%) percent or more of the total votes of the Association in accordance with the voting rights as determined by the Act, this declaration, Association and bylaws and amendments thereto.

(1) "Mortgage" shall include a deed to secure debt or other instrument conveying security title to a unit.

(m)"Mortgagee" shall include any grantee or holder of a deed to secure debt or other instrument conveying security title to a unit.

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(n) 'Plat" shall mean the plat of the buildings and Submitted Property referred to in the Act, which plat is attached as Exhibit " G", incorporated herein, which bear the statement of a registered surveyor.

(o) "Apartment Unit" and "Apartment" shall be synonymous with the term "unit" as used in the Act and in the boundary described in this Declaration and exhibits attached hereto as may hereafter be amended. Apartment Unit may hereafter sometimes be referred to as "unit".

(p) "Condominium Property" shall include the lands described in the attached Exhibit "B", attached hereto and the buildings and all other improvements thereon which are or may hereafter be used in connection with the ownership and use of said land improvements as condominiuni property.

Article 3. The Buildings. The exterior walls of the building are frame construction with exterior covering to be horizontal lap siding. The interior walls are gypsum board on wood studs. The roof is on wooden framing with Class A aerated shingles. The building is constructed on concrete monolithic slab foundation with concrete flooring on the first floor. Each unit has separate heating, air-conditioning, and lighting. Each unit has individual plumbing, and has individual water cut-off but condominium property has a master meter for all water used by unit owners 'in connection with the condominium property. Each unit is connected to common sewer and water lines.

Article 4. Apartment Units.

4.01 *Unit Information.* Attached hereto, incorporated herein and made a part hereof by reference thereto is Exhibit "G", being a plat of the buildings and submitted property constituting the Stewart Pines Condiminium Project and indicating all apartment units in the buildings in Phase 1, Phase 2, Phase 3, Phase 4, and Phase 5, together with their unit designations.

4.02 *Unit Boundaries.* The boundaries of each unit are as described in Exhibit "I-I" attached hereto and shown on the plans.

4.03 *Unit Identification.* Prior to the first conveyance of any unit there, will be filed for

record in the Office of the Clerk of the Superior Court of Liberty County, Georgia, with this declaration a verified statement of a registered architect or licensed professional engineer certifying that the Floor Plans fully and accurately depict the layout, location, number/letter identification and dimensions of the buildings and the units therein to be conveyed. Said plats, together with such plats as may have been filed prior thereto, shall further describe the buildings and units contained therein including the number of stories, the number of units contained in each building, the principal materials of which the buildings and units are constructed, the approximate area of each, the number of rooms, immediate common area to which it has access and such other data as may be necessary for its proper identification.

Article 5. Common Elements. The common elements consist of the entire condominium property, including all parts of the buildings not included in the units and not separate facilities as shown on the plans and as described herein, and includes, without limitation, tie following:

(a) The remainder of the land described in Exhibit "B" which is not included in the unit and not designated as a limited common element;

(b) All driveway areas and all parking areas;

(c) All central and appurtenant equipment for services such as power, lights, telephone, gas and water which are not separate facilities;

(d) All sewer pipes serving more than one unit;

(e) All service and maintenance facilities and spaces;

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(0 All walks, curbing, and access paving, shrubbery, trees, and other landscaping; and

(g) All other parts of the condominium property and all appurtenances and installations in the building or on the condominium property intended for common use or necessary or convenient to the existence, operation, maintenance and safety of the condominium property.

Article 6. Limited Common Elements. Each unit owner shall have an exclusive easement to the outdoor storage area and the fences screening the storage area, if any, as shown on the condominium floor plans to be recorded in Plat Section VIAk, Page ck office of the Clerk of Superior Court of Liberty County, Georgia. The reservations herein set forth and the easements created shall not be enlarged, diminished, or varied by any custom, practice, or usage, and shall be deemed to be conveyed and transferred with the unit to which it is assigned, even though not specifically referred to in the deed or other instrument conveying or transferring titles of such unit or creating security interest in such unit.

Article 7. Ownership of Common Elements. The common elements shall be for the common use of all unit owners. Each unit shall include an equal undivided interest in said common elements. The percentage of interest assigned to the respective units can be changed only by the consent of all unit owners expressed in an amendment to this Declaration, provided, however, that each owner of a residence, by acceptance of a deed therefore, consents and agrees to the alteration of said allocation at such time, if any, as the Phase 2 Property or the Phase 3 Property or the Phase 4 Property or the Phase 5 Property is submitted by the Declarant to the provisions of this declaration as provided for in this declaration and, in furtherance thereof, each such owner irrevocably appoints the Declarant as his attorney-in-fact for the purpose of further evidencing such consent and agreement should the Declarant determine same to be necessary or desirable. Each undivided interest is to be conveyed with the unit to which it is assigned, and is included as a part of the title to such unit. It cannot be separated from the unit to which it is assigned and cannot be separately conveyed or transferred nor used as security in any manner; it shall be deemed to be conveyed or transferred with the unit to which it is assigned even though not specifically referred to in the deed of conveyance or other instrument conveying or transferring title to such unit or creating a security interest therein. The common elements shall remain undivided and no right shall exist to Partition except as provided in the Act, this Declaration, Association and bylaws as they now exist or as they may hereafter be amended.

Article 8. Purpose of Property and Use Restrictions.

8.01. *Purpose.* The purpose of the property is to provide residential housing, parking,

and recreational facilities for unit owners, their respective families, tenants, guests and servants.

8.02 *Uses.* The units and common areas and facilities shall be occupied and used as *follows:*

(a) No commercial business shall be permitted within the property.

(b) There shall be no obstruction of the common areas and facilities. Except in the case of designated storage areas, nothing shall be stored in the common areas and facilities without the prior written consent of the Board of Directors.

(c) Nothing shall be done or kept in any unit or in the general or limited common areas and facilities which shall increase the rate of insurance on the general or limited common areas and facilities without the prior written consent of the management committee. No owner shall permit anything to be done or kept in the unit or in the general or limited common areas and facilities which will result in the cancellation of insurance of any unit or any part of the general or limited common areas and facilities, which would be in violation of any law. No

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waste will be committed of the general common areas and facilities or limited common areas and facilities.

(d) No sign of any kind shall be displayed to the public view from any unit or from the general or limited common areas and facilities without the prior written consent of the Board of Directors.

(e) No animals, livestock or poultry of any kind shall be raised, bred, or kept in any unit or in the general or limited common areas and facilities; except that dogs, cats or other household pets may be kept in units, subject to rules and regulations adopted by the Board of Directors.

(f) No noxious, dangerous or offensive activity shall be carried on in any unit or in the

general or limited common areas and facilities, nor shall anything be done therein which may be or become an annoyance or nuisance to other owners.

(h) Nothing shall be altered or constructed in or removed from the general or limited co on areas and facilities, except upon the prior written consent of the Board of Directors.

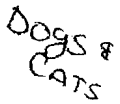
8.03 *Adoption of Rules.* The Board of Directors is authorized to adopt rules for the use of the general or limited common areas and facilities, and prescribe penalties for any violation thereof, and shall furnish such rules in writing to the owners, who shall be bound thereby. Such rules and regulations shall be binding upon the owners, their families, visitors, guests, servants, employees, lessees, licensees, invitees, successors and assigns until and unless they are overruled and canceled in a regular or special meeting of the Association by the affirmative vote of two-thirds (2/3) majority of the unit owners.

*8.04 *No Alteration by Encroachments.* None of the rights and obligations of the owners created herein, or by the deeds conveying the condominiums, shall be altered in any way by encroachments *due* to settlement or shifting of structures or any other cause. There shall be valid easements for the maintenance of said encroachments so long as they shall exist; provided, however, that in no event shall a valid easement for encroachment be created in favor of an owner or owners if said encroachment occurred due to the willful conduct of said owner or owners.

8.05 *Development & Construction Access.* Declarant, and persons it may select, shall have the right of ingress and egress over, upon, and across the general and limited common areas and facilities and the right to store materials thereon and make such other use thereof as may be reasonably necessary incident to construction, development, and sales of the condominiums and operation of the *units* and common areas and facilities in connection with the Stewart Pines Condominiums and the overall development of which the property is a part. Declarant and its agents shall retain the right to *use* of the sales office, and model units and the general and limited common areas and facilities in connection therewith during the period of development and sale of the Stewart Pines Condominiums, including additional phases of development.

8.06 *Nuisances.* No nuisance shall be allowed upon the condominium property, nor

any use or practice not originally contemplated in the uses and purposes hereinabove set forth which would be the source of any annoyance to unit owners or an interference with the peaceful possession and proper use of the condominium property by unit owners. All parts of the condominium property, including units, shall be kept in a clean and sanitary condition and no rubbish, refuse or garbage shall be allowed to accumulate or any fire hazard allowed to exist. No unit owner shall make or permit any use of his or its unit or make any use of the common elements or limited common elements which will violate the provisions of the condominium documents or any insurance policy covering the condominium property.



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8.07 *No Unlawful Use.* No improper, offensive or unlawful use shall be made of any part of the condominium property, and all applicable laws, zoning ordinances and regulations of all governmental bodies shall be observed. The responsibility and expense of meeting the requirements of governmental bodies which require maintenance, modification or repair of the condominium property shall be the same as the responsibility for maintenance and repair of the property unless necessitated by the misuse, misconduct, neglect or specific use of the unit owner, in which case such expenses shall be assessed against such owner.

Article 9. Property Rights.

9.01 *Development Plan.* STEWART PINES CONDOMINIUMS will be developed in the following manner:

•(a)·Oeneral. The Declarant shall construct or cause to be constructed on the Phase Property residential building containing twelve (12) residences. In the event that the

Declarant should submit the Phase 2 Property or the Phase 3 Property or the Phase 4 Property or the Phase 5 Property to the provisions of this Declaration pursuant to and in accordance with the option set forth in subparagraph (b) of this Section 9.01, the Declarant shall construct or cause to be constructed on said Phase 2 Property a residential building containing twelve (12) residences, on said Phase 3 Property a residential building containing eight (8) residences, on said Phase 4 Property a residential building containing twelve (12) residences, on said Phase 5 Property a residential building containing four (4) residences. Each of said residences shall be constructed substantially in accordance with the master plot plan and architectural plans entitled "STEWART PINES CONDOMINIUMS" prepared by Usserty-Rule Architects and P.C. Simonton & Associates. That portion of said architectural plans which constitutes floor plan, or some representation thereof, shall be filed for record, simultaneously with the filing of this Declaration in the Office of the Clerk of the Superior Court of Liberty County, Georgia. s, The Declarant expressly reserves the right to alter the location and composition of said buildings as shown on the master survey; provided, however, that the total number of residences contemplated within any particular phase shall remain unchanged; and further provided, however, that the composition of said buildings will be of comparable quality to the composition of the buildings contemplated hereunder. As and when the construction of each of said buildings is completed and prior to the first conveyance of a residence contained therein there will be filed for record in the Office of the Clerk of Superior Court of Liberty County, Georgia, an amendment to this Declaration to which shall be attached a verified statement of a registered architect or licensed professional engineer certifying that the supplement plat being filed simultaneously therewith, together with such plans as may have been filed prior thereto, fully and accurately depict the layout, location, number/letter identification and dimensions of the buildings and residences described in said amendment as built. Said amendments and supplemental plats, together with such plans as may have been filed priOr thereto, shall further describe the buildings and residences contained therein including the number of stories and basements, the number of residences contained in each building, the principal materials of which the buildings and residences are constructed,

the approximate area of such residence, the number of rooms, immediate common area to which it has access and such other data as may be necessary for its property identification. All of the property, except that on which residences shall have been constructed as evidenced by said supplemental plats, shall be common area.

(b) Option to Submit Additional Property. The Declarant hereby reserves unto himself the option, to be exercised at its sole discretion, to submit the Phase 2 Property or the Phase 3 Property or the Phase 4 Property or the Phase 5 Property to the provisions of this Declaration and thereby cause said Phase 2 Property or the Phase 3 Property or the Phase 4 Property or

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Phase 5 Property to be and become a part of STEWART PINES CONDOMINIUMS. This option may be exercised by the Declarant only upon the execution by him of an amendment to this Declaration which shall be filed for record in the Office of the Clerk of Superior Court of Liberty County, Georgia, not later than seven (7) years from the date hereof. Any such amendment shall expressly submit the Phase 2 Property or the Phase 3 Property or the Phase 4 Property or the Phase 5 Property to all of the provisions of this Declaration and the Bylaws of the Association, a copy of which is attached hereto as Exhibit "I" and, by reference, made a part hereof, as either or both may then be amended. Upon the exercise, if any, of this option, the provisions of this declaration shall then be understood and construed as embracing the Phase 1 Property and the property submitted together with all improvements then constructed or to be constructed thereon. Should this option not be exercised within the term specified, it shall in all respects expire and be of no further force and effect. In such event, the Declaration shall not be obligated to impose on the Phase 2 Property or the Phase 3 Property or the Phase 4 Property or the Phase 5 Property any covenants, conditions or restrictions the same as or similar to those contained herein.

9.02. *Residence.* Each residence, together with its undivided interest in the common area, shall for all purposes constitute real property which may be owned in fee simple and which may be conveyed, transferred and encumbered in the same manner as any other real property, subject to the provisions of this declaration. Each owner shall be entitled to the exclusive ownership and possession of his residence, subject to the provisions of the Act and this declaration. Subject to the following, each residence shall include all of the space within the boundaries thereof. The lower horizontal boundary shall the unfinished flooring and the upper horizontal boundary shall be the unfinished ceiling. The vertical boundaries shall be the unfinished interior walls as shown on the supplemental plat(s) provided for in this Declaration and the architectural floor plans which shall be filed for record, simultaneously with the filing of this Declaration, in the Office of the Clerk of Superior Court of Liberty County, Georgia; provided, however, that all attachments to the exterior walls of a residence which are part thereof, which protrude beyond said boundaries and which were constructed in conformity with the architectural plans and specifications, shall be deemed to be included within said boundaries. All conduits, pipes, ducts, plumbing, wiring and other facilities for the furnishing of utility services to one or more other residences and/or the common area are common area and are excluded from a residence although located, in part, within the boundaries thereof. Each owner of a residence, by acceptance of a deed therefore, agrees that he has had full opportunity to inspect and examine the residence thus acquired by him and waives any claim or demand which he might otherwise have had against the Declarant or any other person whomsoever as a result of any discrepancy between the residence as it then exists and as it is described in this Declaration, the master plat plan, the supplemental plats and the architectural plans and specifications. The ownership of each residence shall include, and there shall pass with each residence as appurtenances thereto whether or not separately described, all of the right, title and interest of a residence owner in the property, which shall include but not be limited to an undivided interest in the common area, membership in the Association and an undivided interest in the funds and assets held by the Association.

