

SUPPLEMENTAL DECLARATION AND ANNEXATION
TO
SUGARMILL PLANTATION DECLARATION
OF
COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS (RESIDENTIAL)

SECTION 5-A
MATTHEWS RIDGE

THIS SUPPLEMENTAL DECLARATION is made this 17th day of March, 1997, by Sugarmill Holding Co., Inc., ("Declarant").

RECITALS

A. Declarant is the owner of a certain parcel of real property more fully shown and described as SugarMill Plantation Section 5-A, as recorded in Plat Drawer No. 11, Map No. 46, of the Public Land Records of Camden County, Georgia ("Subdivision").

B. Pursuant to the provisions of that certain SugarMill Plantation Declaration of Covenants, Conditions, Restrictions and Easements (Residential) recorded in Record Book 304, Folio 13 of the Public Records of Camden County, Georgia ("Declaration"), Declarant is authorized to annex certain land to the covenants, conditions and restrictions of the Declaration.

C. Declarant desires to subject the Subdivision to the Declaration and to subject the Subdivision to the additional covenants as more fully set forth herein.

NOW, THEREFORE in consideration of the premises, the Declarant hereby declares:

Section 1. Annexation. The Subdivision is hereby subjected to all terms and conditions of the Declaration, and the Subdivision constitutes "Additional Property" which by annexation pursuant to this Supplemental Declaration is to be deemed for all purposes to constitute "Property" as set forth in the Declaration. The Subdivision shall be held, sold and conveyed subject to the easements, restrictions, covenants and conditions as set forth in the Declaration which are for the purpose of protecting the value and desirability of all the land which from time to time shall constitute "SugarMill Plantation" and which shall run with the Property and be binding on all parties having any right, title or interest in the Property or any part thereof, their heirs, successors and assigns and shall inure to the benefit of each Owner thereof.

Section 2. Definitions. All definitions set forth in the Declaration are hereby incorporated herein as if fully set forth.

Section 3. Specific Covenants. In addition to the covenants, conditions and restrictions contained in the Declaration, the Subdivision shall be held, sold and conveyed subject to the following covenants, conditions and restrictions:

- a. Building Type. No improvement shall be erected, altered, placed or permitted to

remain on any Lot located within the Subdivision ("Subdivision Lot") other than one detached single family dwelling not to exceed two and one-half stories with a maximum height of thirty-five feet. Each dwelling shall have a private garage for not less than one car, and no dwelling shall be permitted to have a carport. Without limiting the foregoing, any detached utility building must be specifically reviewed by the RACC. Additional requirements may be set forth from time to time in the architectural guidelines issued by the Declarant.

b. Minimum Dwelling Size. The floor area of any dwelling constructed on a Subdivision Lot shall not be less than 1,700 square feet. For purposes of determining the amount of living space in any dwelling, porches and garages shall not be included the computation of the number of square feet of living space.

c. Building Location:

(i) No dwelling shall be located on any Subdivision Lot nearer than 20 feet to the front Subdivision Lot line, (except on corner Subdivision Lots where 20 feet shall be provided on one frontage and 10 feet shall be provided on the other) nearer than 7 feet to an interior side Subdivision Lot line, nor nearer than 7 feet to the rear Subdivision Lot line. No two dwellings shall be closer than 14 feet to each other. No utility building or similar structure, (unless attached to the back of the dwelling), shall be located on any Subdivision Lot nearer than 60 feet back of the front Subdivision Lot line, nearer than 10 feet to the rear Subdivision Lot line, nearer than 7 feet to aft interior side Subdivision Lot line or nearer than 30 feet from any side street line. Such utility building shall be walled, fenced or sufficiently landscaped using materials with height and design in such a manner that it shall be obstructed from view from the outside of the Subdivision Lot. The improvements on any Subdivision Lot shall not exceed 45% coverage of such Subdivision Lot.

(ii) Further, for the purposes of this paragraph, eaves, steps, terraces, walls, fences and open patios shall not be considered as part of a dwelling, provided, however, that this shall not be construed to permit any portion of a dwelling on a Subdivision Lot to encroach upon another Subdivision Lot. Eaves, steps, terraces, walls, fences and open patios may be constructed within five feet of the side or rear Subdivision Lot lines.

d. Resubdivision and Replatting. No Subdivision Lot which is resubdivided as provided in Section 12 of Article VI of the Declaration shall contain less than 7000 square feet and when resubdivided or replatted the restrictions as to set back lines shall apply to each Subdivision Lot as replatted or resubdivided except if such Subdivision Lot is resubdivided by the Declarant for roadway purposes.

e. Easements:

(i) Declarant reserves nonexclusive, perpetual and fully transferable easements for installation and maintenance of Utilities (as hereinafter defined) and drainage facilities, ditches and courses and for access in connection therewith, over easements shown on the recorded plat, and over a five-foot strip along the interior side Subdivision Lot lines of each Subdivision Lot. Within these easements, no structure, planting, or other material shall be placed

or permitted to remain which may damage or interfere with the installation or maintenance of Utilities, or which may change the direction or flow of drainage channels in the easements, or which may obstruct or retard the flow of water through drainage channels in the easements. Provided, however, driveways and sidewalks providing access to the dwelling are hereby permitted to transverse such easements. The easement areas of each Subdivision Lot and all improvements on them shall be maintained continuously by the Owner of the Subdivision Lot, except for utility or drainage installation or improvements for which a public authority or utility company is responsible.

