

This Instrument Prepared by:
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Sherrard & Roe, P. L.C.
424 Church Street, Suite 2000
Nashville, TN 37219

DECLARATION OF COVENANTS AND RESTRICTIONS

ROEFIELD SUBDIVISION

This Declaration of Covenants and Restrictions made and entered into this 9th day of November, 1995 by and between PHILLIPS BUILDERS, INC., a Tennessee Corporation, hereinafter referred to as "Builder" and M.A. SCHUBERT, JR., TRUSTEE AND JOHN C. SCHUBERT, TRUSTEE, hereinafter referred to as "Developer".

WITNESSETH

WHEREAS Developer is the owner of approximately 120 acres of property located along Westland Drive, Knoxville, TN as recorded in Deed Book 2170, Page 914, and Deed Book 2170, Page 917 and Deed Book 2191, Page 917, as recorded in the Register of Deeds office of Knox County, TN, and desires to create thereon two residential Communities with open spaces and other common facilities for the benefit of said Community to be known as Roefield Subdivision and The Village at Roefield Subdivision (collectively the "Subdivisions").

WHEREAS Builder has a contract to purchase from M.A. SCHUBERT, JR., TRUSTEE AND JOHN C. SCHUBERT, TRUSTEE ("Developer") certain real property located within the Subdivisions known and designated as Lot 4, Block A; Lot 5, Block A; Lot 6, Block A; Lot 7, Block A; Lot 8, Block A; and Lot 9, Block A; and Lot 14, Block B; Lot 15, Block B; Lot 16, Block B; Lot 17, Block B; Lot 18, Block B; Lot 19, Block B; Lot 20, Block B; Lot 21, Block B; and Lot 22, Block B, in Roefield Subdivision, Unit 1 ("Property"), as recorded in Map Cabinet O Slide 39A in the office of the Knox County Register of Deeds office and Lot 2, Block D and Lot 3, Block D; Lot 1, Block A; Lot 2, Block A; Lot 3, Block A; Lot 4, Block A; Lot 5, Block A; Lot 6, Block A; Lot 7, Block A; and Lot 8, Block A; Lot 1, Block B; Lot 2, Block B; Lot 3, Block B; Lot 4, Block B; Lot 50, Block B; Lot 51, Block B; Lot 52, Block B; Lot 53, Block B and Lot 54, Block B; Lot 4, Block C; Lot 5, Block C; Lot 6, Block C; Lot 7, Block C; Lot 8, Block C and Lot 9, Block C; The Village at Roefield, Unit 1, ("Property"); as recorded in Map Cabinet O Slide 41A in the office of the Knox County Register of Deed office.

WHEREAS Builder holds a Contract and an Option to acquire other lots in Roefield and The Village at Roefield Subdivisions from the Developer, pursuant to the terms and conditions of the Contract and Option Agreement by and between Builder and Developer; and

WHEREAS Builder and Developer desire to establish restrictions applicable to a minimum of 160 lots upon completion acquired by Builder or retained by Developer within the aforesaid Subdivisions; and

WHEREAS Builder and Developer desire to provide for the preservation of the values in said subdivisions and for the maintenance of said open spaces and other common facilities; and to this end desire to subject the real property described as Roefield Subdivision, Unit 1 and The Village at Roefield, Unit 1 to the covenants, restrictions, easements, charges and liens, hereinafter set forth, for the benefit of said property and each owner thereof; and

WHEREAS Builder and Developer desire to, from time to time, be permitted to add by annexation or addition additional lots to Roefield Subdivision or The Village at Roefield as those lots are developed and the final plats are recorded but in no event shall there be less than 160 lots subject to these declarations; and

WHEREAS Builder and Developer have deemed it desirable, for efficient preservation of the values in said Subdivisions to create an agency to which should be delegated and assigned the powers of maintaining and administering the Subdivisions and facilities and administering and enforcing the covenants and restrictions and collecting and disbursing the assessments and charges hereinafter created; and

WHEREAS Builder shall incorporate under the laws of the State of Tennessee as

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REC'D FOR REC 11/09/1995 13:29:31 MDX CO. TN 1
RECORD FEE: \$ 60.00
MORTGAGE TAX: \$ 0.00 TRANSFER TAX: \$ 0.00

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a non-profit corporation Roefield Subdivision Homeowners Association, Inc. for the purpose of exercising the functions aforesaid;

NOW, THEREFORE the Builder and Developer declare that real property owned by either and/or both of them in Roefield Subdivision and The Village at Roefield Subdivision, as shown on Exhibit "A", shall be held, transferred, sold, conveyed and occupied subject to the covenants, restrictions, charges, easements, and liens (sometimes referred to as the Covenants and Restrictions) herein set forth.

ARTICLE I

Definitions

Section 1.