9.03 *Common Area.* Ownership of the common area shall be by the owners as tenants in common. Each unit shall include an equal undivided interest in and to said common area.

The equal undivided interest Allocated to each unit as specified in this Declaration may be altered only by the consent of all owners (or such lesser number of owners as may hereafter be prescribed by the Act) expressed in a duly recorded amendment to this Declaration; provided, however, that each owner of a residence, by acceptance of a deed therefore, consents and

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agrees to the alteration of said allocation at such time, if any, as the Phase 2 Property or the Phase 3 Property or the Phase 4 Property or the Phase 5 Property is submitted by the Declarant to the provisions of this Declaration as provided for in this Declaration and, in furtherance thereof, each such owner irrevocably appoints the Declarant as his attorney-in-fact for the purpose of further evidencing such consent and agreement should the Declarant determine same to be necessary or desirable. The percentage of undivided interest of each owner in the common area is appurtenant to the residence owned by him. No appurtenance may be separated from the residence to which it appertains and such appurtenance shall be deemed to be conveyed or encumbered or to otherwise pass with the residence whether or not expressly mentioned or described in a conveyance or other instrument describing the residence. The common area shall remain undivided and no owner nor any other person shall bring any action for partition or division of the whole or any part thereof except as provided in the Act and in this declaration. Each owner and the Association may use the common area for the purposes for which they are intended, but no such use shall enter or encroach upon the lawful rights of the other owners.

9.04. The Declarant need not add all or any portion of the additional land to the condominium; however, the Declarant may add portions of the additional land to the condominium and may do so at different times; such portions as are added to the condominium shall be substantially as set forth on the attached plat and marked Exhibit "G".

9.05. The approximate location of improvements that may be located on the additional land are shown on the attached plat designated Exhibit "G"; however, Declarant reserves the right to change the location of such improvements if required to achieve the best development in the opinion of the Declarant.

9.06. The improvements to be placed on the additional lands shall contain no more than twelve (12) residential condominium units in Phase 2, no more than eight (8) residential condominium units in Phase 3, no more than twelve (12) residential condominium units in Phase 4, and no more than fouir (4) residential condominium units in Phase 5.

9.07. Upon the additional land and the portions thereof, Declarant may construct recreational and service amenities for the purpose of serving this condominium and the condominium as expanded by the additional land.

9.08. The improvements to be placed on the additional land will be compatible with the improvements located within the rest of the condominium and will be of the same or similar quality of construction and materials, and the architectural style will be substantially identical to that of the improvements located within the rest of the condominium.

9.09. Other improvements to be placed on the additional land shall be limited to parking, recreational, commercial, and service facilities.

9.10. The units to be created in the improvements on the additional land will be substantially identical to the units in the project; however, the Declarant reserves the right to change the size, design, and mix of the units in order to meet requirements of the market.

9.11. The Declarant reserves the right to create limited common areas and facilities within a portion of the additional land and to designate common areas and facilities therein which may subsequently be assigned as limited common areas and facilities for the purpose of making parking spaces and such other traditional type of limited common areas 'and facilities as the Declarant may *see* fit.

9.12. Declarant reserves the right to create convertible land within any portion of the additional land which may be made a part of the expanded condominium and to convert

the same into units and/or limited common areas and facilities, and to determine the types, sizes and maximum number of such units and/or limited common areas and facilities, provided,

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appropriate supplements to this declaration and the floor plans are filed and construction is commenced within the time periods otherwise permitted.

Article 10. Model Units and *Sales* Office. Declarant and Declarant's duly authorized agents, representatives, and employees shall have the right to maintain model units and a sales office on land within the project, and to use the model units and sales office during the period that units in the present of subsequent phases remain unsold. No more than two model units and one sales office will be constructed and maintained by Declarant in Phase 1. Declarant and its agents further reserve the right to construct and maintain model units and a sales office in subsequent phases of the project, with no more than two models and one sales office in each phase.

Article 11. Reservation of Easement to Facilitate Creation of Improvements on Land Within Project and on Additional Land. Declarant and persons it may select, shall have the right of ingress and egress over, upon and across the general and limited common areas and facilities or any additional land which may hereafter be added to the project in accordance with the provisions of Article 7, and the right to store materials thereon and make such other use thereof as may be reasonably necessary incident to construction, development, and sales of the condominiums and operation of the units and common areas and facilities in connection with the STEWART PINES CONDOMINIUMS and the overall development of which the property is a part. Declarant and its agent shall retain the right to use the sales office and model units and the general and limited common areas and facilities in connection therewith during the period of development and sale of the STEWART PINES CONDOMINIUMS, including additional phases of development.

Article 12. Easements and Rights of Access.

12.01 *Encroachments.* If any portion of the common elements now encroaches upon any unit, or if any unit now encroaches upon any other unit or upon any portion of the common elements, as a result of the construction of the building, or if any such encroachment shall occur hereafter as a result of settling or shifting of the building, a valid easement for the encroachment and for the maintenance of the same shall exist so long as the building shall stand. In the event a building or any portion thereof shall be partially or totally destroyed as a result of fire or other casualty, or as a result of condemnation or eminent domain proceedings, and then rebuilt, encroachments of parts of the common elements upon any unit, or of any unit upon any other unit or upon any portion of the common elements or limited common elements due to such rebuilding shall be permitted and valid easements for such encroachments and the maintenance thereof shall exist so long as the building shall stand.

12.02 *General Easements.* Each unit owner shall have an easement in common with the other owner or owners of the other unit or units to use all pipes, ducts, wires, cables, conduits, chutes, utility lines and other physical facilities which are common elements serving the owner's unit. Each unit shall be subject to an easement in favor of the other owner or owners to the use of such pipes, ducts, wires, cables, conduits, chutes, utility lines or other physical facilities which are common elements serving the condominium property. A general easement for the benefit of all unit owners is reserved through the condominium property including units, as may be required for installation, maintenance, repair or replacement of pipes, ducts, wires, cables, conduits, chutes, utility lines or other physical facilities which may now or hereafter become common elements necessary to adequately serve the condominium property.

12.03. *Inspection and Maintenance.* Any member of the Board, or any other person authorized by the Board, shall have the right of access to all common elements and to each unit for the purposes of inspection, maintenance, repair or replacement of any part of the condominium property. Provided, however, that except in the case of emergency such

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access to a unit shall not be exercised without reasonable notice to the unit owner and all attempts will be made to make such entry and repairs, et cetera, at a reasonable and convenient time to the owner.

12.04. *Use and Restrictions.* The use of the condominium property shall be in accordance with the following provisions so long as the condominium exists:

(a) Apartment Units. Each of the apartment units shall be occupied as a residence for single-family residential purposes, and are restricted to such use. Each unit may be leased or rented by the unit owner.

(b) Common Elements. The common elements shall be used only for the purposes for which they are intended in the furnishing of services and facilities for the enjoyment of the unit owners.

(c) Nuisances. No nuisance shall be allowed upon the condominium property, nor any use or practice not originally contemplated in the uses and purposes hereinabove set forth which would be the source of any annoyance to unit owners or an interference with the peaceful possession and proper use of the condominium property by unit owners. All parts of the condominium property, including units, shall be kept in a clean and sanitary condition and no rubbish, refuse or garbage shall be allowed to accumulate or any fire hazard allowed to exist. No unit owner shall make or permit any use of his or its unit or make any use of the common elements or limited common elements which will violate the provisions of the condominium documents. or any insurance policy covering the condominium property.

(d) No Unlawful Use. No improper, offensive, or unlawful use shall be made of any part of the condominium property, and all applicable lawi, zoning ordinances, and regulations of all governmental bodies shall be observed. The responsibility and expense of

meeting the requirements of governmental bodies which require maintenance, modification or repair of the condominium property shall be the same as the responsibility for maintenance and repair of the property unless necessitated by the misuse, misconduct, neglect or specific use of the unit owners, in which case such expenses shall be assessed against such owner.

(e) Regulations and Rules. Regulations and rules concerning the use of condominium property may be made and amended from time to time by the Board. Copies of such regulations and rules shall be maintained by the secretary of the Association and furnished to all unit owners and mortgagees upon request, Such regulations and rules shall be binding upon the owners, their families, visitors, guests, servants, employees, lessees, licensees, invitees, successors and assigns until and unless they are overruled and canceled in a regular or special meeting of the Association by the affirmative vote of two-thirds (2/3) majority of the unit owners.

Article 14. Insurance and Casualty Losses.

14.01 *Insurance*. The Board of Directors or its duly authorized agent shall have the authority to and shall obtain insurance for all of the improvements on the property (with the exception of improvements and betterments made by the respective unit owners at his expense and further excluding title insurance, which shall be expense of the owner) against loss or damage by fire or other hazards, including extended coverage, vandalism and malicious mischief, in an amount sufficient to cover the full replacement cost of any repair or reconstruction In the event of damage or destruction for any such hazard. The policy shall also include comprehensive general liability insurance with a minimum limit of $1,000,000.00. It shall also be left up to the Directors to purchase director's and officer's liability coverage with a minimum limit of $1,000,000.00. The Board of Directors shall also obtain a liability insurance policy or policies in compliance with the provisions of Ga. Code Ann., Section 85-1639e, as the same now exists or as the same may hereafter be amended. All

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such insurance coverage obtained by the Board of Directors shall be written in the name of the Association as Trustees for each of the unit owners in such proportions as the Board of Directors shall determine which determination shall be based on the annual insurance review provided for in this section. Such insurance shall be governed by the following provisions:

(a) Companies: All policies shall be written with a company licensed to do business in the State of Georgia, and holding a rating of A - Class 12.

(b) Beneficiaries: All policies shall be for the benefit of unit owners and their mortgagees as their interests may appear.

(c) Certificates: Provision shall be made for the issuance of a certificate of insurance to each owner and his mortgagee, if any, which shall specify the proportionate amount of such insurance attributable to the particular owner's unit.

(d) Policies: A copy of all policies and endorsements thereto shall be deposited with the Board of Directors or with the Insurance Trustee appointed by the Board.

(e) Adjustments: Exclusive authority to adjust losses under policies hereafter in force on the property shall be vested in *the* Board of Directors or its duly authorized agent; provided, however, that no mortgagee having an interest in such losses may be prohibited from participating in the settlement negotiations, if any, related thereto.

(t) Contribution: In no event shall the insurance coverage obtained and maintained by the Board of Directors hereunder be brought into contribution with insurance purchased by individual owner or their mortgagees.

(g) Additional Insurance: It shall be the individual responsibility of each owner at his own expense to provide as he sees fit, title insurance on his individual unit, comprehensive personal liability insurance, theft or other insurance coverage covering improvements, betterments, and personal property damage and loss.

(h) Insurance Review: The Board of Directors shall conduct an annual insurance review which shall include a replacement cost appraisal, without respect to depreciation, of all improvements on the property (with the exception of improvements and betterments made by the respective owner at their expense) by one or more qualified

building cost estimators.

(i) Policy Provisions: The Board of Directors or its duly authorized agent shall be required to make every effort to secure insurance policies that will provide for the following: (i) a waiver of subrogation by the insurer as to any claims against the Board of Directors, its duly authorized agent, the owners and their respective servants, agents and employees; (ii) a waiver of its right to repair or reconstruct instead of paying cash by the insurer; (iii) that the policies on the property cannot be canceled, invalidated or suspended on account of the conduct of any director, officer, or employee of the Association or its duly authorized agent without the prior demand in writing delivered to the Association to cure the defect and the allowance of a reasonable time thereafter within which the defect may be cured by the Association, its agent, or any owner or mortgagee; and (iv) that any "other insurance" clause in the master policy excludes individual owner's policies from consideration.

14.02 *No Partition.* There shall be no judicial partition of the property or any part thereof, nor shall the owners or any person acquiring any interest in the property or any part thereof seek any such judicial partition until the happening of the conditions set forth in this declaration in the case of damage or destruction or unless the property has been removed from the provisions of the Act.

14.03 *Insurance Trustee.*

(a) Trustee. When Trustee is referred to herein, the same shall mean the Board of Directors, unless the Board of Directors has named a Trustee. All insurance policies purchased by and in the name of the Association shall provide that the proceeds covering

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property losses shall be paid to the Board of Directors of the Association and/or the Trustee, if such Trustee has been appointed. If a Trustee resigns or is unable or unwilling to serve at

any time, a majority vote of the Board of Directors shall appoint a successor Trustee. Immediately upon the receipt by the Association of such proceeds, the Association shall endorse the instrument by *means* of which such proceeds are paid and deliver or cause to be delivered such instrument to the Insurance Trustee.

(b) Duties of Trustees. The Insurance Trustee (other than the Board of Directors) shall not be liable for payment of premiums, for the of such repairs or reconstruction as hereinafter provided. Any proceeds remaining after defraying such costs shall be disbursed to the beneficial owners, remittance to unit owners and their mortgagees being payable jointly to them. This is a covenant for the benefit of any mortgagee of a unit and may be enforced by such mortgagee.

(c) If it is determined as provided herein that the damage or destruction for which the proceeds are paid shall not be repaired or reconstructed, such proceeds shall be disbursed to such persons as herein provided.

(d) Any and all disbursements of funds, whether such funds consist of insurance proceeds, special assessments, sales proceeds or any combination thereof, to be made by the Insurance Trustee for any purpose whatsoever shall be made pursuant to and in accordance with a certificate of the Association signed by the President or Vice President and attested by the Secretary setting forth whether or not the damage or destruction was to the common area for one or more units or both. If the damage or destruction is not to be repaired or reconstructed, said certificate shall direct that disbursemehts be made by the Insurance Trustee as by law provided in accordance with the terms of this section.

