Jany Butus 1844 570 Loddy Jun 3737 RESTRICTIVE COVERANTS OR CULVER'S ADDITION SODDY LAKE HEIGHTS

PNTI 51471-23

WHEREAS the Undersigned, Dennis Culver is vasted with title to certain property in Hamilton County, Tennessee, being the property which has been platted as Culver's Addition to Saddy Lake Heights, as shown by plat of record in Plat Book 11, page 196, Register's Office of Hamilton County, Tennessee: 150 Lots 5,9,10 Saddy Lake Houft, Plat Book 18-mag 35 Router. WHEREAS, it is the plan of the said Dennis Culver to devote said lots to restricted residential purposes.

NOW THEREFORE, In consideration of the promises and for the protection of the present owner as well as future owners of lots in said subdivision, this Declaration and Agreement is made:

Each and every coveyance of any one of said lots shall be subject to the special covenants and restrictive conditions herein set forth, which will run with the land, whether mentioned or referred to in any Deed, and which shall be in effect only upon the lots in Culver's Addition to Soddy Lake Heights, as hereinabove referred to, (and specifically shall not apply to any other lands in the area), as follows:

(a) All of said lots shall be, and be known and described as residential lots, and no structure shall be erected, altered, placed or permitted to remain on any residential building lot, other than one detached single-family dwelling, and attached two-car carport or garage.

(b) No residence shall be designed, patterned, constructed or maintained to serve, or for the use of more than one singlefamily residence shall be used as a multiple-family dwelling at any time, nor be used in whole or in part for any business service or activity, or for any comercial purpose, nor shall any lot be used for business purposes, or for trucks or other equipment inconsistent with ordinary residential uses.

(c) No residence shall be located on any one of said residential building plots nearer to the front line or nearer to any side street line than forty (40) feet, nor nearer than ten (10) feet to any side lot or property line, nor nearer than twenty-five (25) feet to the rear boundary line.

(d) No nexious or offensive trade or activity shall be carried on upon any lot, nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.

(e) No part of any lot shall be used for residential purposes until, first, a completed dwelling house, conforming fully to the provisions of this instrument, shall have been exected thereon, the intent of this paragraph (e) being to prevent the use thereon of a garage, incomplete structure, trailer, tent, cutbuilding or other structure as a temporary living quarters before or pending the erection of a permanent building. No structure of temporary character, including trailers and similar structures, shall be erected or permitted to remain on any lot except during the period of construction.

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- (f) Any resident being erected on a lot shall be completed within (8) eight months from the date of the pouring of the Footings for said residence.
- (g) A complete set of plans, specifications, plot plan and exterior color or finish shall be filed with Larry Culver and approval in writing obtained prior to construction.
- (h) As to all lots in seld subdivision, no dwelling shall be erected or permitted to remain on any one of said residential lots of less enclosed main living area of the main structure, exclusive of open porches, carports or gazage than:

  Ranch-Type Dwelling: 1,500 sq. feet with or without basement.

  Two-Story Dwelling: 1,900 sq. feet.

  Split-Level, Split-Foyer: 1,400 sq. feet main floor,

  300 sq. feet down.

- (i) In the case of houses known as split-levels: In order for a level to qualify as a main living area, it must be exposed for full height on three sides. In the case of any question as to whether a sufficient number of square feet of enclosed living are have been provided, the decision of Dennis Culver, his successors, designates, or assigns, shall be final.
- (j) All dwelling houses shall have conventional and acceptable frontal appearance from the main street fronting said lots. No boats, trailors or compers will be allowed to be parked on streets or in driveways.
- (k) No one of said residential lots shall be resubdivided but shall remain as shown on said recorded plat, provided however, that two or more lots may be combined as one lot, in which event, the restrictions imposed by paragraph (c) above, pertaining to side lines, shall be construed as pertaining to the outer side lines of said two or more lots combined and provided further that Dennis colver, his successors, designates, or assigns, retain the right and power in their discretion to alter any boundary, lot, or division lines. No part of lot shall be used for purposes of a road right-of-way.
- (1) No exposed concrete blocks shall be used in any part of the building, foundation, or elevation of a Dwelling Unit. por shall any asbestos siding, permastone, or stucco be used on the exterior of any part of the foundation, slevation, or retaining wall that is visible from the street; provided, however that the Developers or the Board, in their sole discretion, may bremit some stucco to be used on the exterior of the elevation out not in the foundation. The approval of the Developers or the Board of such use of stucco must be in writing and recorded in the Register's Office of Hamilton County, Tennessee.
- (m) Before any building permit is issued or construction is commenced or carried on, plans, specifications, and plan for any commenced or carried on, plans, specifications, and plan for any lawelling house to be constructed on any one of said lots shall be submitted for approval to Dennis Culver, his successors, designates, or assigns, and written approval secured, but approval shall not be unreasonably withheld. In the event any residence has been fully constructed, without any proceedings having been filed in Court to enjoin such construction, it shall be conclusively presumed that such plans, specification and plot have been so approved.