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

- (a) "Association" shall mean and refer to the Roefield Subdivision Homeowners Association, Inc. which shall consist of lot owners in both Roefield Subdivision and The Village at Roefield Subdivision as the plats are recorded pursuant to the attached Exhibit "A".
- (b) The "Properties" shall mean and refer to all subdivided and numbered lots in Roefield and The Village at Roefield Subdivisions as shown on the recorded plats, as the plots are recorded pursuant to this Declaration. At Builder's and Developer's option, additional lots, units, and/or lands owned by either or both of them may be added to the "Properties" by Supplemental Declarations.
- (c) "Common Properties" shall mean and refer to those common areas, including those as designated on the recorded subdivision plats of Roefield and The Village at Roefield Subdivisions and any additional lots, units, or lands as same may be added to the "Properties" as provided above and any additional common areas so designated by Builder and Developer by an executed recorded Declaration or Supplemental Declaration. At any time, the "Common Properties" may at the sole option of the Builder and Developer and in their sole discretion be conveyed to the Association.
- (d) "Lot" shall mean and refer to all numbered residential lots shown upon any recorded subdivision plat or map of the "Properties" pursuant to this Declaration.
- (e) "Living Unit" shall mean and refer to any portion of a building situated upon the "Properties" designed and intended for use and occupancy as a residence by a single family.
- (f) "Owner" shall mean and refer to the owner, whether one or more persons or entities, of the fee simple title to any Lot situated upon the Properties but, notwithstanding any applicable legal theory, shall not mean or refer to the mortgagee unless and until such mortgagee has acquired possession or title pursuant to foreclosure or any proceeding in lieu of foreclosure.
- (g) "Member" shall mean and refer to all those owners who are members of the Association as provided in the Charter and By-laws of the Corporation and in Article II, Section I, hereof.
- (h) "Traditional Architecture" shall be defined as residential architecture categorized as Williamsburg, Cape Cod, American Colonial, Georgian, French Provincial, English Tudor, and all other Traditional Single Family Residential Architecture common in the United States and not typically

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referred to as a Contemporary.

- (i) "Director" shall mean and refer to a Director of or Member of the Board of Directors of the Roefield Subdivision Homeowners Association, Inc.
- (j) "Board of Directors" shall mean and refer to the Board of Directors of the Roefield Subdivision Homeowners Association, Inc.
- (k) "Planning Committee" shall mean and refer to M. A. SCHUBERT, JR., TRUSTEE AND JOHN C. SCHUBERT, TRUSTEE and one other member appointed by M. A. SCHUBERT, JR., TRUSTEE AND JOHN C. SCHUBERT, TRUSTEE. The Developers shall have full authority in their sole discretion to replace the other committee member at any time and for any reason. In the event of the death of either M. A. Schubert, Jr., Trustee or John C. Schubert, Trustee, the survivor shall exercise the deceased's powers under this paragraph.

ARTICLE II

MEMBERSHIP, BOARD OF DIRECTORS AND VOTING RIGHTS IN THE ASSOCIATION

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Section 1. MEMBERSHIP.

Every person or entity who is the owner of a fee or undivided fee interest in any Lot shall be a member of the Association, provided that any such person or entity who holds such interest merely as a security for the performance of any obligation shall not be a member. Membership shall commence on the date such person or entity becomes the owner of a fee or undivided fee interest in a Lot and expires upon the transfer or release of said ownership interest.

Section 2. VOTING RIGHTS.

The Association shall have two classes of voting membership:

CLASS A. Class A members shall be all those owners as defined in Section 1 with the exception of the Developer and Builder. Class A members shall be entitled to one vote for each lot in which they hold the interests required for membership by Section 1. When more than one person holds such interest or interests in any lot, all such persons shall be members, and the vote for such lot shall be exercised as determined among themselves; however, in no event shall more than one vote be cast with respect to any such lot.

CLASS B. Class B members shall be the Developer and Builder. The Class B members shall be entitled to (3) three votes for each lot in which they hold the interest required for membership in Section 1.

Notwithstanding anything to the contrary contained in this Declaration of Covenants and Restrictions or in the Charter or By-laws of the Roefield Subdivisions Homeowners Association, Inc., the Class B members shall be entitled to exercise veto power at any time and for any reason, so long as Class B membership continues to exist as provided herein. Said veto power shall entitle the Class B members to overrule and/or nullify any vote taken by Class A members.

Said Class B membership shall remain in the Developer and the Builder, their successors, or their assigns until such time as the Developer and the Builder have relinquished ownership in all lots within the subdivisions.

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Once the Developer and Builder, their respective successors or assigns have relinquished ownership of all lots in the Subdivisions, Class B membership shall cease to exist from and after such time there shall only be Class A membership.

Section 3. Board of Directors

The Association shall be governed by a Board of Directors elected as provided in the by-laws. Class A members shall elect two Board of Directors members, Class B members shall elect three Board of Directors members, so long as Class B membership exists.

ARTICLE III

PROPERTY RIGHTS IN THE COMMON PROPERTIES

Section 1. MEMBERS' EASEMENTS OF ENJOYMENT.

Subject to the provisions of Section 2 and 3, every Member shall have a right and easement of enjoyment in and to the Common Properties and such easement shall be appurtenant to and shall pass with the title to every Lot.

Section 2. TITLE TO COMMON PROPERTIES.

The Developer and/or the Builder may retain the legal title to the Common Properties until such time as either one or both, in its sole and exclusive discretion; shall convey same to the Association.

Section 3. EXTENT OF MEMBERS' EASEMENTS.

The rights and easements of enjoyment created herein shall be subject to the following:

- (a) the right of the Association to take reasonable action to protect and preserve the rights of the Association and the individual members in and to the Common Properties.
- (b) the right of the Association, as provided in its Articles and By-Laws, to suspend the enjoyment rights of any Member for any period during which any assessment remains unpaid, and for any period not to exceed thirty (30) days for any infraction of its published rules and regulations; and
- (c) the right and obligation of the Association to charge reasonable fees for its portion of the costs incident to the use and maintenance of the retention basin(s) on the Properties, and the use and maintenance of the Common Properties, as well as the construction, maintenance, upkeep and repair of facilities and equipment located thereon.
- (d) the right of the Association to dedicate or transfer all or any part of the Common Properties to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed upon by the Board of Directors of said Association; provided, however, that no such dedication or transfer, and the conditions and provisions incident thereto, shall be effective unless approved by at least three members of the Board of Directors at a duly constituted board meeting.
- (e) the rights of Members of the Association shall in no way be altered or restricted because of the location of the Common Properties in the Subdivisions in which such Member is not a resident.