(e) If the damage or destruction is to the common area and is to be repaired or reconstructed, said Insurance Trustee may require the signature of any or all mortgagees known to said Insurance Trustee as it may in its sole discretion require and said certificate may direct that disbursements be made by the Insurance Trustee to those persons and in such amounts as may be specified therein or, in the alternative, said certificate may authorize the Insurance Trustee to make disbursements upon and pursuant to such written authorization as may be submitted to it by an architect or other persons named herein as having been employed by the Association to supervise such repairs or reconstruction.

(f) If the damage or destruction is to one or more units and is to be repaired or reconstructed, said Insurance Trustee may require the signature of any or all the mortgagees on such unit or units as the Trustee in its sole discretion may require, and said certificate may direct that disbursements be made by the Insurance Trustee to those persons and in such amounts as may be specified herein, or, in the alternative, said certificate may authorize the Insurance Trustee to make disbursements upon and pursuant to such written authorization as may be submitted to it by an architect or other persons named therein as having been employed by the Association to supervise such repairs or reconstruction.

(g) The Insurance Trustee (other than the Board of Directors) shall not incur any liability to any owner, mortgagee, or other person for any disbursements made by it pursuant to and in accordance with any such certificates or written authorizations. Nor shall the Insurance Trustee incur any liabilities to any owner or mortgagee by reasons of disbursements at the order of any court.

14.04 *Damage and Destruction.*

(a) Loss Estimates. Immediately after the damage or destruction by fire or other casualty to all or any part of the condominium property covered by insurance written in the name of the Association, the Board of Directors or its duly authorized agent shall proceed with

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the filing and adjustment of all claims arising under such insurance and obtain reliable and detailed estimates of the cost of repair or reconstruction of the damaged or destroyed property. Repair or reconstruction, as used in this paragraph, means repairing or restoring the property to substantially the same condition in which it existed prior to the fire or other casualty with each unit and the common area having the same vertical and horizontal boundaries as before.

(b) Determination to Repair or Reconstruction. Any such damage or destruction

shall be repaired or reconstructed unless at least eighty (80%) percent of the total votes of the Association shall decide within sixty (60) days after the casualty, not to repair or reconstruct. If, for any reason, the amount of the insurance proceeds to be paid as a result of such damage or destruction or if reliable and detailed estimates of the cost of repair or reconstruction are not made available to the Association within said period of sixty (60) days after the casualty, then such period shall be extended until such information shall be made available to the Association if such proceeds are paid; provided, however, that said period of time in no event exceed ninety (90) days after the casualty. In the determination of the question of whether or not to repair or reconstruct, the mortgagee shall not have the right to participate in the determination as to whether the damaged property or destroyed property shall be repaired or reconstructed except in the following cases: (a) a unit owner being in default under the terms of the mortgage, (b) damage or destruction of the units mortgaged, (c) the common elements, the limited common elements, or (d) damage or destruction to more than fifty (50%) percent of the units. In such event, the mortgagee or mortgagees shall have an irrevocable proxy (so long as said mortgages shall continue as the mortgagee) to jointly exercise the vote of the unit owner in the determination of whether the damage or destruction shall be repaired or reconstructed. Unless written notice specifying the right to exercise the proxy as set forth above has been given to the Secretary of the Association, the owners are deemed and conclusively presumed to be authorized to vote on such matters. Should the Association determine in the manner described above that the damage or destruction shall not be repaired or reconstructed, then and in that event, (i) the property shall be deemed to be owned in common by the unit owners; (ii) the undivided interest in the property owned in common which shall appertain to each unit owner shall be the percentage of undivided interest previously owned by such owner in the common area; (iii) any liens affecting any of the units shall be deemed to be transferred in accordance with the existing priorities to the percentage of undivided interest of the unit owner in the property; and (iv) the property shall be subject to an action for partition at the suit of any unit owner, in which event the net proceeds of sale shall be paid to the Insurance Trustee. Said net

proceeds of sale, together with the net proceeds of the insurance on the property, shall be considered as one fund, which, after payment of all expenses of the Insurance Trustee, shall be divided among all of the unit owners in a percentage equal to the percentage of undivided interest owned by each owner in the property, after first paying out the respective share of the unit owner, to the extent sufficient for the purpose, all liens on the undivided interest in the property owned by each unit owner. Prior to any disbursements to unit owners, the holder of a first mortgage on any unit shall receive payment in, full of the debt secured by such mortgage to the extent that such debt does not exceed an amount equal to (i) the insurance proceeds paid with respect to the unit covered by such mortgage; plus (ii) any sums which might otherwise be due the owner of such unit from the proceeds of the sale of the entire property. Disbursements to owners shall be made as provided for herein.

14.05 *Repair and Reconstruction.* If the damage or destruction for which the insurance proceeds are paid is to be repaired or reconstructed and such proceeds are not sufficient to defray the cost thereof, the Board of Directors shall levy a special assessment against all

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owners in the condominium association, and against all owners in the case of damages to the common area, in sufficient amounts to provide funds to pay such excess cost of repair or reconstruction. Such assessments on account of damage to the common area shall be in proportion to the owners' share in the common area. Any and all sums paid to the Association under and by virtue of those special assessments provided for above to defray the estimated excess cost of repair or reconstruction shall be deposited by the Association with the Insurance Trustee. The proceeds from insurance and assessments, if any, received by the Insurance Trustee, when the damage or destruction is to be repaired or reconstructed, shall be disbursed as provided for herein.

14.06 *Minor Repairs.* Notwithstanding the foregoing provisions, in the event of damage by fire or other casualty to either the common area or a single unit covered by insurance written in the name of the Association and if the insurance proceeds initially offered or paid therefor are less than Two Thousand Dollars ($2,000.00) and the estimated cost of repairing such damage is less than twice the amount of such proceeds, then the instrument by means of which such proceeds are paid shall be endorsed by the Insurance Trustee and delivered to the Association and the damage shall be repaired in accordance with the following provisions:

(a) Common Area. If the damage is confined to the common area, such insurance proceeds shall be used by the Association to defray the cost of such repairs. If the cost of such repairs is less than the amount of such insurance proceeds, the excess shall be retained by the Association or its duly authorized agent and placed in the reserve maintenance fund or such other fund as may be established for the purpose of providing for the maintenance, repair and replacement of the common area. If the cost of such repair exceeds the amount of such insurance proceeds, such excess may be provided either by means of a special assessment levied by the Board of Directors against all owners in proportion to each owner's share in the common area or by means of an appropriation from the reserve maintenance fund or such other fund as may be established for the purpose of providing for the maintenance, repair and replacement of the common area as the Board of Directors, in the exercise of its sole discretion, may determine.

(b) Single Units. If the damage is confined to a single unit, such insurance proceeds shall be used by the Association to defray the cost of such repairs. If the cost of such repairs is less than the amount of such insurance proceeds, the excess shall be paid jointly to the owner and his mortgagee, if any, who may use the proceeds as they alone may determine. If the cost of such repairs exceeds the amount of such insurance proceeds, such excess shall be provided by means of a special assessment levied by the Board of Directors against the owner of the damaged unit. Payments for repairs provided for in this subsection shall be made only after all such repairs have been completed and approved by the Association, the owner and his mortgagee, if any, which approval shall not

be unreasonably withheld.

Article 16. Association of Unit owners. The operation of the condominium shall *be* an association known as the STEWART PINES HOMEOWNERS' ASSOCIATION, INC. and, as above defined, which shall be organized and operated pursuant to the Act, this declaration, and the bylaws. Each unit owner shall *be* a member of the Association. All funds and property acquired by the Association shall be held by the Board in trust for the members in accordance with the provisions of this declaration and the Act. An equal vote shall be allocated to each unit.

Article 17. Board of Directors.

17.01 The governing board of STEWART PINES HOMEOWNERS' ASSOCIATION, INC. shall be the Board of Directors of STEWART PINES HOMEOWNERS' ASSOCIATION, INC., a nonprofit corporation, which shall manage and maintain the property

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and business of the project pursuant to the provisions of this Declaration, its Articles of Incorporation, Exhibit attached hereto, and its Bylaws attached hereto.

17,02 Until a date seven (7) years from the first conveyance to a unit purchaser, or 120 days after the date by which seventy five (75%) percent of the units and all phases submitted to the condominium form of ownership have been conveyed to unit purchasers, whichever is earlier, all rights, duties, and functions of the Board of Directors shall, at Declarant's option, be exercised by Declarant. Declarant shall have the option at any time after the date of the filing of this declaration to turn the responsibility of electing all of the members of the Board of Directors to the STEWART PINES HOMEOWNERS' ASSOCIATION, INC.

Article 18. Common Expenses.

18.01 *Budget.* At the first meeting of the Board, and thereafter within thirty (30)

days prior to the date of each annual meeting of the Association, the Board shall prepare a budget for the maintenance and operation of the condominium property for the succeeding calendar year, and shall estimate the amount of common expenses to be paid for such year. The amount of common expenses as determined shall be allocated and assessed by the Board among the unit owners in proportion to their respective percentages of ownership of the common elements as provided herein.

18.02. *Common Expenses.* The common expenses shall include, but not be limited to, the following:

(1) Fees and expenses of managing and administering the Association.

(2) Expenses of maintaining, preserving, operating, repairing or replacing the condominium property.

(3) Expenses of utility services for the common property, including water, gas, electricity and sewer.

(4) The cost of all insurance premiums on all policies of insurance obtained by the Board pursuant to this declaration.

(5) All rental and other payments required to be made for any property which is hereafter leased or rented for the use and benefit of the Association.

(6) Amounts determined by the Board to be reasonably required as working capital of the Association, for a general operation reserve, for a reserve fund for replacements, and for deficiencies arising from unpaid assessments.

(7) Special assessments for capital improvements and working capital as provided for below.

18.03 *Assessment.* The Board shall promptly advise each unit owner in writing of the estimated amount of common expenses payable by him as so determined by the Board, and shall furnish him with a copy of the budget on which such estimate is based, and upon written request of owner or mortgagee shall furnish a copy of his mortgage. The amount so assessed by the Board against each unit for each calendar ear shall be a lien against the unit owned by such owner as of January 1 of such year. If said estimated amount proves inadequate for any such year, including non-payment of any owner's assessment, the Board may, at any time, levy a special assessment which shall be assessed against the owners in proportion to their respective percentage of ownership of the common

elements. Any such special assessment shall be a lien against the residence units as of the date specified in the notice of such special

assessment. Each owner shall pay to the Association Treasurer such expenses in equal monthly installments on or before the first day of each month or at such other time and in such other manner as the Board shall designate from time to time.

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18.04 *Special Assessments for Capital Improvements, Reserves and Working Capital,* In addition to the assessments provided for above, the Association may levy special assessments for the purpose of paying, in whole or in part, the cost of construction of any new improvements or reconstruction or replacement of any existing improvement within the common elements, including the costs of any fixtures or personal property relating thereto, and the Association may levy special assessments for an adequate reserve fund for the periodic maintenance, repair and replacement of the common elements which funds shall be maintained out of regular assessments or common expenses; provided that such assessment shall have been approved by the vote of two-thirds of the owners voting at a meeting duly called for this purpose, written notice of which shall have been given in the manner specified in the bylaws of the Association. For purposes of said special assessments for capital improvements, any mortgagee or mortgagees shall have an irrevocable proxy (so long as said mortgagee shall continue as the mortgagee) to jointly exercise the vote of the unit owner and shall be given notice for same as a unit owner. Unless written notice specifying the right to exercise the proxy has been given to the secretary of the Association, the owners are deemed and conclusively presumed to be authorized to vote on such matter. Additionally, a working capital fund must be

established for the initial months of the project operations equal to at least a two month estimated common area charge for each unit.

18.05 *Collection.* The Board shall take prompt action to collect any common expenses due from any unit owner which remain unpaid for more than ten (10) days from the due day for payment thereof. In the event of default by any unit owner in paying the common expenses as determined by the Board, such unit owner shall be obligated to pay interest at the legal rate on such common expenses from the due date thereof, together with *all* expenses, including attorney's fees, incurred by Board brought tosollard dtd unpaid common expenses. The Board shall have the right and duty to attempt to resour_snct common expenses, together with interest thereon, and the expenses of the proceedings, including attorney's fees, in an action to recover the same brought against such unit owner, or by foreclosure of the lien granted by the Act on the unit of such owner. The common expenses assessed against any unit with interest, cost and a reasonaElralUffiey s fee shall be a lien upon such unit in accordance with the Act. Each such assessment, to ether witgIintuest, cost and attorney's fee shall also be the personal obligation of the person who is the owner of such unit at the time the assessment fell due. Personal obligation for delinquent assessments shall not pass to successors in title, or interest unless assumed by them, or required by the Act. Common expenses are used herein shall mean expenditures made or liabilities incurred by or on behalf of the Association together with any assessment for the creation and maintenance of reserves.

18.06. Any assessment lien as provided for herein above shall be subordinate to any Veterans' Administration guaranteed mortgage. A lien for common expense charges and assessments shall not be affected by any sale or transfer of unit except that a sale or transfer pursuant to a foreclosure of a first mortgage shall extinguish a subordinate lien for common expense charges and assessments which became payable prior to such *sale* or transfer. Any such sale or transfer pursuant to a foreclosure shall not relieve the purchaser or transferee of a unit from liability for nor the unit so sold or transferred from the lien of any common expense charges thereafter becoming due.

Article 19. No Right of First Refusal. The right of a unit owner to sell, transfer or otherwise convey his or her unit in a condominium shall not be subject to any right or first refusal or similar restriction.

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Article 20. Rights of Action. STEWART PINES HOMEOWNERS' ASSOCIATION, INC. and any aggrieved unit owner shall be granted and is hereby granted a right of action against unit owners for failure to comply with the provisions of the declaration, bylaws, or amendments thereto, or with the decisions of the STEWART PINES HOMEOWNERS' ASSOCIATION, INC. which are made pursuant to the authority granted to the STEWART PINES HOMEOWNERS' ASSOCIATION, INC. in such documents. Each unit owner shall also have similar rights of action against the 57/14

Article 21. Maintenance, Repair, Alteration or Improvement of Condominium Property.