(ii) "Utilities" includes, without limitation, water lines, sanitary sewers, storm drains, courses and ditches, berms, gas, electric and telephone lines, cable television lines, cables and conduits placed or operated by any special improvement and taxing district or any other public agency or private utility company. The Declarant, in reserving the aforesaid easements for Utilities and drainage facilities does not assume any obligation or responsibility for the maintenance of such Utilities and facilities.

f. Vehicular Access: Access by motor vehicles shall not be permitted except as provided by a concrete driveway which shall connect to the dwellings from the roads within this Subdivision and not to connect roads outside the Subdivision.

g. Fences: No fence or wall shall be erected nor hedge shall be maintained higher than 6 feet from the normal surface of the ground, and such shall not be erected until the quality, style, color and design shall have been first approved by the RACC. No fence, wall or other enclosure shall be erected, placed, or constructed on any Subdivision Lot which is in front of the front facade of the dwelling. In the case of a Corner Lot, placement of any fences will be specifically reviewed to insure that no sight lines are obscured. No chain link fence construction will be allowed..

h. Oil and Mining Operation: No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon, in or under any Subdivision Lot, nor shall oil wells, tanks, tunnels, mineral excavation or shafts be permitted upon, in, or under any Subdivision Lot.

i. Livestock or Poultry: No animals, livestock, or poultry of any kind shall be raised, bred or kept on any Subdivision Lot, except that dogs, cats, or other household pets may be kept, provided that not more than two are kept and they are not kept, bred, or maintained for any commercial purpose. No pet shall be penned or restrained outside a dwelling unless the Owner of such pet is in attendance.

j. Well Limitation: Excavation of shallow wells for the purpose of irrigation of Subdivision Lots is permitted, provided that prior to excavation and installation of such shallow well, the Owner shall:

k. Lawns and Landscaping: All Subdivision Lots shall be sodded with grass or other suitable ground cover approved by the Declarant, including the front and side yard and no less than ten (10) feet of the back yard and the area between the front line and the paved portion of

any right of way upon which the Subdivision Lot abuts, except for necessary driveways and parking areas. Any corner Subdivision Lot must be fully landscaped and sodded. No such landscaping is required until a dwelling is completed. No stone, gravel or concrete shall be used as a lawn, except in an incidental decorative manner. Each Owner shall be responsible for and shall maintain all landscaping, grass, driveways, parking areas, structures and grounds located on each Subdivision Lot in good condition and repair and in a neat and attractive manner.

l. Sidewalks: Subdivision Lots (except Subdivision Lots on cul-de-sacs) shall have front sidewalks on one side of street at least four (4) feet wide constructed of concrete and in accordance with RACC requirements.

m. Swimming Pools and Decks: No above ground swimming pools shall be permitted and no pool screening or decks shall be closer than five (5) feet to the boundary line of a Subdivision Lot. No elevated decks, platforms or other devices shall be permitted if the use thereof results in the invasion of the privacy of adjacent Owners.

n. Assessment Designation: Upon completion of single family dwellings upon the Subdivision Lots, such Lots shall be deemed "Single Family Residential Units" as defined in the Declaration and shall be assessed and otherwise considered to be Single Family Residential Units under the Declaration.

Section 4. Amendments or Additional Restrictions: The Declarant for so long as it is a Class C member reserves and shall have the sole right (1) to amend this Supplemental Declaration with respect to Subdivision Lots still owned by it at the time of the amendment, but all such amendments shall conform to the general purposes and standards of the covenants and restrictions herein contained; (b) to amend this Supplemental Declaration for the purpose of curing any ambiguity in or any inconsistency between the provisions contained herein, (c) to include in any contract or deed or other instrument hereafter made any additional covenants and restrictions applicable to any Subdivision Lot which do not lower the standards of the covenants and restrictions herein contained, and (d) to release any Subdivision Lot or improvement thereon from any part of the covenants and restrictions which have been violated including, without limitation the foregoing, violations of building restriction lines and provisions hereof relating thereto) if The Declarant or the Association, in its judgment, determines such violation to be minor or insubstantial violation. Upon the termination of the Declarant's Class C Membership the Association shall have the foregoing rights of amendment. Until termination of the Declarant's Class C Membership in the Association, amendment of this Supplemental Declaration must be approved by the Veteran's Administration or the Federal Housing Administration.

Section 5. Residential Architectural - Control Committee Design Guidelines: In addition to the provisions of the Declaration and this Supplemental Declaration, the RACC may, but is not obligated to, publish specific guidelines to provide additional assistance in applying the covenants and restrictions. Such guidelines may be amended from time to time by the RACC at the sole discretion of the RACC.

Section 6. Binding Effect: All terms, conditions and provisions of the Declaration as

modified and supplemented by the provisions hereof shall be binding upon all Owners of Lots described herein, their successors and assigns and the terms contained herein shall not be deemed to apply to other Lots subjected to the Declaration unless specifically set forth in a Supplemental Declaration affecting those Lots In the event that there is a conflict between the terms of this Supplemental Declaration and the Declaration, the terms of this Supplemental Declaration shall prevail, provided that there is no direct conflict the terms of both shall be in effect.

IN WITNESS WHEREOF, the Declarant sets its hand and seal on the date first above written.