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ARTICLE IV

COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. CREATION OF THE LIEN AND PERSONAL OBLIGATION OF ASSESSMENTS.

Each Class A member by acceptance of a deed therefore, whether or not it shall be so expressed in any such deed or other conveyance, shall be deemed to covenant and agree to pay to the Association: (1) annual assessments or charges; (2) special assessments for capital improvements; such assessments to be fixed, established and collected from time to time as herein provided. The annual and special assessments together with such interest thereon and costs of collection thereof, including attorneys fees; as hereinafter provided shall be a charge on the land and shall be a continuing lien upon the lot against which each assessment is made. Each such assessment, together with such interest thereon and cost of collection thereof as hereinafter provided, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. Annual assessments shall be due and payable upon the sale and conveyance of any lot and the prorata portions of such annual assessments shall be collected and paid to the Association at the time the sale and conveyance to the new owner is closed.

In consideration of the fact that Developer has constructed at its own expense various facilities for the benefit of the Association, including swimming pool and parking area and other designated improvements, Developer shall be exempt from all such annual assessments and shall not be obligated to pay any annual or special assessments or prorated portion thereof for any subdivided lot or land owned by it.

Section 2. PURPOSE OF ASSESSMENT.

The assessments levied by the Association shall be used exclusively for the purpose of promoting the recreation, health, safety and welfare of the residents of the Properties, and in particular for the improvement, maintenance and beautification of properties, services, and facilities devoted to this purpose and related to the use and enjoyment of the Common Properties including but not limited to, the payment of taxes and insurance thereon and repair, replacement, and addition thereto, and for the cost of utilities, labor, equipment, materials, management and supervision thereof. The use of the assessments shall not be specifically limited to the maintenance and upkeep of the Common Areas, but shall also extend to and include the right and obligation to maintain and repair the retention basin(s) located on the Properties and the right to maintain and repair street lights, lighting, access ways, and sidewalks, if any. The cost of the operation and maintenance of street lights and lighting, regardless of location within the Properties and of the proximity to individual lots, shall be borne equally by and prorated to each lot without regard to ownership; it being the intent and purpose of this provision to insure the safety, enjoyment and security of the Properties. The Association acting by and through its Board of Directors shall have the right to engage and employ individuals, corporations, or professional managers for the purpose of managing and maintaining the Common Properties and performing such other duties as the Board of Directors shall from time to time deem advisable in the management of the Association.

Section 3. LEVY OF ASSESSMENTS.

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The Board of Directors of the Association shall fix the commencement date for monthly or annual assessments on the first day of the month following the conveyance of the first Lot to an Owner and shall provide for a partial assessment between the commencement date and the end of the calendar year next following. Thereafter, monthly or annual assessments shall be levied by the Board of Directors of the Association, by action taken on or before December 1 of each year for the ensuing year. The Board, in its discretion, may provide for the periodic payment of such assessments at some intervals other than monthly. Special assessments may be levied in any year for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or



replacement of a capital improvement upon the Common Properties, if any, including fixtures and personal property related thereto; provided that the same are first approved by the Board of Directors of the Association, recommended to the membership, and subsequently approved by affirmative vote of Members entitled to cast at least two-thirds (2/3) of the votes at a meeting of the Members duly held for that purpose. Written notice of the monthly, annual or special assessment shall be mailed (by U.S. first class mail) to every Owner subject thereto. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid and the amount of any delinquencies. The Association shall not be required to obtain a request for such certificate signed by the Owner, but may deliver such certificate to any party who in the Association's judgment has a legitimate reason for requesting the same.

Section 4. MAXIMUM ANNUAL ASSESSMENT.

Until otherwise established by the Board of Directors of the Association as set forth herein, the maximum annual assessment shall be Three Hundred and no/100 Dollars (\$300.00) per year per Lot. The Association at its option may allow the payment of the annual assessment on a monthly or quarterly basis. From and after one year from the date hereof, the maximum annual assessment may be increased each year by an amount up to, but not in excess of five percent (5%) of the maximum annual assessment for the previous year without a vote of the membership. In the event the Board of Directors determines that an increase in excess of such amount is required, the amount of assessment exceeding such limitation shall be automatically effective thirty (30) days after the Association sends written notice to each Owner of the amount and necessity of such increased assessment unless the Association receives written objection to such increased assessment by Members entitled to cast more than fifty percent (50%) of the percentage values of the votes eligible to be cast by Members of the Association within such thirty (30) day period or a special meeting of Members is called within such thirty (30) day period and the excess assessment is disapproved by a like vote of the Members at such meeting.

Section 5. SPECIAL ASSESSMENT FOR CAPITAL IMPROVEMENTS.

In addition to the annual assessments authorized by Section 4 hereof, the Association may levy in any assessment year a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction or reconstruction, unexpected repair or replacement of a capital improvement upon the Common Properties including the necessary fixtures and personal property related thereto, provided that any such assessment shall have the consent of at least three (3) members of The Board of Directors.

Section 6. QUORUM FOR ANY ACTION AUTHORIZED UNDER SECTIONS 4 AND 5.

The quorum required for any action authorized by Sections 4 and 5 hereof shall be as follows:

At the first meeting called as provided in Section 4 and 5 hereof, the presence at the meeting of Members or of proxies entitled to cast fifty-one (51%) percent of all the votes of the membership shall constitute a quorum. If the required quorum is not present at any meeting, another meeting may be called subject to the notice requirements set forth in Section 7 and the required quorum at any such subsequent meeting shall be one-half of the required quorum at the preceding meeting provided that no such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

Section 7. DATE OF COMMENCEMENT OF ANNUAL ASSESSMENTS.