21.01 *Apartment Units.* Each unit owner shall at his own expense keep the interior of his unit and appliances, equipment and fixtures therein in good order, condition and repair and in a clean and sanitary condition, and shall be responsible for all redecorating and painting necessary to preserve or maintain the good condition and appearance of his unit. Each unit owner shall also be responsible for all damages to any part of his unit, to any other unit or to any of the common elements, which may result from the neglect, negligence, misuse, or misconduct of such unit owner, his employees, agents, invitees, tenants, or guests.

21.02 *Exteriors.* No unit owner shall change, modify or alter in any way or manner whatsoever the design or appearance of any surface or facade on the exterior of such owner's unit, nor paint or decorate any such exterior surface or facade, nor install, erect or attach to any part of any such exterior surface any *sign,* fixture, or thing whatsoever, nor make any alterations or additions to any part of the condominium property, unless such owner shall have first obtained the written consent of the Board.

21.03 *Common Elements.* All maintenance, repairs, replacements, alterations, and improvements to the common elements and limited common elements, whether located inside or outside of a unit (unless necessitated by the neglect, misuse or misconduct of an owner) shall be made by the association and the cost of same shall be charged to all unit owners as a common expense as provided herein.

Article 22 Conveyances, Easements.

22.01. Every deed, lease, mortgage or other instrument may describe a unit by its identifying number set forth in the plat attached hereto. Every such description shall be deemed good and sufficient for all purposes and shall be deemed to convey, transfer, encumber, or otherwise effect the unit owner's corresponding percentage of undivided ownership in the common areas and facilities, as a tenant in common, as set forth herein, even though the same is not exactly mentioned or described.

22.02 Every deed, lease, mortgage, or other similar instrument shall be deemed to:

(a) Except and reserve with respect to a unit: (1) any portion of the common areas and facilities lying within *said* unit; (2) easements through said unit, appurtenant to the common areas and facilities and all other units, for support and repair of the common areas and facilities and all other units; (3) easements, appurtenant to the common areas and facilities, for encroachment upon the air space of said unit by those portions of the common areas and facilities located within said unit.

(b) Include with respect to a unit nonexclusive easements for ingress and support of said unit through the common areas and facilities for the repair of said unit through all other units and through the common areas and facilities.

(c) Except and reserve, with respect to the undivided percentage interest in the common areas and facilities, nonexclusive easements appurtenant to all units for ingress, egress, support and repair.

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(d) Include, with respect to the undivided percentage interest in the common areas and facilities, nonexclusive easements through each unit for support and repair of the common areas and facilities and nonexclusive easements for encroachments upon the air space of all of the units by and for the portions of the common areas and facilities lying within the units.

(e) Inspection and Maintenance. Any member of the Board, or any other person authorized by the Board shall have the right of access to all common elements and to each unit for the purposes of inspection, maintenance, repair or replacement of any part of the condominium property. Provided, however, that except in the case of emergency such right of access to a unit shall not be exercised without reasonable notice to the unit owner and all attempts will be made to make such entry and repairs, etceteras, at a reasonable and convenient time to the owner.

* Article 23. Notice of Lien or Suit. A unit owner shall give notice to the Board of every lien against his unit (other than for permitted mortgages, taxes and assessments bvte Association) within five (5) days after said unit owner receives notice of the attaching of the lien, shall give notice to the Board of every suit or other proceeding which may affect the title to his unit, such notice to be given within five (5) da s after such owner

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4, Article 24. Notices, Any notice required by the Act or by any of the condominium documents shall be a written notice delivered to the recipient or mailed to him by United States mail, postage prepaid, at his last known address if the recipient is an individual, or addressed r• to the President of the Association, if the recipient is the Association or the Board. All notices delivered by mail shall be deemed to have been given as of the date and hour of the postmark thereon. The address of unit owners shown on the records maintained by the Secretary of the Association shall be the address of such owner for mailing of all notices required from the Board or the Association, and it shall be the responsibility of each owner to furnish the Secretary written notice of any error in such records or change of address.

Article 25. Agent to Receive Service of Process. All notices, stipulations,

writing, or process to be served upon the Association, or upon the Board, shall be delivered to the authorized agent of the Association and of the Board. Said agent shall be the then incumbent President of the Association, whose name and residence address shall be a matter of record as part of this paragraph and declaration. From time to time as new persons serve in the office of President, the Secretary shall certify and record an amendment to this paragraph. Amendment and recording for the purposes of this paragraph shall not require any formal Association action, it being intended to meet at all times the statutory requirement to disclose the name and address of each person to receive service of process. Until the election of the first President, John A. Jones, shall be considered the authorized agent.

Article 26. Renewal of Covenants and Restrictions. The provisions of this declaration and the other condominium documents shall constitute covenants running with the land, binding on the undersigned, its successors and assigns, and on all subsequent owners of any part of the condominium property, together with their grantees, successors, heirs, executors, administrators, devisees, lessees, and assigns. By the acceptance of any deed or other document conveying or transferring any interest in a unit, the recipient thereof accepts and ratifies all covenants and restrictions contained herein and in the other condominium documents. Each unit owner, by the acceptance of said deed or other document, covenants

such suit or other proceeding, and shall Aye notice to the Board immediately upon receipt by such owner from • • • a • ft !arnii...- it • an notice, demand, or other communications demanding payment of the debt secured by such mortgage, accelerating or proposing to accelerate the maturity of such debt, or in any manner informing such owner of air endin or alle ed default b owner

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and agrees, each with the other, that he will join in the execution of any and all documents which are deemed necessary by the Board to renew or extend said covenants

and restrictions from time to time so long as the condominium exists.

Article 27. Waiver. The failure of the Association or any unit owner to enforce any covenant, restriction or other provisions of the Act or the condominium documents shall not constitim a waiver of the right to do so thereafter.

Article 28. (a) The Declarant shall relinquish all special rights, expressed or implied, through which the Declarant may directly or indirectly control, direct, modify, or veto any action the Association, its Executive Board, or a majority of unit owners in control of the Association shall pass to the owners of the units within the project not later than the earlier of the following: (i) 120 days after the date by which seventy five (75%) percent of the units and all phases submitted to the condominium form of ownership have been conveyed to unit purchasers, or (ii) seven (7) years from the date of the first conveyance to a unit purchaser_

(b) The requirements of paragraph a of this section shall not affect the Declarant's rights as a unit owner to exercise the votes allocated to units which the Declarant owns.

(c) Until the first annual meeting of the Board of Directors of the Association, the nonprofit corporation, STEWART PINES HOMEOWNERS' ASSOCIATION, INC., may be governed by an interim board composed of developer representatives. The annual meeting of the non-profit corporation shall take place within one (1) year after the first condominium unit is conveyed. The first annual meeting of the Board of Directors will be elected by owners of the condominium units.

Article 29. Ad valorem real estate taxes must be assessed and shall be lienable only against the individual units, together with their undivided interest in the common elements and not against the entire structures or against common areas in excess of each unit owner's

 undivided interest in the project.

Article 30. The Declarant covenants that the condominium regime may not be amended or merged with a successor condominium regime without prior written approval of the Administrator of the Veterans' Administration.

Article 31. Amendments by Owners: This declaration shall be amended in the

following manner, (except in those cases involving the combination of units):

(a). Proposed Amendments: Any member of the Association may propose an amendment to this declaration. Such proposed amendment must be submitted in writing to the Secretary at least twenty (20) days prior to the date of the special or regular Association meeting at which the proposal is to be considered.

(b). Notice: A statement of the subject matter of the proposed amendment or amendments shall be included in the notice of any Association meeting at which the proposed amendments are *to be* considered.

(c). Resolution: A resolution for the adoption of a proposed amendment may be proposed by any member of the Association. The resolution for adoption must be approved by the owners entitled to cast not less than seventy-five percent (75%) of the total authorized votes of the Association.

(d). Absentee Vote: Members not present at any meeting may vote by proxy as provided in the bylaws.

(e). Proviso: Provided, however, that no amendment shall change the boundaries of a unit nor the share in the common elements appurtenant to it, unless the record owners of all units shall approve the amendment in writing. And, provided, further, that so long as Declarant owns three (3) or more units, no amendment may be made without the written approval of Declarant.

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(f). *Execution and Recording:* A copy of each amendment shall be attached to a certificate certifying that the amendment was duly adopted, which certificate shall be executed by the President and Secretary in recordable form. The amendment shall be effective when such certificate and a copy of the amendment are filed for record in the Office of the Clerk of Superior Court of Liberty County, Georgia.

Article 32. Construction. The provisions of this declaration and all other

condominium documents shall be construed in light of the provisions of the Act and, to the extent possible, as being consistent with the Act. if any provision, sentence, clause, phrase or word of this Declaration or any other condominium document is held invalid or unenforceable for any reason, such holding shall not be deemed to affect, alter, modify or impair in any manner any other provision herein or in said documents. Whenever the context so permits, the use of the plural shall include the singular, the plural, and the use of any gender shall be deemed to include all genders. The captions used herein and in the other condominium documents are solely to aid in the location of the various provisions, and in no way shall such captions *be* construed to limit or define the subject matter of such provisions.

Article 33. Miscellaneous.

(a) Incorporation of the Act: Except as modified by the provisions of this declaration and the exhibits hereto, the Act is by reference hereby incorporated herein.

(b) Multiple Owners: If any unit shall be owned as tenants in common by two or more persons, such persons shall be jointly and severally liable for the common expenses assessed against such unit and for the prompt discharge of each and every obligation or duty imposed on such owners by the condominium documents.

(c) Enforcement: Each owner, tenant or occupant of a unit shall be bound to comply with the statutory provisions and condominium documents as the same may be in effect from ,‘
time to time and with the decisions, resolutions, rules and regulations of the Association as the same may *be* in effect from time to time, and failure to do so shall be grounds for an action to recover damages or to obtain injunctive and other equitable relief, or both.

(d) Severability The provisions of this Declaration shall be deemed independent and severable, and the invalidity or partial invalidity or unenforceability of any one provision or portion hereof shall not affect the validity or enforceability of any other provision hereof.

(e) Captions The captions to this Declaration are inserted only as a matter of convenience and for reference and in no way define, limit or describe the scope of this Declaration or the intent of any provisions hereof.

(f) Law Controlling This Declaration, the condominium plat and plans and Bylaws shall be construed and controlled by and under the laws of the State of Georgia.

(g). Effective Date This Declaration shall take effect when recorded.

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IN WITNESS WHEREOF, the undersigned has executed this instrument this the 1st day of November, 1996.

(CORPORATE SEAL)

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A. Jones, **Preip** 1 WA

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Witness

Signed, sealed, and delivered in the presence of

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Notary Public, Liberty County, *forg*, ... „...
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' EXHIBIT A

All that certain lot, tract or parcel of land situate, lying and being in the 17th G.M. District of Liberty County, Georgia, and being in the City of Hinesville, containing 2.50 acres, more or less (a portion of Stewart Pines Subdivision), as shown and represented on that certain plat of survey made and prepared by Joe P. Davis, Georgia Registered Land Surveyor No. 1436, dated October 13, 1995, and recorded in Plat Section 1c-3 page .3 in the Office of the Clerk of Superior Court of Liberty County, Georgia, said plat by specific reference is made a part hereof for descriptive and all other purposes. Said lot of land being triangular in shape and being bounded, now or formerly, as follows: Northeasterly by the lands of Carl R. Dykes, Est., Robert A. Wells, Jack Parker, and Otto Dykes; Southerly by the lands of Elvie Lupo, Claude L. Dryden, Dennis A. Waters, Jr., and the right of way of Beverly Street; and Northwesterly by the lands of Georgia Power Co., all as shown on the above referred to plat of survey.

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EXHIBIT "B"

All that certain lot, tract or parcel of land situate, lying and being in the 17th G. M. Distriki **of Liberty County, Georgia, and being in the City of Hinesviile, being known and designated as Stewart Pines Condominiums, Phase I, containing 0.6191 acres, more or less, and being more specifically described as follows: Beginning at the Southwest corner of the subject property at a point that is common to the property herein *conveyed* and the Northerly right of way of Beverly Street and the Easterly boundary of the Georgia Power Easement (all as shown on said plat) and running South 84 degrees 08 minutes 50 seconds East a distance of 136.73 feet to a point; thence running South 84 degrees 07 minutes 30. seconds East a distance of 66.84 feet to a point; thence running 84 degrees 08 minutes 30 seconds East a distance of 35.50 feet to a point; thence running North 06 degrees 01 minutes 12 seconds East a distance of 85.83 feet to a point; thence running North 42 degrees 12 minutes 11 seconds West a distance of 36.53 feet to a point; thence running North 47** degrees 47 **minutes 49 seconds East a distance of 38.39 feet to a point; thence running North 42 degrees 12 minutes 11 seconds West a distance of 84.00 feet to a point;** thence running **South 47 *degrees* 47 minutes 49 seconds West a distance of 262.31 feet to the point of beginning, as shown and represented on that certain plat of survey made and prepared by Joe P. Davis, Georgia Registered Land Surveyor No. 1436, dated January, 1996 and** being recorded In **Plat Section** 14.1.0 , **page** 3 In the Office of the Clerk of Superior Court of Liberty County, Georgia, said plat by specific reference is made a part hereof for descriptive *and* all other purposes.