- (n) No domestic animals, except house pers, shall be kept or maintained on any one of said lots or any portion or be allowed to run at large and unconfined upon any one of said lots, nor shall any such animals belonging to the owners or occurpants of any one of said lots be allowed to roam or run at large on the streets or alleys bounding said lots. There shall be no kennels for commercial breeding of such animals.
- (o) The provisions of this instrument shall be subject to governmental Zoning and subdivision regulations and ordinances now in force and effect upon said property or which may hereafter be in force and effect thereon, it being the intent that the will of the community, lawfully expressed, shall be controlling.
- (p) Each dwelling Unit shall have a double car garage or carport, such garage or carport to be constructed at the same time as the Dwelling Unit. A garage may be located in the basement of a Dwelling Unit. Thore shall be no detached gargages. Any garage having an pening on the street upon which the Dwelling Unit fronts shall have the inside walls finished.
- (q) All driveways on Lots shall be constructed of plant mix asphalt or of concrete.
- (r) We dwelling Unit shall be used either permanently or temporarily as a residence until the exterior of said Dwelling Unit and all yard work is completed.
- (s) All of said lots in said subdivision must from the date of puchase be maintained by the owner in a neat and orderly condition (grass being cut when needed). In the event an owner of a lot in said subdivision fails of his own violation to maintain his lot in a neat and orderly condition, Dennis Culver, or his duly appointed agent, may enter upon such lot without liability and proceed to put said lot into an orderly condition billing the cost of such work to the owners.
- (t) There shall be no detached garage, outbuildings, or servants quarters but a bathhouse built expressly in conjunction with a private swimming pool shall not be included in this prohibition. Thus, a bathhouse will not have to be connected or attached to the dwelling. However, such a structure shall not be included in complying with any minium square footage requirements as set forth in (h) above.
- (u) No fences may be erected on any said lot without written approval from Dennis Culver, his successors, designates, or assigns as to location on lot and type of fence. No chain-link fences will be allowed. (only redwood, cedar or similiar wooden materials)

In event that, for any reason, any one or more of the foregoing protective covenants and restrictions be construed by judgement or decree of any court of record to be invalid, such action shall affect in no wise any of the other provisions, which shall remain in full force and effect, the owners hereby declaring that said prestrictions are not interdependent but severable, and any one would have been adopted even without the others.

Each and every one of the aforesaid covenants, conditions and restrictions shall actach to and run with each and every of the said lots of land and all titles to, and estates therein, shall be subject thereto, and the same shall be binding upon each and every owner and occupant of the same until January 1, 2006, and shall be extended automatically to apply to each and every one of said lots for successive periods of ten (10) years, unless by vote of the ten owners of the lots it is agreed to change said covenants in whole or in part, provided further that the instrument evidencing such action must be in writing and shall be duly recorded in the Register's Office of Hamilton County, Tannessee. And conveyance by the undersigned, or any party or parties claiming under it, shall be subject to these covenants conditions and restrictions, whether therein specifically mentioned or not, and the obligation to observe and perform the same. The said covenants, conditions and restrictions shall run with and be appurtenant to the said land and every part thereof as fully as if expressly contained in proper and obligatory covenants or conditions in each and every contract or conveyance of or concerning any part of the said land or the improvements to be made thereon.

Dennis Culver, or his successors in trust shall be vested with authority to grant minor valances from the requirements of these restrictive covenants, provided the same shall not be in his opinion materially or adversely affect the purposes sought to be attained by the imposition of these restrictive covenants.

In the event of the violation, or attempted violation, of any one or more of the foregoing restrictive covenants, then the party or parties quilty thereof shall be subject and liable at the suit of Dennis Culver or his successors in trust, or of the then constituted public authorities or of any owner or owners of lots in the subdivision to be enjoined by proper process from such violation, and shall be liable for such damages as may accrue, it being stipulated that court costs and reasonable attorneys fees incident to any such proceedings shall constitute liquidated damages.

IN WITNESS WHEREOF, I, Dennis Culver, have hereunto set my hand, on this the 1/1/2 day of Threather, 1977, Dennis Culver, Dennis Culver

STATE OF TENNESSEE COUNTY OF HAMILTON

On this the Als day of Novel, , 1977, before me personally appeared Dennis Culver to me known to be the person described in and who executed the foregoing instrument and acknowledged that he executed the same as his free local and deed.

WITMESS my hand and Notarial Seal.

98841

Totary Public

My Commission Expires: 4-F-71

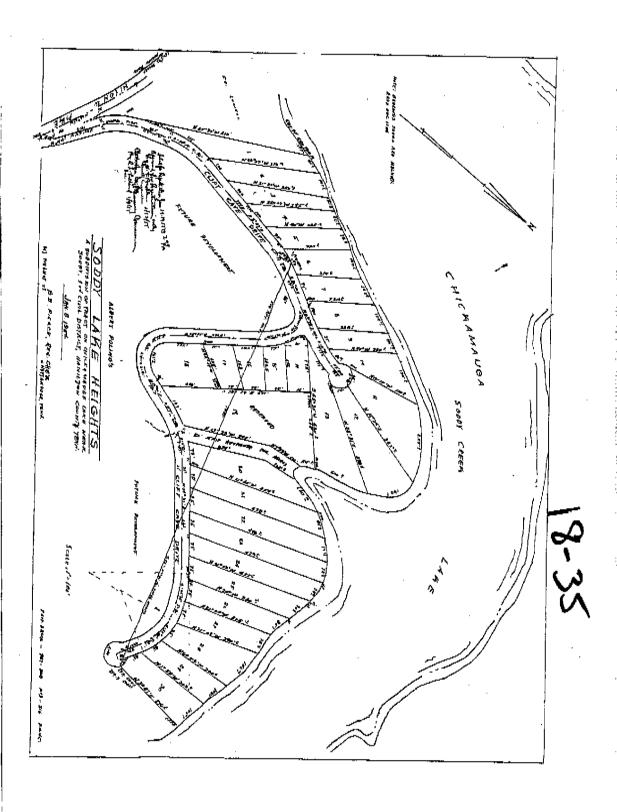
IDENTIFICATION PEPERANDA

Dec 7 12 42 PM 182

DOROTHY P. REAMMER REGISTER HAMILTON COUNTY STATE OF TENMESSEE

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