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The first annual assessment shall become due and payable on the first day of the month following the lapse of thirty (30) days from the date of the sale of the first lot in Roefield Subdivision, Unit 1 or The Village at Roefield, Unit 1. Thereafter as each person or entity becomes a member such new members' assessment for the current year shall be



a pro-rata part of the annual assessment and shall be due on the first day of the month following the date such person or entity becomes a Member of the Association. No person ceasing to be a Member shall be entitled to any refund of his annual assessment.

It shall be the duty of the Board of Directors to notify each owner of any change in the annual assessment or any special assessment and the due date of such assessment. The requirement of notice shall be satisfied if such notice is given by regular deposit in the United States Mail to the last known address of each such owner.

The due date of any special assessment under Section 5 hereof shall be fixed in the resolution authorizing such assessment.

Section 8. EFFECT ON NON-PAYMENT OF ASSESSMENT. THE PERSONAL OBLIGATION OF THE OWNER; THE LIEN; REMEDIES OF ASSOCIATION:

If the assessments are not paid on the date when due, then such assessment shall become delinquent and shall, together with such interest thereof and cost of collection thereon, including attorneys fees, as hereinafter provided, thereupon become a continuing lien on the lot which shall bind such property in the hands of the then Owner, his heirs, devisees, personal representatives and assigns. The personal obligation of the then Owner to pay such assessment, however, shall remain a personal obligation for the statutory period.

If the Assessment is not paid within thirty (30) days after the delinquency date, the assessment shall bear interest from the date of delinquency at lesser of (i) the maximum legal rate of interest for the State of Tennessee on the date of delinquency or (ii) the rate of ten (10%) percent per annum; and the Association may (i) institute litigation against the Owner personally obligated to pay the same and/or (ii) foreclose the lien against the property. There shall be added to the amount of such assessment the cost of preparing and filing the complaint in such action, and in the event a judgment is obtained, such judgment shall include interest on the assessment as above provided and a reasonable attorney fee together with the costs of the action.

Section 9. SUBORDINATION OF THE LIEN TO MORTGAGES.

The lien of the assessments provided for herein shall be subordinate to the lien of any mortgage or mortgages now or hereafter placed upon the lot subject to assessment; provided, however, that such subordination shall apply only to the assessments which have become due and payable prior to a sale or transfer of such lot pursuant to a decree of foreclosure or any other proceeding in lieu of foreclosure. Such sale or transfer shall not relieve the lot from liability for any assessments thereafter becoming due nor from the lien of any such subsequent assessment. An assessment shall not be subordinate to a mortgage held by a prior owner who was the Owner at the time such assessment accrued.

Section 10. EXEMPT PROPERTY.

The following land which is subject to this Declaration shall be exempted from the assessments, charge and lien created herein:

- (a) all land to the extent that an easement or other interest therein is dedicated and accepted by the local authority and devoted to public use;
- (b) all Common Properties as defined in Article I, Section 1, hereof;
- (c) all land exempted from taxation by the laws of the State of Tennessee or The United States to the extent of such legal exemption.

Notwithstanding any provisions herein, no land or improvements occupied by a Living Unit shall be exempt from said assessments, charges or liens.

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ARTICLE V

These covenants and restrictions are to take effect immediately and shall be binding on all parties and all persons claiming under them until January 1, 2025, at which time said covenants and restrictions shall be automatically extended for successive periods of ten years unless the majority of the then Members vote to change or terminate them in whole or in part.

1. If the parties hereto or any of them or their heirs or assigns, shall violate or attempt to violate any of the covenants herein, it shall be lawful for any other person or persons to prosecute any proceedings at law or in equity against the person or persons violating or attempting to violate any such covenants, and either to prevent him or them from so doing or to recover damages or other dues for such violation.

2. Invalidity of any one of these covenants by judgment or court order shall not in any way affect any of the other provisions which shall remain in full force and effect.

3. All numbered lots excluding that portion, if any, shown on the recorded map for future development, shall be known and designated as residential lots. Except as otherwise provided herein, no structure shall be erected, altered or placed or permitted to remain on any lot other than one detached single-family dwelling not to exceed two stories in height plus a basement and a private garage and the usual domestic servants quarters.

4. All building setback lines shall comply with the regulations of the applicable governmental planning agency unless the Planning Committee requires greater setbacks.

5. No lot shown on said map may be subdivided or reduced in size by any device, voluntary alienation, partition, judicial sale or other proceeds or process of any kind, except for the purpose of increasing the size of another lot. In the event a lot is reduced in size to increase the size of another lot, the Planning Committee shall have the sole and exclusive right to waive any requirements regarding setbacks for the lot so reduced.

6. All fencing and walls must be attractive and consistent with color and materials used on the house and must be approved by the Planning Committee. Chain link fences are prohibited unless approved by the Planning Committee.

7. No radio or television aerial or antenna devices or any other exterior electronic or electric equipment or devices of any kind shall be installed or maintained on the exterior of any structure located on a lot or any part of any lot unless approved by the Planning Committee.

8. Air conditioners and trash containers shall be concealed from view by appropriate screening which must be approved by the Planning Committee.

9. All driveways shall be paved with asphalt or concrete or other materials approved by the Planning Committee.

10. Outside light poles, etc. must be approved by the Planning Committee.

11. No noxious 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.

12. No trailer, basement, tent, shack, garage, barn or other outbuilding erected on a lot shall at any time be used as a residence, temporarily or permanently, nor shall any structure of a temporary character be used as a residence. Temporary structures may be used as building or sales offices and for related purposes during the construction period by the Builder until furnished models have been completed.



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13. Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded plat.

14. No sign of any kind shall be displayed to the public view on any lot except one sign of not more than five square feet used by the Builder to advertise the property during the construction and sales period or for advertising the property for sale at any time. Developer reserves the right to display and authorize the display of signs for a larger size for promotion of the development.