EXHIBIT "C"

All that certain lot, tract or parcel of land situate, lying and being in the 17th G. M. District of Liberty County, Georgia, and being in the City of Hinesville, being known *and* designateb as Stewart Pines Condominiums, Phase II, containing 0.6328 acres, more or less, and being more specifically described as follows: Commencing at a point on the Northerly right of way of Beverly Street at a point common the North right of way of Beverly Street and the Easterly boundary of the Georgia Power Easement and running South 84 degrees 08 minutes 50 seconds East a distance of. 136.73 feet to a point; thence running South 84 degrees 07 minutes 30 seconds East a distance of 66.84 feet to a point; thence running South 84 degrees 08 minutes 30 seconds East a distance of 35.50 feet to the point of beginning and running from said point of beginning North 06 degrees 01 minutes 12 seconds East a distance. of 85.83 feet to a point; thence running North 42 degrees 12 minutes 11 seconds West a distance of 36.53 feet to a point; thence running North 47 degrees 47 minutes 49 seconds East a distance of 38.39 feet to a point; thence running North 42 degrees 12 minutes 11 seconds West a distance of 84 feet to a point; thence running South 47 degrees 47 minutes 49 seconds West a distance of 90.43 feet to a point; *thence* running North 42 degrees 02 minutes 18 seconds West a distance of 182.82 feet to a point; thence running South 47 degrees 57 minutes 42 seconds West a distance of 130.05 feet to a point; thence running South 06 degrees 01 minutes 12 seconds West a distance of 43.14 feet to a point; thence running North 84 degrees 08 minutes 30 seconds West a distance of 107.95 feet along the Northerly right of way of Beverly Street to the point of beginning, as shown and represented on that certain plat of survey made and prepared by Joe P. Davis, Georgia Registered Land Surveyor No. 1436, dated January, 1996 and being recorded in Plat Section K-60, page 3, in the Office of the Clerk of Superior Court of Liberty County, Georgia, said plat by specific reference is made a part hereof for descriptive and all other purposes.

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EXHIBIT "D"

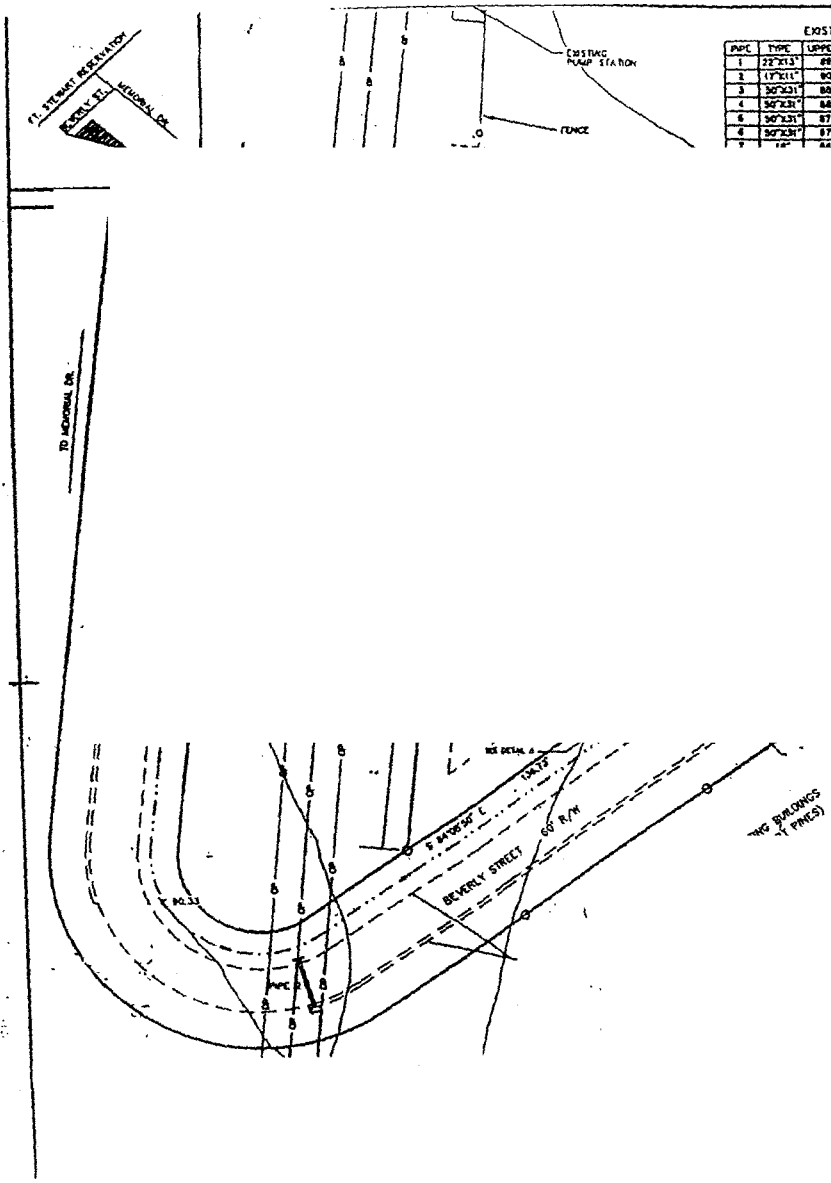
All that certain lot, tract or parcel of land situate, lying and being in the 17th G. M. District of Liberty County, Georgia, and being in the City of HInesville, being known and designated as Stewart Pines Condominiums, Phase Iii, containing 0.4131 acres, more or less, and being more specifically described as follows: Commencing at a point on the Northerly right of way of Beverly Street at a point common the North right of way of *Beverly* Street and the Easterly boundary of the Georgia Power Easement and running South 84 degrees 08 minutes 50 seconds East a distance of 136.73 feet to a point; thence running South 84 degrees 07 minutes 30 seconds East a distance of 66.84 feet to a point; thence running South 84 degrees 08 minutes 30 seconds East a distance of 35.50 feet thence running South 84 degrees 08 minutes 30 -seconds East a distance of 45.00 feet to the point of beginning and running from said point of beginning South 84 degrees 08 minutes 30 seconds East a distance of 27.45 feet to a point; thence running South 06 degrees 01 minutes 12 seconds West a distance of 24.73 feet to a point; thence running South 83 degrees 58 minutes 48 seconds East a distance of 81.03 feet to a point; thence running North 47 degrees 57 minutes 42 seconds East a distance of 107.97 feet to a point; thence running North 42 degrees 02 minutes 18 seconds West a distance of 52.95 feet to a point; thence running North 42 degrees 02 minutes 18 seconds West a distance of 73.05 feet to a point; thence running South 47 degrees 57 minutes 42 seconds West a distance of 130.05 feet to a point; thence running South 06 degrees 01 minutes 12 seconds West a distance of 43.14 feet to the point of beginning, as shown and represented on that certain plat of survey made and prepared by Joe P. Davis, Georgia Registered Land Surveyor No. 1436, dated January, 1996 and being recorded In Plat Section K-60, page 3, in the Office of the Clerk of Superior Court of Liberty County, Georgia, said plat by specific reference is made a part hereof for descriptive and all other purposes.

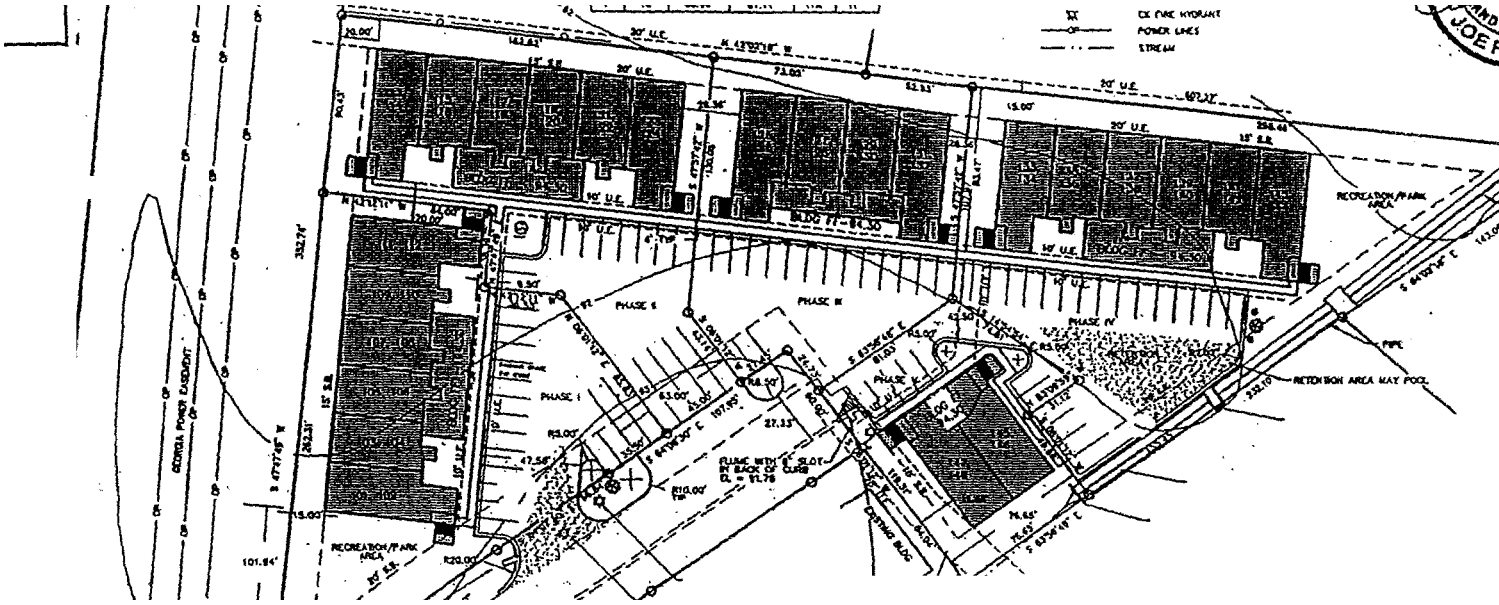
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• EXHIBIT "E"

All that certain lot, tract or parcel of land situate, lying and being in the 17th G. M. District of **Liberty County, Georgia, and being in the City of Hinesville, being known and designated, as Stewart Pines Condominiums, Phase IV, containing 0.7567 acres, more or less, and being more specifically described as follows: Commencing at a point on the Northerly right** of way of Beverly Street at a point common the North right of way of Beverly Street and the Easterly boundary of the Georgia Power Easement and running South 84 degrees 08 minutes 50 **seconds** East a distance of 136.73 feet to a point; thence running South 84 degrees 07 minutes 30 seconds East a distance of 66.84 feet to a point; thence running South 84 degrees 08 minutes 30 seconds East **a distance of 35,50 feet thence running** South 84 degrees 08 minutes 30 seconds East a distance of 45.00 **feet to a** point; thence running South 84 degrees 08 minutes 30 seconds East a distance of 27:45 feet to a point; thence running South 06 degrees 01 minutes 12 seconds West a distance of 24.73 feet to a point; thence running South 83 degrees 58 minutes 48 seconds East a distance of 81.03 feet to **the point** of beginning **and running from said point of beginning South 14** degrees 54 **minutes 54** seconds East a distance of 74.81 feet to a point; thence running North 83 degrees 09 minutes 59 seconds West a distance of 31.12 feet to a point; thence running South 06 degrees 01 minutes 12 seconds West a distance of 49.89 feet to a point; thence running South 83 degrees 58 minutes 48 **seconds East a distance of 232.10 feet to** a point; thence South 84 *degrees* 02 minutes 18 seconds East a distance of 143.09 feet to a point; thence running North 42 degrees 02 minutes 18 seconds West a distance of 298.46 feet to a point; thence running South 47 degrees 57 minutes 42 seconds West a distance of 107.97 feet to the point of beginning, as shown and represented on that certain plat of survey made **and prepared by** Joe P. Davis, Georgia Registered Land Surveyor No. 1436, dated January, **1996** and being recorded in Plat Section K-60, page 3, In the Office of the Clerk of Superior **Court of Liberty County, Georgia, said plat by specific reference is made a part hereof for descriptive and all other purposes.**

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CERTIFICATE OF' OWNERSHIP AND DEDICATION

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CERTIFICATE OF' APPROVAL, BY
• ***THE 1H*** PLANNING BOARD
1. POl'et A."-.—Cliettracrt of the Ittetemlite Plannane hoard hereby certify that the salet board Patty opproacd the Fleet plat of the condornInlus•e artitled Sievert Pte." Connorninuens on the It MY el ee'' 1900

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Mtg. ***IV***

' CERTIFICATE OF ACCURACY

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CERTIFICATION OF APPROVAL OF THE *1ST /TON
AND CONSTRUCTION OF STREETS. UTIUIIES. ***AND***
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EXHIBIT "II"

Each unit shall include all of the space within the boundaries thereof The lower horizontal boundary shall be the unfinished flooring and the upper horizontal boundary shall be the unfinished ceiling. The vertical boundaries shall be the unfinished interior walls. All lath, wallboard, plasterboard, plaster, tiles, paneling, wallpaper, paint, finished flooring, and any other materials constituting any part of the finished surfaces of the perirnetric walls, floors, and ceilings shall be deemed a part of each unit. Units shall not include the structural parts of the walls, floors and ceilings. The ownership of each unit

shall include, and there shall pass with each unit as appurtenances thereto, whether or not separately described in the conveyance thereof, that percentage of the right, title and interest attributable to such unit in the common areas, together with membership and vote in the Association. Every portion of a unit contributing to the support of any abutting unit shall be burdened with an easement of support for the benefit of such abutting unit. Subject to other provisions herein, each owner shall be responsible for the maintenance, repair and replacement, at such owner's expense, of his unit, including all connections of conduits, ducts, plumbing, wiring, and other facilities for utility services contained within the unit, all exterior lighting for individual residence units, and heating and airconditioning equipment for individual residence units, and such maintenance, repair and replacement work shall be done without disturbing the rights of other owners.

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BYLAWS
of
STEWART PINES HOMEOWNERS' ASSOCIATION, INC.
A GEORGIA NON-PROkIf CORPORATION

The 'Administration of the Stewart Pines Condominiums and the Stewart Pines Homeowners' Association shall be governed by its Articles of Incorporation;[1] these By-laws, by the Condominium Ownership Act, Georgia Statutes Annotated, as amended (the "Act"), and by the Declaration.

I. Anplication of Bylaws. All present and future unit owners, mortgagees, lessees and occupants of units and their employees, and any other persons who may use the facilities of the property in any manner are subject to the Declaration, the Articles of Incorporation, these Bylaws, and all rules made pursuant hereto and any amendment thereof.