15. No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot except that dogs, cats, and other household pets may be kept; provided that they are not kept, bred, or maintained for commercial purposes and are not a nuisance to the subdivision.

16. No lot shall be used or maintained as a dumping ground for rubbish, trash, garbage or other waste. All equipment for the storage of such materials shall be kept in a clean and sanitary condition and shall be screened from public view. No incinerator shall be permitted on any lot.

17. Mail boxes shall be of a design and type approved by the Planning Committee.

18. No person shall be permitted to store or park house trailers, campers, motorhomes, pleasure or fishing boats, trailers or other similar type vehicles on or about said residence unless the same are stored or parked so as not to be readily visible from the street or adjoining properties. No automobiles which are inoperable or being stored shall be repeatedly parked, kept, repaired or maintained on the street, driveway or lawn of any Lot.

19. Clotheslines and other devices or structures designed and customarily used for drying or airing of clothes, blankets, bed linen, towels, rugs or any other type of household ware shall not be permitted and no articles or items of any description or kind shall be displayed or placed in or on the yard or exterior of any dwelling for the purpose of drying, airing or curing said items.

20. At no time shall any Lot be stripped of its top soil or trees or allowed to go to waste or waste away by being neglected, excavated, or having refuse or trash thrown, dropped or dumped upon it. No lumber, brick, stone, cinder block, concrete block or other materials used for building purposes shall be stored upon any Lot for more than a reasonable time for completion of the construction in which they are to be used. No person shall place on any Lot refuse, stumps, rock, concrete, blocks, dirt or building materials or other undesirable materials except as herein provided. Any person so doing shall be subject to notification by the Developer or the Association to correct said condition within five (5) days of notification and if said condition is not corrected within said time period, the Developer or Association shall have the right to seek injunctive relief against the Owner of the affected Lot and the contractor or agent of the owner and further, the Developer or Association may make all necessary corrections and the expense of same shall be a lien upon Lot.

21. All lots located within Roefield Subdivision shall be subject to the following square footage requirements:

- a) All one-level houses shall have a minimum square footage of 2,000 Square Feet.
- b) All 1 and 1/2 or 2 story houses shall have a minimum square footage of 2,500 Square Feet. Any finished areas of the house with a minimum of 17' ceiling height above the finished floor level shall be calculated as double square footage.
- c) Multi-level homes will be considered on an individual basis only and approval shall be at the discretion of the Planning Committee.

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- d) The computation of square footage shall be exclusive of porches and garages.

22. All lots located within The Village at Roefield shall be subject to the following square footage requirements:

- a) All houses shall have a minimum square footage of 1,500 Square Feet.
- b) Any finished areas of the house with a minimum of 17' ceiling height above the finished floor level shall be calculated as double square footage.
- c) Multi-level homes will be considered on an individual basis only and approval shall be at the discretion of the Planning Committee.
- d) The computation of square footage shall be exclusive of porches and garages.

23. No building shall be erected, placed, altered or permitted to remain on a building lot in the Subdivisions until the building plans and specifications and the lot plans showing the location of such building or alteration have been approved in writing as to conformity and harmony with the existing structures in the applicable subdivision by a committee composed of M. A. Schubert, Jr., John C. Schubert and one other member appointed by M. A. Schubert, Jr. and John C. Schubert, said committee to be known as the Planning Committee. M. A. Schubert, Jr. and John C. Schubert shall have the authority to replace either of the other committee member at any time for any reason. In the event of the death of M. A. Schubert, Jr. or John C. Schubert, the survivor shall exercise their power under this paragraph. In the event said Planning Committee fails to approve or disapprove such design and location within ten (10) days after said plans and specifications have been submitted to it, said plans shall be deemed disapproved. In the event said Planning Committee rejects plans submitted for approval under this paragraph, upon written request or application of 75% of the parties owning lots within a 600 foot radius of the lot in question at the time said approval is requested, stating that said owners of said property within the 600 foot radius desire the approval be given, the same shall be deemed approved by the Planning Committee. A complete set of plans and specifications of the house to be built shall be left with said Planning Committee during the time of construction.

24. All houses must have a minimum two-car garage that will accommodate at least two large-sized automobiles and must be located on top level. The Planning Committee shall have the authority to allow the two-car garage in a basement house to be located in the basement, if in its opinion, the house is large enough looking from the outside appearance and does not destroy the aesthetics of the house.

25. The Planning Committee shall have the sole and exclusive right at any time from time to time to transfer, assign to, and withdraw from, such person, firm or corporation as it shall select, any or all rights, powers, privileges, authorities and reservations given to our reserved by it or by any part or paragraph of these covenants and restrictions.

26. For the purpose of further insuring the development of said land as a residential area of highest quality and standards, and in order that all improvements on each building lot shall present an attractive and pleasing appearance from all sides and from all points of view, the Planning Committee has the exclusive power and discretion to control and approve all of the building, structures, and other improvements on each building lot in the manner and to the extent set forth herein. All buildings shall be of a traditional architecture. No residence or other building, and no fence, walls, utility yard, driveway, swimming pool or other structure or improvement, regardless of size or purpose, whether attached or detached from the main residence, shall be commenced, placed, erected or allowed to remain on any building lot, nor shall any addition to or exterior

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change or alteration thereto be made, unless and until building plans and specifications covering the same showing the nature, kind, shape, height, size, materials, floor plans, exterior color schemes with paint samples, location and orientation of on site sewage and water facilities, and such other information as the Planning Committee shall require, including, if so required, plans for the grading and landscaping of the building lot showing any changes proposed to be made in the elevation or surface contours of the land, have been submitted to and approved in writing by the Planning Committee, and until a copy of all such plans and specifications, as finally approved by the Planning Committee have been lodged permanently with the Planning Committee. The Planning Committee shall have the absolute and exclusive right to refuse to approve any such building plans and specifications and lot grading and landscaping plans which are not suitable or desirable in its opinion for any reason, including purely aesthetic reasons and reasons connected with future development plans for the owners of said land or contiguous land. In passing upon such building plans and specifications and lot-grading and landscaping plans, the Planning Committee may take into consideration any of the materials of which the same are proposed to be built to the building lot upon which it is proposed to erect the same, the quality of the proposed workmanship and materials, the harmony of external design with the surrounding neighborhood and existing structures therein, and the effect and appearance of such constructions as viewed from neighboring properties.

27. The Planning Committee shall have the sole right (a) to amend these covenants and restrictions, but all such amendments shall conform to the general purposes and standards of the covenants and restrictions herein contained, (b) to amend these covenants and restrictions for the purpose of curing any ambiguity in 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 the said land which do not lower the standards of the covenants and restrictions herein contained, and (d) to release any building lot from any part of the covenants and restrictions (including without limiting the foregoing, building restriction lines and provisions hereof relating thereto) if the Planning Committee, in its sole judgment, determines that such release is reasonable and does not substantially affect any other building lot in any adverse manner, provided that no such release of a building lot from these Covenants and Restrictions shall result in the total number of lots subject to this Declaration being reduced below 160.

28. No boats, trailers, motor homes, or inoperable automobiles, etc. shall be permitted to be stored upon any lot for a period longer than twenty-four (24) hours.

29. No fences or structures of any kind shall be permitted to be constructed within the easement lines of any detention or holding pond shown on the recorded plat nor shall the grade elevation of any holding pond or detention basin be altered without permission from proper authorities.

30. The Association shall have an easement through any lot which adjoins any detention basin(s) as shown on any recorded plat for the purpose of ingress and egress in order for the Association to repair or maintain said detention basin(s).

31. All Lots, together with the exterior of all improvements located thereon, shall be maintained in a neat and attractive condition by their respective Owners or Occupants. Such maintenance shall include, but not be limited to, painting, repairing, replacing, and caring for roofs, gutters, downspouts, building surfaces, patios, walkways, driveways, and other exterior improvements. The Owner or Occupant of each Lot shall at all times keep all weeds and grass thereon cut in a sanitary, healthful and attractive manner and all trees and shrubbery pruned and cut. No Lot shall be used for storage of material and equipment, except for normal residential requirements or incident to construction of improvements thereon as herein permitted. The accumulation of garbage, trash or rubbish of any kind and the burning (except as permitted by law) of any such materials is prohibited. In the event of default on the part of the Owner or Occupant of any Lot in observing the above requirements or any of them, such default continuing after ten (10) days' written notice thereof, the Association may, subject to approval of its Board of Directors, enter upon said Lot, repair, maintain and restore the same, cut or prune or

INST: 31522 MB 2194 PG: 787

11



Instr: 19551188841165

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cause to be cut or pruned, such weeds, grass, trees and shrubbery and remove or cause to be removed, such garbage, trash and rubbish or do any other thing necessary to secure compliance with these restrictions and to place said Lot in a neat, attractive, healthful and sanitary condition. In so doing, the Association shall not be subject to any liability for trespass or otherwise. All costs incurred in any such repair, maintenance, restoration, cutting, pruning or removal shall be charged against the Owner of such Lot as the personal obligation of such Owner and as a lien upon the Lot, enforceable and collectible in the same manner and to the same extent as a maintenance assessment. Any occupant of such Lot shall be jointly and severally liable with the Owner for the payment of such costs.

32. In the event of damage or destruction to any structure located on the Properties, the respective Owner thereof agrees as follows:

- (a) In the event of total destruction, the Owner shall promptly clear the Lot of debris and leave the same in a neat and orderly condition. Within 60 days of any insurance settlement, the Owner must commence to rebuild and reconstruct the structure. Any such rebuilding and reconstruction shall be accomplished in conformity with the plans and specifications of the original structure so destroyed, subject to any changes or modifications as approved by the Planning Committee in accordance with Article V, Section 23 hereof.
- (b) In the case of partial damage or destruction, the Owner shall, as promptly as an insurance adjustment may be made, cause the damage or destruction to be repaired and restored in a first class condition in accordance with the plans and specifications of the original structure and in conformity with its original exterior painting and decor. Any change or alteration must be approved by the Planning Committee in accordance with Article V, Section 23 hereof. In no event shall any damaged structure be left unrepaired and unrestored for in excess of sixty (60) days, from the date of the insurance adjustment.
- (c) If the correction of a maintenance or repair problem incurred on one Lot necessitates construction work or access on another Lot, both Owners shall have an easement on the property of the other for the purpose of this construction. Each party shall contribute to the cost of restoration thereof equally, unless such damage was caused by the fault of an Owner, in which event the Owners shall allocate the cost of restoration in proportion to the relative fault of the parties.