2. Association of Unit owners. The Stewart Pines Homeowners' Association, Inc. is a non-profit corporation organized under the provisions of Georgia Statutes

Annotated, as amended. The name in which contracts shall be entered into, title to property shall be acquired, held, dealt in, and disposed of, bank accounts shall be opened, and suits shall be brought and defended by the Board of Directors or officers thereof on behalf of and agents for the unit owners in the manner specified by the Act, the Declaration or these By-laws is: "Stewart Pines Homeowners' Association, Inc.", a Georgia non-profit corporation,

3. Meetings of the Association.

3.1 The presence in person or by proxy at any meeting of the association of unit owners holding at least fifty percent (50%) of the undivided ownership of the common areas and facilities in response to notice of all .unit owners of record properly given shall constitute a quorum. In the event that unit owners holding at least fifty percent (50%) of the undivided ownership of the common areas and facilities are not present in or by proxy, the meeting shall be adjourned for twenty-four (24) hours, at which time it shall reconvene and any number of unit owners present at such subsequent meeting will constitute a quorum. Unless, other-wise expressly provided in the Declaration or the Articles of Incorporation, any action nay be taken at any meeting of the unit owners upon a majority vote of the unit owners who are present in person or by proxy and who are voting.

3.2 There shall be an annual meeting of the association on the second Thursday of February at 7:00 p.m. at the property or at such other reasonable place or time (not more than sixty (60) days before or after such date) as may be designated by written notice by the Board of Directors delivered to the unit owners not less than fifteen (15) days prior to the date fixed for said meeting. At or prior to an annual meeting, the Board of Directors shall furnish to the unit owners: (i) a budget for the corning fiscal year that shall itemize the estimated common expenses of the coming fiscal year with the estimated allocation thereof to each unit owner; and (ii) a statement of the common expenses itemizing receipts and disbursements for the previous and current fiscal year, together

with the allocation thereof to each unit owner. Within ten (10) days after the annual meeting, the budget statement shall be delivered to the unit owners who were not present at the annual meeting.

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3.3 Special meetings of the association may be held at any time at the property or at such other reasonable place to consider matters which, by the terms of the Declaration or the Articles of Incorporation, require the approval of all or some of the unit owners, or for any other reasonable purpose. Special meetings shall be called by written notice, signed by a majority of the Board of Directors, or by unit owners representing at least one-third (1/3) in interest of the undivided ownership of the common areas and facilities and delivered to all unit owners not less than fifteen (15) days prior to the date fixed for said meetings. The notices shall specify the date, time and place of the meeting, and the matters to be considered.

3.4 Robert's Rules of Order (latest edition) shall govern the meeting.

4. Officers.

4.1 All officers and employees of the association shall serve at the will of the Board of Directors. The officers shall be a president, secretary and treasurer. The Board of Directors may appoint such other assistant officers as the Board of Directors may deem necessary. No officer shall be required to be a unit owner, but the president must be a member of the Board of Directors. No officer shall receive compensation for serving as such. Officers shall be annually elected by the Board of Directors and may be removed and replaced by the Board of Directors. The Board of Directors may, in its discretion, require that officers (and other employees of the association) be subject to fidelity bond coverage. Resignation of any officer shall be in writing directed to the Board of Directors

which shall act promptly thereon.

;4.2 TherLests,n1 ,t shall be the chief executive of the Board of Directors and shall preside at all meetin s of the unit owner . • • • • e, • • •f Directors and ma exercise the sowers ordinarily assigned to and exercised by the presiding officer of an association, including the appointment of committees. The president shall exercise general supervision over the property and its affairs. He shall si n on behalf of the association all conve ances mort a

contracts of material importance to its business. He shall do and perform all acts which the Board of Directors may require.

4.3 The secretary shall keep minutes of all proceedings of the Board of Directors and of the meetings of the association and shall keep such books and records as may be necessary and appropriate for the records of the unit owners and the Board of Directors. In the absence or inability of the president, the secretary shall perform the functions of the president.

4.4 The treasurer shall be responsible for *the* fiscal affairs of the association, but may delegate the daily handling of funds and the keeping of records to a manager or managing company.

4.5 The membership may ratify actions of the officers subsequent thereto and thereby give full force and effect to such actions as though approved in advance.

5. Board of Directors.

5.1 The management and maintenance of the property and the business, property, and affairs of the Stewart Pines Homeowners' Association ("association") shall be managed by a Board of Directors consisting of five (5) members, who need not be unit owners. The Board of Directors shall be elected as provided in these By-

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5.2 The Board of Directors shall have all the powers, duties and responsibilities as are now or may hereafter be provided by the Act, the Declaration, the Articles of Incorporation, and these By-laws, including but not limited to the following:

5.2.1 To make and enforce all house rules and administrative rules nd regulations covering the operation and maintenance of the property.

5.2.2 To..eniagethe services of a manager or managing company, accountants, attorneys or other employees or agents and to pay to said persons a reasonable compensation therefor.

5.2.3 To operate, maintain, repair, improve and replace the common areas and facilities.

5.2.4 To determine and pay the common expenses.

5.2.5 To assess and collect tle:proportionate share of common expenses from the unit owners;

5.2.6 To enter into contracts, deeds, leases, or other written instruments or documents and to authorize the execution and delivery thereof by the appropriate officers.

5.2.7 To open bank accounts op behalf of the association and to designate the signatures therefor.

5.2.8 To purchase, hold, sell, convey, mortgage or lease any one or more units in the name of the association or its designee.

5.2.9 To bring, prosecute and settle litigation for itself, the association, and the property, provided that it shall make no settlement which results in a liability against the Board of Direct2,rs, the association or the property in excess of $1,000.00 without prior approval of a majority of unit owners.

5.2.10 To obtain insurance for the association with respect to the units and the common areas and facilities, as well as Workmen's ompensation Insurance.

5.2.11 To repair dagEna or a permanent alc· by the power of, or power in the nature of, eminent'domain, or by an action or deed in lieu of condemnation, not resulting in the removal of the property from t e provisions of the Act.

5.2.12 To own, purchase or lease ho .14 •otherwise dis ose of, on behalf of the unit owners, items of personal property necessary to or convenient in the management of the business and affairs of the association and the Board of Directors and in the

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operation of the property, including without limitation, furniture, furnishings, fixtures, maintenance e ui ment a" 'fiances and office supplies.

To approve and sign checks and issue payment vouchers.

To have a corporate seal. O tnpom

To of the property.

To do all other acts necessary for the operation and maintenance of the e maintenance and repairqapT unit same is necessaryto protect ro e rovided however that the management shall operate no other business for profit.

5.3 The Board of Directo to to a manager or managing company all of its

foregoing powers, duties and responsibilities referred to in paragraph 5.2 above except: the final determination of the common expenses, budgets and assessments based thereon, the promulgation of house rules and administrative rules and regulations, the power to enter into

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any contract involving more than $500.00 in any one fiscal year, the opening of banking accounts, the power to purchase, hold, sell, convey, mortgage or lease any units in the name of the association or to bring, prosecute or settle litigation.

5.4 Members of the Board of Directors and officers and any assistant officer, agents, and employees of the association shall not be liable for any mistake of judgment, negligence or otherwise except for their own willful misconduct or gross negligence; (ii) shall have no personal liability in contract to a unit owner or any other person or entity under any agreement, instrument or transaction entered into by them on behalf of the association in their capacity as such; (iii) shall have no personal liability in tort to any unit owner or any person or entity, direct or imputed, by virtue of acts performed by them, or acts performed for them in their capacity as such; and (iv) shall have no personal liability arising out of the use, misuse or condition of the property, which might in any way be assessed against or imputed to them as a result or by virtue of their capacity as such.

5.5 The unit owners shall indemnify and hold harmless, any person, his heirs and personal representatives, from and against all personal liability and all expenses including counsel fees, incurred or imposed, or arising out of or in settlement of any threatened, pending or completed action, suit or proceedings, whether civil, criminal, administrative or investigative instituted by any one or more unit owners, or any other persons or entities, to which he shall be or shall be threatened to be made a

party-by reason of the fact that he is or was a member of the Board of Directors or an officer or assistant officer, agency or employee of the association, other than to the extent, if any, that such liability or expense, shall be attributable to his willful misconduct or bad faith; provided, in the case of any settlement, that the Board of Directors shall have approved the settlement, which approval is not to be unreasonably withheld. Such right of indemnification shall not be deemed exclusive of any other rights to which such person may be entitled as a matter of law or agreement or vote of unit owners or of the Board of Directors or otherwise. The indemnification by the unit owners as contained herein shall be paid by the Board of Directors on behalf of the unit owners and shall constitute a common expense and shall be assessed and collectible as such.

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5.6 Beginning with the first annual meeting and at every annual meeting thereafter, the association shall elect the members of the Board of Directors for the forthcoming year. At least thirty (30) days prior to any annual meeting of the association, the Board of Directors shall select from the unit owners a nominating committee of not less than three (3) members (none of whom shall be members of the then Board of Directors), who shall recommend to the annual meeting one nominee for each position on the Board of Directors to be filled at that particular annual meeting. Nominations for positions on the Board of Directors may also be made by petition filed with the secretary of the association, which petition shall be signed by ten (10) or more unit owners and signed by the nominee named therein indicating his willingness to serve as a member of the Board of Directors if elected. Members of the Board of Directors shall not be required to be unit owners, but must be natural persons and residents of the State of Georgia.

5.7 Members of the. Board of Directors shall serve for a term of two (2) years; provided, however, that two members of the Board of Directors elected at the first annual meeting shall serve for an initial term of one (1) year and the three other members shall serve for initial

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terms of two (2) years. The terms' of no more than three members will end each year. The members of the Board of Directors shall serve until their respective successors are elected, or until their death, resignation or removal. Any member of the Board of Directors who fails tto attend three consecutive Board of Directors meetings or fails to attend at lease 25 percent of the Board of Directors meetings held during any calendar year shall forfeit his membership on the Board of Directors.

5.8 Any member of the Board of Directors may resign at any time by giving written notice to the president of the association or the remaining Board of Directors members. Any member of the Board of Directors may be removed from membership on the Board of Directors by a two-thirds majority vote of the association. Whenever there shall occur a vacancy on the Board of Directors due to death, resignation, removal, or any other cause, the remaining members shall elect a successor member to serve until the next annual meeting of the association, at which time said vacancy shall be filled by the association for the unexpired term, if any.

5.9 The members of the Board of Directors shall receive no compensation for their services unless expressly approved by a majority of the association; provided, however, that any member. of the Board of Directors may be employed by the association in another capacity and receive compensation for such employment, if otherwise allowed.

5.10 The meetings of the Board of Directors shall be held at such places within the State of Georgia as the Board of Directors shall determine. Three (3) members of the Board of Directors shall constitute a quorum, and if a quorum is present, the decision of a majority of those present shall be the act of the Board of Directors. The Board of

Directors shall annually elect all of the officers of the association. The meeting for the election of officers shall be held at the first meeting of the Board of Directors immediately following the annual meeting of the association.

5.11 Regular meetings of the Board of Directors may be held without call or notice.

5.12 Special meetings of the Board of Directors may be called by the president or by any two Board of Directors members. The person or persons calling a special meeting of the Board of Directors shall, at least ten (10) days before the meeting, give notice thereof by any usual means of communication. Such notice need not specify the purpose for which the meeting is called, if an agenda is prepared for such a meeting, the meeting need not be restricted to discussions of those items listed on the agenda.

5.13 Any member of the Board of Directors may, at any time waive notice of any meeting of the Board of Directors in writing, and such waiver shall be deemed to equivalent to the giving of such notice. Attendance by a member of the Board of Directors at a meeting shall constitute a waiver of notice of such meeting except if a Board of Directors member attends the meeting for the express purpose of objecting to the transaction of any business because the meeting was not lawfully called. If all the members of the Board of Directors are present at any meeting of the Board of Directors, no notice shall be required and any business may be transacted at such meeting.

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5.14 After the election of the members of the Board of Directors at the first annual meeting of the association, they shall execute, acknowledge, and record an affidavit stating the names of the members of the newly elected Board of Directors. Thereafter, any two (2) persons who are designated of record as being members of the most recent

Board of Directors (regardless of whether or not they shall still be members) may execute, acknowledge and record an affidavit stating the names of all of the members of the then current Board of Directors. The most recently recorded of such affidavits shall be prima facie evidence that the persons named therein are all of the incumbent members of the Board of Directors and shall be conclusive evidence thereof in favor of all persons who rely thereon in good faith.

5.15 The fiscal year shall be determined by the Board of Directors.

5.16 The membership may ratify actions taken by the Board of Directors subsequent to such actions and thereby give such action the full force and effect as though approved in advance.

6. Common Expenses: Assessments

6.1 All assessments shall be made and collected in accordance with this paragraph and the provisions of paragraph 7 hereof.

6.2 Each Owner shall be liable for a proportionate share of the common expenses, such shares being the same as the percentage of undivided interest in the common areas and facilities, appurtenant to the unit owned by the unit owner as set forth in the Declaration.

6.3 Within thirty (30) days prior to the annual meeting of the association, the Board of Directors shall estimate the common expenses and capital contributions for the following year. The estimated capital contributions may include such amounts as the Board of Directors may deem proper for general working capital for the general operating reserve, for a reserve fund for replacements, and major maintenance and shall take into account any expected income, surplus, or deficit in the common expenses for any prior year. The estimated capital contributions and common expenses shall be

presented at the annual meeting and thereafter shall *be* assessed on a monthly basis to the unit owners in proportion to their percentage of undivided interest in the common areas and facilities as set forth in the Declaration. If the estimated common expenses prove inadequate for any reason, including nonpayment of any unit owner's assessments, the Board of Directors may, by resolution duly adopted, make additional assessments, which shall be assessed to the unit owners in the same manner as the estimated common expenses. Each unit owner shall be obligated to pay to the Board of Directors assessments made pursuant to this paragraph on or before the first day of each month, or in such other reasonable manner as the Board of Directors shall designate, notwithstanding the above, the developer shall pay assessments only on completed units owned by the developer. The funds received by the Board of Directors from assessments shall be kept in either the capital account or in the common expense fund and shall be expended by the Board of Directors only in accordance with the provisions of the Act, the Declaration, and these By-laws.