33. Insurance

- (a) The Board of Directors of the Association shall determine what insurance and in what amounts shall be necessary for the operation of Roefield Subdivision and The Village at Roefield. Until such time as any of the Common Properties Areas of Roefield Subdivision and The Village at Roefield are improved, it is anticipated that the only insurance necessary for the operation of the Association shall be general liability insurance for claims arising out of the use of the Common Properties.
- (b) In the event that the Board of Directors determines that it will be in the best interest of the Association to obtain insurance on any improvements owned by the Association and constructed in the Common Properties, the Association shall obtain fire and extended coverage insurance covering all such improvements and all personal property, equipment, fixtures and supplied owned by the Association. The face amount of such policy or policies shall not be less than one hundred percent (100%) of the current replacement cost of the property required to be covered by this Section. Such policy shall contain an agreed amount and an inflation guard endorsement, if such can be reasonably obtained, and also construction code endorsements, such as demolition costs endorsement, contingent

INST: 31522 MB 2194 PG: 788



liability from operation and building laws endorsement and increased cost of construction endorsement. Such policy shall also contain steam boiler and machinery coverage endorsements, if applicable. The insurance policies so purchased shall be purchased by the Association for the use and benefit of individual Owners and their mortgagees. The Association shall issue certificates of insurance to each Owner showing and describing the insurance coverage for the interest of each Owner, and shall develop procedures for the issuance, upon request, of a copy of the policy together with standard mortgagee endorsement clauses to the mortgagees of Owners. To the extent reasonably available, such policy shall waive rights of subrogation against Owners, the Association, and all agents of the Association. The insurance policies purchased by the Association shall also provide, to the extent reasonably available, that the insurance will not be prejudiced by any acts or omissions of Owners that are not under the control of the Association, and that such policies will be primary even if the Owner has other insurance that covers that same loss. The insurance policy shall also provide that any applicable insurance trust agreement will be recognized.

- (c) If available at reasonable cost, as determined in the sole discretion of the Board of Directors, directors and officers liability insurance shall be purchased in amount determined by the Board of Directors.

34. All playground and recreational equipment must be used, erected, placed or maintained to the rear of all lots.

IN WITNESS WHEREOF, the Owner and Builder have executed this instrument on this 9th day of November, 1995.

M. A. SCHUBERT, JR., TRUSTEE

M. A. Schubert Jr. TRUSTEE

PHILLIPS BUILDERS, INC.

By: Thomas B. Bly

Its: VICE PRESIDENT

JOHN C. SCHUBERT, TRUSTEE

John C. Schubert, Trustee

STATE OF TENNESSEE
COUNTY OF KNOX



Instr: 199511090041165
Pages: 13 of 15

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Before me, a Notary Public in and for the County and State aforesaid, personally appeared M. A. SCHUBERT, JR. AND JOHN C. SCHUBERT to me known and who acknowledged themselves as the within named Bargainors and that they as such, executed the foregoing instrument for the purposes contained therein by signing their names thereto as their own free act and will.

1995. WITNESS by hand and seal at office this 9th day of November

James D. [Signature]
NOTARY PUBLIC

My Commission Expires: 11-28-97



INST: 31522 MD 2194 PG: 789

STATE OF TENNESSEE

COUNTY OF KNOX


Before me, the undersigned authority, a Notary Public, in and for the County and State aforesaid, personally appeared Thomas Brooks with whom I am personally acquainted and who upon oath, acknowledged himself/herself to be the Vice President of PHILLIPS BUILDERS, the within named Bargainor, a corporation, and the he/she as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as Vice President.

Witness my hand and seal at office in Knoxville, Knox County, Tennessee, this 9th day of November, 1995.

Francis D. [Signature]
NOTARY PUBLIC

My Commissions Expires: 10-28-97




Instr: 199611090041165
Pages: 14 of 16
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K. J. Note.

Wof

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North

out

10

Sections



1557: 31522 W 2194 Rd 791

EXHIBIT "A"

NOT INCLUDED

THE VILLAGE AT ROEFIELD

FUTUR

NOT WITHSTANDING ANYTHING IN THE DECLARATION OF RESTRICTIVE COVENANTS FOR ROEFIELD AND THE VILLAGE AT ROEFIELD, THIS PLAT REPRESENTS THE LOTS WHICH SHALL BE SUBJECT TO SAID RESTRICTIVE COVENANTS, FUTURE UNITS, LOTS, OR TRACTS WHICH ARE OWNED BY THE BUILDER AND OR THE DEVELOPER MAY BE ADDED AT THE DISCRETION OF THE BUILDER OR DEVELOPER AS DEFINED IN THE RESTRICTIVE COVENANTS.

THIS INSTRUMENT PREPARED BY:
ROBERT R. CROLEY, ATTORNEY
CROLEY, DAVIDSON & HUIE
2210 First Tennessee Plaza
Knoxville, TN 37929
#51118

SUPPLEMENTAL

DECLARATION OF COVENANTS AND RESTRICTIONS

ROEFIELD SUBDIVISION

THIS Supplemental Declaration of Covenants and Restrictions is made and entered into this 27th day of March, 1996, by PHILLIPS BUILDERS, INC., a Tennessee corporation (hereinafter referred to as "Builder") and M. A. SCHUBERT, JR., TRUSTEE and JOHN C. SCHUBERT, TRUSTEE, (hereinafter referred to as "Developer").

W I T N E S S E T H:

WHEREAS, by Deeds recorded in Deed Book 2170, page 914; Deed Book 2170, page 917; and Deed Book 2191, page 917, in the records of the Knox County Register's Office, Developer acquired title to a tract of land located along Westland Drive, Knoxville, Tennessee; more commonly known as the Roefield Subdivision and The Village at Roefield Subdivision; and

WHEREAS, Builder and Developer made and entered into a certain Declaration of Covenants and Restrictions, Roefield Subdivision (hereinafter referred to as "Declaration") dated November 9, 1995, and recorded in Deed Book 2194, page 777, in the Knox County Register's Office; and

WHEREAS, Paragraph 7 of page 1 of the Declaration permits Builder and Developer at their option to add by annexation or addition additional lots to Roefield Subdivision or The Village at Roefield as those lots are developed and the final plats are recorded;

NOW, THEREFORE, the Builder and Developer hereby supplement the Declaration of Covenants and Restrictions by adding the following additional properties to be included in the plan of this Declaration of Covenants and Restrictions, Roefield Subdivision, to wit: All of the subdivided lots in Unit 2 of Roefield Subdivision as shown on the recorded plat of record in Map Cabinet O, Slide 137-B, and Unit 2 of The Village at Roefield Subdivision, as shown on the recorded plat of record in Map Cabinet O, Slide 137-C in the Knox County Register's Office.