6.4 The failure by the Board of Directors before the expiration of any year to estimate the common expenses as required herein shall not be deemed a waiver or modification in any respect of the provisions of the Declaration or these By-laws, or a release of the unit owner

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from the obligation to pay any past o'r future assessments, and the estimated common expenses fixed for the previous and current year shall continue until a new estimate is fixed.

6.5 No unit owner may exempt himself from liability for common expenses by waiver of the use or enjoyment of any of the common areas and facilities or by

abandonment of his unit.

6.6 The treasurer shall keep detailed records of all receipts and expenditures, including expenditures affecting the common areas and facilities, specifying and itemizing the maintenance, repair, and replacement expenses of the common areas and facilities and any other expenses incurred. In accordance with the actions of the Board of Directors assessing common expenses against the units and unit owners, the treasurer shall keep an accurate record of such assessments, and of the payments thereof by each unit owner. The books and accounts of the association shall be kept in accordance with generally accepted accounting procedures under the direction of the treasurer. At the close of each fiscal year, the books and records of the Board of Directors shall be audited by a certified public accountant approved by the association. The books and accounts of the association shall be available for inspection at the office of the association by any unit owner or his authorized representative during the regular business hours.

6.7 There shall be no single improvement exceeding the sum of $1,000.00 made by the Board of Directors without the same having been first voted on and approved by two-thirds (2/3) majority of those present in person or by proxy of the association at a meeting duly called for that purpose. The foregoing shall not apply in connection with damage or destruction referred to in Article 14 of the Declaration or to such structural alterations, capital additions to,' or capital improvements of areas and facilities or the property.

6.8 Amendments to this paragraph 6 shall be effective only upon unanimous written consent of the unit owners and their mortgagees.

7. Collection of Assessments

7.1 All common expense assessments shall be a separate, distinct, and personal

liability of the Declarant of the unit at the time each assessment Is made. The Board of Directors shall have the rights and remedies contained in the Act, the Declaration, the Articles of Incorporation, and these By-laws to enforce the collection of assessments for common expenses.

7.2 Any person who shall have entered into a written agreement to purchase a unit shall be entitled to obtain a written statement from the treasurer setting forth the amount of unpaid assessments charged against the unit and its Owners, and if such statement does not reveal the full amount of the unpaid assessments as of the date it is rendered, neither the purchaser nor the unit shall be liable for the payment of an amount in excess of the unpaid assessments shown thereon, provided that the former unit owner grantor shall remain so liable. Any such excess which cannot be promptly collected from the former unit owner grantor shall be reassessed by the Board of Directors as a common expense to *be* collected from all unit owners, including without limitation the purchaser of the unit, his successors and assigns. The new unit owner shall, and the former unit owner shall not, be liable for any assessments made after the date of transfer of title to a unit, even though the common expenses for the expenses

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incurred or the advances made by the Board of Directors for which the assessment is made related in whole or in part to any period prior to that date.

7.3 In the event that title to a unit is transferred at a sheriff's sale pursuant to execution upon any lien against the unit, the Board of Directors shall give notice in writing to the sheriff of any unpaid assessments for common expenses which are a lien against the unit, and for any expenses of or advances by the Board of Directors which have not theretofore been reduced to a lien, which shall be paid out of the proceeds of the

sale prior to the distribution of any balance to the former unit owner against whom the execution was issued. The purchaser at such sheriff's sale and the unit involved shall not be liable for unpaid assessments for common expenses and for any expenses of or advances by the Board of Directors which became due prior to the sheriff's sale of the unit. Any such unpaid assessments which cannot be promptly collected from the former unit owner shall be reassessed by the Board of Directors as a common expense to be collected from all of the unit owners, including the purchaser who acquired title at the sheriff's sale, his successors and assigns. To protect its right to collect unpaid assessments for common expenses which are a lien against a unit, and for any expenses of and advances by the Board of Directors, the Board of Directors may on behalf of all the unit owners purchase the unit at sheriff's sale, provided such action is authorized by the affirmative vote of a majority of the members of the Board of Directors.

7.4 In addition to the statements issuable to purchasers of units, the Board of Directors shall provide a current statement of unpaid assessments for common expenses and for any expenses of and advances by the Board of Directors in respect of the unit, to the unit owner, to any person who shall have entered into a binding agreement to purchase the unit, and to any mortgagee on request at reasonable intervals.

7.5 In all cases where all or part of any assessments for common expenses and for any expenses of and advances by the Board of Directors cannot be promptly collected from the persons or entities liable therefor under the Act, the Declaration, the Articles of Incorporation, or these Bylaws, the Board of Directors shall reassess the same as a common expense, without prejudice to its rights of collection against such persons or entities.

t7.6 Lien for unpaid assessments

7.6.1 All sums assessed to any unit pursuant to this section, together with interest thereon as provided herein, shall be secured by a lien on such unit in favor of the Board of Directors. Such lien shall be superior to all other liens and encumbrances on such

unit, except only for: (a) valid tax and special' assessment liens on the unit in favor of any governmental assessing authority; and (b) the lien of any first priority mortgage covering a unit or the lien of any secondary purchase money mortgage covering a unit or the lien of any mortgage recorded prior to the recording of the Declaration. All other lienors acquiring liens on any unit after the Declaration shall have been recorded shall be deemed to consent that such liens shall be inferior to future liens for assessments, as provided herein, whether or not such consent be specifically set forth in the instruments creating such liens.

1‘. 7.6.2 To evidence a lien for sums assessed pursuant to this section, the Board of Directors may prepare a written notice of lien setting forth the amount of the assessment, the due date, the amount remaining unpaid, the name of the Owner of the unit, and a description of the unit. Such a notice shall be signed by such body and may be recorded in the Office of the Clerk of Superior Court of Liberty County, Georgia. No notice of lien shall be recorded

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until there is a delinquency in paynient of the assessment. Such liens may be enforced by foreclosure by the Board of Directors in the same mariner in which mortgages on real property may be foreclosed in Georgia. In any such foreclosure, the Owner shall be required to pay the cost, and expenses of such proceeding, the cost and expenses of filing the notice of lien, and all reasonable attorney's fees. All such costs, expenses and fees shall be secured by the lien being foreclosed. The lien shall also secure, and the Owner shall also be required to pay to the Board of Directors, any assessments against the unit which shall become due during the period of foreclosure. The Board of Directors shall have the right and the power to bid an amount equal to its then existing lien at the foreclosure sale or other legal sale to acquire, hold, convey, lease, rent, encumber, use and otherwise deal with the same as the. Owner thereof.

7.6.3 A release of lien shall be executed by the Board of Directors and recorded in the Office of the Clerk of Superior Court of Liberty County, Georgia, upon payment of all sums and secured by a lien which has been made the subject of a recorded notice of lien.

7.6.4 Any encumbrancer holding a lien on a unit may pay but shall not be required to pay, any amounts secured by the lien created by this section, and upon such payments such encumbrancer shall be subrogated to all rights of the Board of Directors with respect to such lien, including priority.

7.6.5 The assessing body shall report to any encumbrancer of a unit any unpaid assessments remaining unpaid for longer than thirty (30) days after the same shall have become due, provided, however, that such encumbrancer first shall have furnished to the assessing body written notice of such encumbrance.

7.6.6 In any foreclosure of a lien for assessments. the unit owner subject to the lien shall be required to pay a reasonable rental for the unit, and the Board of Directors shall be entitled to the appointment of a receiver to collect the same.

7.7 Personal obligation assessments. The amount of any annual or special assessment against any unit shall be the personal obligation of the Owner thereof to the Board of Directors. Suit to recover a money judgment for such personal obligation shall be maintainable by the Board of Directors without foreclosing or waiving the lien securing the same. No Owner may avoid or diminish any personal obligation by waiver of the use and enjoyment of any of the common areas or by abandonment of his unit.

7.8 In addition to and not limited by any other remedy provided for herein, the Board of Directors may restrict or deny the use and enjoyment of any common area or facility to any Declarant, his family, guests, or assigns, who is delinquent in the payment of any regular or special assessment.

7.9 If the unit owner shall, at any time, let or sublet his unit and shall default for a period of one month in the payment of assessments, the Board of Directors may, at its option, so long as such default shall continue, demand and receive from any tenant or subtenant of the Owner the rent *due* or becoming due, and the payment of such rent to the Board of Directors shall be sufficient payment and discharge of such tenant or subtenant and the Owner to the extent of the amount so paid.

7.10 Assessments and any installments thereof not paid on or before ten (10) days after the date when due shall bear interest at the rate of eighteen percent (18 70) per annum or at such rate of interest as may be set by the Board of Directors, from the date when due until

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paid. All payments On account shall be first applied to interest and then to the assessment payment 'first *due.*

8. Litigation

8.1 If any action is brought by one or more but less than all unit owners on behalf of the association and recovery is had, the plaintiff's expenses, including reasonable counsel's fees, shall be a common expense, provided, however, that if such action is brought against the unit owners or against the Board of Directors, the officers, employees, or agents thereof, in their capacities as such, with the result that the ultimate liability asserted would,' if proved, be borne by all the unit owners, the plaintiff's expenses, including counsel fees, shall not be charged to or borne by the other unit owners, as a common expense, or otherwise.

8.2 Complaints brought against the association, the Board of Directors, or the officers, employees, or agents thereof, in their respective capacities as such or the property as a

whole, shall be directed to the Board of Directors, which shall promptly give written notice thereof to the unit owners and any mortgagees and shall be defended by the Board of Directors, and the unit owners end mortgagees shall have no right to participate other than through the Board of Directors.

9. Abatement and Restraint of Violations by Unit owners. The violation of any house rules or administrative rules or regulations adopted by the Board of Directors or the breach of any provision contained herein, or the breach of any provision of the Declaration, shall give the Board of Directors the right, in addition to any other rights set forth in these By-laws:

9.1 To enter the unit in which or as to which such violation or breach exists and to summarily abateand remove, at the expense of the defaulting unit owner, any structure, thing, or condition that may exist therein contrary to the intent and meaning of the provisions hereof, and the Board of Directors shall not thereby be deemed guilty in any manner of trespass; or

9.2 To enjoin, abate or remedy by appropriate legal proceedings, either at law or in equity, the continuance of any such breach.

10. Special Committees. The Board of Directors by resolution may designate one or more special committees, each committee to consist of two (2) or more unit owners which, to the extent provided in said resolution, shall have and may exercise the powers set forth in said resolution. Such special committee or committees shall have such name or names as may be determined from time to time by the Board of Directors. Such special committees shall keep regular minutes of their proceedings and report the same to the Board of Directors when required. The members of such special committee or committees designated shall be appointed by the Board of Directors or the president, The Board of Directors or the president may appoint unit owners to fill vacancies on each

of said special committees occasioned by death, resignation, removal, or inability to act for any extended period of time.

11. Membership and Voting. The members of the association shall be the fee Owners of the units. The Board of Directors shall maintain a list of Owners which shall be updated on a regular basis. Disputes over the membership list shall be resolved by reference to the Official Records of the Liberty County Clerk's Office. At any meeting of the Association of Unit owners, each unit owner, including declarant, either in person or by proxy, shall be entitled to

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the same number of votes as the percentage of undivided interest of the common areas and facilities assigned to his unit in the Declaration. If there is more than one unit owner with respect to a particular unit, any or all of such unit owners may attend any meeting of the association, but it shall be necessary for all such unit owners present to act unanimously in order to cast the votes pertaining to their unit. All votes may be cast either in person or by proxy. All proxies shall be in writing, and in the case of proxies for the annual meeting, they shall be delivered to the secretary at least five (5) days prior thereto. Proxies for special meetings of the association must be of record with the secretary at least two (2) days prior to such meeting. In voting for members of the Board of Directors, cumulative voting is allowed. In all other matters, cumulative voting shall not be allowed.

12. Notices, Waiver of Notice. Any notice permitted or required to be delivered as provided herein may be delivered with personally or by mail. If delivery is made by mail, it shall be deemed to be delivered twenty-four (24) hours after a copy of the same has been deposited in the U.S. Post Service, postage prepaid, return receipt requested. Notice to unit owners shall be addressed to each unit owner at the address given by such

unit owner to the Board of Directors for the purpose of service of such notice or to the unit of such unit owner if no such address has been given to the Board of Directors. Such address may be changed from time to time by notice in Notice to the Board of Directors shall writing to the Board of Directors. be addressed to:

John A. Jones
2309 Ocean Road
St. Simons Island, GA 31522

Any unit owner may at any time waive any notice required to be given under these By-laws, or by statute or otherwise. The presence of a unit owner in person at any meeting of the unit owners shall be deemed such waiver.

13. ,No Waiver. The failure of the Board of Directors or its contractors to insist, in one or more instances, upon the strict performance of any of the terms, covenants, conditions, or restrictions of the Declaration or By-laws, or to exercise any right or option herein contained, or to serve any notice or to institute any action shall not be construed as a waiver or relinquishment for the future, of such term, covenant, condition, or restriction, but such term, covenant, condition or restriction shall remain in full force and effect. The receipt and acceptance by the Board of Directors or its contractor of the payment of any assessment from a unit owner with knowledge of the breach of any covenant hereof, shall not be deemed a waiver of such breach, and no waiver by the Board of Directors of any provision hereof shall be deemed to have been made unless expressed in writing and signed by the Board of Directors.

14. Amendment of By-laws. These By-laws may be amended by a two-thirds (2/3) affirmative vote of the association at a meeting duly called for such purpose. Upon such an affirmative vote, the Board of Directors shall acknowledge the amended By-laws, setting forth the fact of the required affirmative vote of the unit owners and the

amendments shall be effective upon recording

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15. Severability. The provisions hereof shall be deemed independent and severable, and the invalidity or partial invalidity or unenforceability of any one provision or portion hereof shall not affect the validity or enforceability of any other provision hereof.

16. Captions. The captions herein are inserted only as a matter of convenience and for reference and in no way to define, limit or describe the scope of these Bylaws nor the intent of any provision hereof.

17. Effective Date. These By-laws shall take effect upon recording of the Declaration of Stewart Pines Condominiums, to which these are an Exhibit.

IN WITNESS WHEREOF, the undersigned have executed this instrument, this 1st day of November, 1996,

Signed, sealed and delivered in the presence of:

9 ' K Witness

LIBERTY C NSTRUCTION,o! INC.

BY: John A. Jones, Pres-71.

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ARTICLES OF INCORPORATION
OF
STEWART PINES HOMEOWNERS' ASSOCIATION, INC,

ARTICLE I
Name

The name of this corporation shall be STEWART PINES HOMEOWNERS' ASSOCIATION, INC.

ARTICLE U
Duration

The corporation shall have perpetual duration.

ARTICLE III

Authority and Purpose

This corporation is organized pursuant to the Georgia Non-Profit Corporation Code. The purpose for which this corporation is organized is to promote the recreation, health, safety, welfare, common benefit and enjoyment of the Owners of Units in Stewart Pines Condominiums, as more fully set forth in that certain Declaration of Condominium Stewart Pines Condominiums and any amendments thereto, said Declaration being filed in the Office of the Clerk of the Superior Court of Liberty County, Georgia. Said Declaration of Condominium Stewart Pines Condominiums, as the same may be amended, renewed or extended from time to time, is hereinafter in these Articles of Incorporation referred to as "said Declaration of Condominium".

Insofar as permitted by law, this corporation shall have the power to do anything that in the opinion of the Board of Directors of this corporation, will promote, directly or indirectly, the recreation, health, safety, welfare, common benefit and enjoyment of the Owners and occupants of Units in the Condominium, including, but not linifted to, the power (i) to purchase, accept by gift, lease, hold, sell, mortgage, convey or otherwise acquire or dispose of any real and personal property necessary or proper for the carrying out of the purposes of the corporation; (ii) to own, acquire, construct, equip, operate and maintain amenities, services and facilities incident to the purposes of the corporation; (iii) to fix, levy and collect assessments as provided in said Declaration of Condominium; and (iv) in general, to exercise all the rights, powers, privileges and immunities as are provided and allowed for similar corporations under the laws of Georgia, including, but not limited to the Georgia Condominium Act and the Georgia Nonprofit Corporation Code, subject, however, to any limitations set forth in said Declaration of Condominium.

When used in these Articles of Incorporation, words such as, for example, "Declarant". "Condominium", "Unit" and "Owner", shall have the same meaning as set forth in said Declaration of Condominium or in the Georgia Condominium Act, unless the context

shall prohibit.

ARTICLE IV
Nonprofit

This Corporation is not organized and shall not be operated for pecuniary gain or profit. No part of the property or net earnings of the Corporation shall inure to the benefit of or be distributable to its directors, officers or other private persons, except that the Corporation shall be

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authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in Article II hereof The Corporation shall not carry on propaganda, or otherwise attempt to influence legislation to such extent as would result in loss of its exemption from federal income tax under Section 501(c)(3) of the Internal Revenue Code, and the Corporation shall not participate in, or intervene in (including publication or distribution of statements) any political campaign on behalf of any candidate for public office. Notwithstanding any other provision of these Articles, the Corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code (or corresponding provision of any future United States Internal Revenue Law) or (b) by a corporation, contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code (or corresponding provision of any future United States Internal Revenue Law).

ARTICLE V
Membership

The membership of this corporation shall be comprised of the Owners of Units in the

Condominium as set forth in said Declaration of Condominium. Voting by the members of this corporation shall be as set forth in and subject to the provisions of said Declaration of Condominium.

ARTICLE VI

Board of Directors

Directors shall be elected and serve as provided in the By-Laws of this corporation. Declarant shall have the power and authority to appoint and remove all of the Directors of this corporation during the period set forth in said Declaration of Condominium. The number of Directors constituting the initial Board of Directors shall be three (3), and the names and addresses of such Director are:

John A. Jones
2309 Ocean Road
St. Simons Island, GA 31522

Linda R. Jones
2309 Ocean Road
St. Simons Island, GA 31322

L. Kelly Davis
206 E. Court
Street Hinesville,
GA 31313

ARTICLE VII

Registered Office and Registered Agent

The address of the initial registered office of this corporation shall be in Glynn County, Georgia at 2309 Ocean Road, St. Simons Island, Georgia 31522, and the name of its original registered agent at such address is John A. Jones whose consent to serve as said registered agent is attached hereto.

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ARTICLE VIII

Initial Principal Office

The mailing address of the initial principal office of the Corporation is 2309 Ocean Roa'd, St. Simons, Georgia 31522.

ARTICLE IX

Amendment

These Articles of Incorporation may be amended from time to time in the same manner as is provided in said Declaration of Condominium with respect to amendments to said Declaration of Condominium.

ARTICLE X

Incorporator

The name of the Incorporator is LIBERTY CONSTRUCTION, INC. and its address is 2309 Ocean Road, St. Simons Island, GA 31522.

IN WITNESS WHEREOF the undersigned has executed these Articles of Incorporation on the 1st day of November, 1996.

By:

LIBERTY CONSTRUCTION, INC. cSAAL)

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TO BE RETURNED TO: J. NOEL OSTEEN -
JONES, OSTEEN, JONES AND ARNOLD
P. O. BOX 800 - 206 EAST COURT STREET
HINESvILLE, GEORGIA 31313
(912)876-0111

STATE OF GEORGIA

COUNTY OF LIBERTY

AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS

AND
RESTRICTIONS OF STEWART PINES SUBDIVISION

This amendment to Declaration of Covenants, Conditions and Restrictions of Stewart Pines Subdivision, is made and published this 3,/____ day of July, 1996 by CLARENCE A. MURPHY; STEPHANIE C. MURPHY, 'CAREN FLOYD BOYER, CAROLYN M. FLOYD, SOUTHERN COASTAL INVESTORS, INC. AND DENNIS A. WATERS, JR.

RECITALS

A. On July 19, 1982, Martin Bruce Enterprises, Inc. made and published Declaration
of Covenants, Conditions and Restrictions Covenants of Stewart Pines Subdivision, (hereinafter called "Declaration"), said Declaration being recorded in Deed Book 255, pages 281-287, in the Office of the Clerk of Superior Court of Liberty County, Georgia, said Declaration pertaining to property described therein, reference being made to same for all purposes hereof.

B. On June 3, 1983, Martin Bruce Enterprises, Inc. executed a partial release exempting 0.574 acres of land from the operation of said Declaration, said partial release being recorded in Deed Book 285, pages 235-236, reference being made to same for all purposes hereof.

C. Dennis A. Waters, Jr. desires to develop the 2.50 acres described on the attached Exhibit "A" (which by reference is made a part hereof for all purposes) into a forty-eight (48)

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unit residential condominium community, said 2.50 acres being a portion of the property subject to said Declaration.

D. Clarence A. Murphy, Stephanie C. Murphy, Karen Floyd Boyer, Carolyn M.

Floyd, Southern Coastal Investors, Inc. and Dennis A. Waters, Jr. desire to amend said Declaration as hereinafter provided, to accommodate the development of said residential condominium community.

AGREEMENTS

1 As pertains to the property (2.50 acres) described on the attached Exhibit "A" only, Restrictive Covenants No. 1-15, inclusive, as described in the above referenced DeclaratiOn of Covenants, Conditions and Restrictions of Stewart Pines Subdivision are deleted in their entirety, and in lieu thereof the following Restrictive Covenants shall be operative as to said 2.50 acres of property (said deleted Restrictive Covenants being henceforth null, void and of no further force and effect as to said 2.50 acres of property), to-wit:

A. RESIDENTIAL USE. No lot shall be used except for residential purposes. No lot shall be used for commercial purposes and no building or structure shall be adapted to any commercial purpose. This restriction shall prohibit the use of any lot for combination of residential and commercial purposes. Renting of residential units shall not be considered a commercial purpose.

B. SIGNS AND OTHER STRUCTURES No billboards or advertising signs of any character may be erected, placed, permitted or maintained on any lot or improvement thereon. However, a single sign, not larger than 3' x 3' may be erected for reasonable periods to indicate that property is "for sale" or "for rent". Also a wooden sign identifying the residential condominium community may be utilized.

No elevated tanks of any kind shall be erected, placed or permitted on any part of the premises. No clotheslines shall be erected or maintained on the property.

C. TEMPORARY OR SIMILAR STRUCTURES. No structure of a temporary character, trailer, mobile home, shack, barn or other such outbuilding shall be used on

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any lot at any time for any purpose, either temporarily or permanently, except that a construction trailer may be utilized during construction phase.

D. COMMERCIAL VEHICLES No trucks, farming

equipment or other commercial vehicles of any type shall be stored or parked on any lot, except while engaged in transporting to or from a residence in this development.

E. LIVESTOCK AND POULTRY. No animals, livestock, or poultry of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purposes and that their number is reasonable.

F. NUISANCES. No lot shall be used in whole or in part for the storage of rubbish of any kind whatsoever, nor for the storage of any property or thing that will cause such lot to appear in an unclean or untidy condition or that would be obnoxious to the eye; nor shall any substance, thing or material be kept upon any lot that will emit foul or obnoxious odors, or that will cause any noise that will or might disturb the peace, quiet, comfort or serenity of the occupants of the surrounding property. No other thing shall be done on any lot which may be or may become an annoyance or a nuisance to the neighborhood or the adjoining property owners. Failure or neglect to maintain, repair, paint or otherwise keep one's dwelling unit in

reasonably good condition shall also constitute a nuisance, particularly if that failure results in any physical or financial loss or damage to one's neighbor or neighborhood.

No abandoned automobile may be kept on any lot. In the event that any automobile shall not be in operating condition for more than seven (7) consecutive days, the lot owner must remove such vehicle. No mechanical repair work on automobiles may be performed in the development except such necessary emergency repair work which may be required to get an automobile cranked or removed to an automotive repair shop.

No automobile shall be parked on any lawn or other grassed area of any lot, but the same shall be parked in designated parking areas.

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G. EASEMENTS FOR ENCROACHMENTS Each lot is subject to an easement for encroachments created by construction, settling and overhang for all buildings constructed on the subject property. A valid easement for said encroachments and for the maintenance of same,

so long as such encroachments stand, shall and does exist. In the event that any structure containing two or more dwelling units is partially or totally destroyed and then rebuilt; the owners of the dwelling units so affected agree that minor encroachments of parts of the adjacent dwelling units due to construction shall be permitted, and that a valid easement for said encroachment and the maintenance thereof shall exist.

H. ADEEDNALsayENANTI. Dennis A. Waters, Jr., his heirs, successors and assigns, expressly reserves the right to add additional covenants to the subject 2.50 acres in connection with the development of said property as a residential condominium community.

I. REMEDIELEQIL3101,A11411. These covenants, conditions, reservations and restrictions shall inure to, the benefit of the undersigned and any future grantee holding title by, through or under conveyance from Dennis A. Waters, Jr., and such parties, together with the undersigned shall have the right to proceed at law or in equity to compel compliance with the terms hereof or to prevent the violation or breach of any of them.

J. SEVERABILITY. The invalidation of any one of the foregoing covenants, conditions, reservations or restrictions by judicial proceedings or otherwise, shall in nowise affect any of the other provisions and those provisions not so invalidated shall remain in full force and effect.

K. GOVERNING LAW. This Declaration shall be governed in accordance with the laws of the State of Georgia.

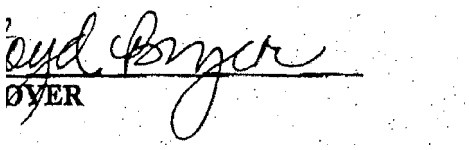
2 As to the remainder of the property described in Deed Book 255, page 287 in the Office of the Clerk of Superior Court of Liberty County, Georgia, said "Declaration of Covenants, Conditions and Restrictions of Stewart Pines Subdivision" shall remain in full force and effect.

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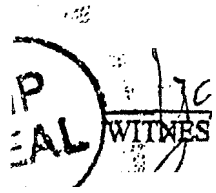
IN WITNESS WHEREOF, the undersigned have caused this Amendment to Declaration of Covenants, Conditions and Restrictions of Stewart Pines Subdivision to be executed in the mariner prescribed by law on the day and year firs above stated.

N FLOYD B



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Signed, sealed and delivered In. the presence of

NOTARY PUBLIC
My Commission expires: //6/6,/92(
(SEAL)

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CAROLYN M. FLOYD

Signed, sealed
and delivered in
the presence of:

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DENNIS A. W TERS, JR.

Signed, sealed and delivered
in the presence of;

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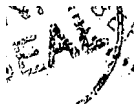
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NOTARY PUBLIC

My Commission Expires: **----,and,**
Notary Public SEAL)My**commission expires 15 August 1997**

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SOUTHERN COASTAL INVESTORS, INC.

EAL)

BY: L.D. Strickland

ITS: President

ATTEST: Sybil L. Bartlett

ITS: Secretary

(SEAL)

CORPORATE SEAL

Signed, sealed and delivered in the presence of:

WITNESS

NOTARY PUBLIC

ROBERT W. SCHIVERA
Notary Public, Chatham County, Ga.
My Commission Expires May 9, 1999

My Commission Expires:

Signed, sealed and delivered esence of:

Y PUBLIC

NV13ERT W. gl".1-fr,r1MA.
Notary Public, (:Warn County, Ga.

y Commission Expires: 'My Commission Explis May 9, 1999

BY: 1-
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(SEAL)

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EXHIBIT A

All that certain lot, tract or parcel of land situate, lying and being in the 17th G. M. District of Liberty County, Georgia, and being in the City of Hinesville, containing 2.50 acres more or less, (a portion of Stewart Pines Subdivision), as shown and represented on that certain plat of survey made and prepared by Joe P. Davis, Georgia Registered Land Surveyor No. 1436, dated October 13, 1995, and recorded in Plat. Section K-3, page 3, in the Office of the Clerk of Superior Court of Liberty County, Georgia, said plat by specific reference is made a part hereof for descriptive and all other purposes. Said lot of land being triangular in shape and being bounded, now or formerly, as follows: Northeasterly by the lands of Carl R. Dykes, Est., Robert A. Wells, Jack Parker, and Otto Dykes; Southerly by the lands of Elvie Lupo, Claude L. Dryden, Dennis A. Waters, Jr., and the right of way of Beverly Street; and Northwesterly by the lands of Georgia Power Co., all as shown on the above refened to plat of survey.