Except as otherwise provided herein, the Declaration of Covenants and Restrictions, Roefield Subdivision, is hereby ratified and confirmed.

IN WITNESS WHEREOF, PHILLIPS BUILDERS, INC., a Tennessee corporation, and M.A. SCHUBERT, JR., TRUSTEE, and JOHN C. SCHUBERT, TRUSTEE, have executed this instrument the day and year first above written.

PHILLIPS BUILDERS, INC., a Tennessee corporation

By Thomas Brooks V.P.
Thomas Brooks, Vice President

M.A. Schubert, Jr. TRUSTEE
M.A. Schubert, Jr., Trustee

John C. Schubert, Trustee
John C. Schubert, Trustee


Instr: 199604010032703
Pages: 1 of 2
Cross Ref: MB 2207/354
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INST: 60142 MB 2207 PG: 354
REC'D FOR REC 04/01/1996 14:20:10 KNOX CO. TN
RECORD FEE: \$ 8.00
MORTGAGE TAX: \$ 0.00 TRANSFER TAX: \$ 0.00

STATE OF TENNESSEE :
: SS.
COUNTY OF KNOX :

BEFORE ME, the undersigned authority, a Notary Public in and for the aforesaid County and State, personally appeared Thomas Brooks, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be Vice President of Phillips Builders, Inc., a Tennessee corporation, the within-named bargainor, and that as such officer executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as Vice President.

WITNESS my hand and official seal, this 29th day of March, 1996.

William S. McFarland
Notary Public

My commission expires:

3-3-98

STATE OF TENNESSEE)
: SS:
COUNTY OF KNOX)

Instr: 198884618032703
Pages: 2 of 2
Back File Automation

PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, M. A. Schubert, Jr., Trustee, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal, this 29th day of March, 1996.

James D. Schubert
NOTARY PUBLIC

My Commission Expires: 10-28-97

STATE OF TENNESSEE)
: SS:
COUNTY OF KNOX)

PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, John C. Schubert, Trustee, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal, this 29th day of March, 1996.

James D. Schubert
NOTARY PUBLIC

My Commission Expires: 10-28-97

This document prepared by:

Alvin L. Harris
Greene & Greene
P. O. Box 198768
Nashville, Tennessee 37219-8768

STEVE HALL
REGISTER OF DEEDS
KNOX COUNTY

**FIRST AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS
ROEFIELD SUBDIVISION**

This First Amendment to the Declaration of Covenants and Restrictions for Roefield Subdivision (the "Amendment") is made and entered into as of this 23 day of JUNE, 1997.

W I T N E S S E T H:

WHEREAS, Phillips Builders, Inc. ("Builder") and M. A. Schubert, Jr. Trustee and John C. Schubert Trustee (collectively, "Developer"), have previously submitted certain property to the Declaration of Covenants and Restrictions for Roefield Subdivision of record in Book 2254, page 271, Register's Office for Knox County, Tennessee (the "Declaration");

WHEREAS, pursuant to Article V, Section 23 of the Declaration, M. A. Schubert, Jr., John C. Schubert, and one other person appointed by M. A. Schubert, Jr. and John C. Schubert shall together comprise a committee denominated in the Declaration as the "Planning Committee;

WHEREAS, M. A. Schubert, Jr. and John C. Schubert have appointed Thomas Brooks as the third member of the Planning Committee;

WHEREAS, pursuant to Article V, Section 27, the Declaration may be amended by the Planning Committee in accordance with the provisions thereof; and

WHEREAS, the Planning Committee has determined that it is in the best interest of the Roefield Subdivision and the residents thereof to amend the Declaration to provide for the first annual election of directors to be held on January 15, 1998.

NOW, THEREFORE, for and in consideration of the premises contained herein and other good and valuable consideration, the members of the Planning Committee, being empowered so to do, hereby amend the Declaration by adding a new Section 35 to Article V of the Declaration as follows:

"35. Notwithstanding any provision to the contrary contained in this Declaration, the By-Laws of Roefield Subdivision Homeowners Association, Inc., or any other document, the first annual meeting of the members of the Association and the first election of the Board of Directors shall be held on January 15, 1998."

INST: 01536 WB 2254 PG: 269
REC'D FOR REC 06/26/1997 12:10:32 KNOX CO. TN
RECORD FEE: \$ 8.00
MORTGAGE TAX: \$ 0.00 TRANSFER TAX: \$ 0.00

Ratification. In all other respects, the Declaration is ratified and confirmed.

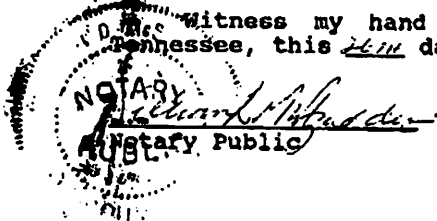
IN WITNESS WHEREOF, the members of the Planning Committee, being empowered to do so, have caused this First Amendment to the Declaration of Covenants and Restrictions for Roefield Subdivision to be executed as of the day and date first above written.

M. A. Schubert, Jr.
M. A. Schubert, Jr.

STATE OF TENNESSEE)
COUNTY OF KNOX)

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared M. A. Schubert, Jr. with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who upon oath acknowledged that he executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal, at offices in Knox County, Tennessee, this 24th day of June, 1997.



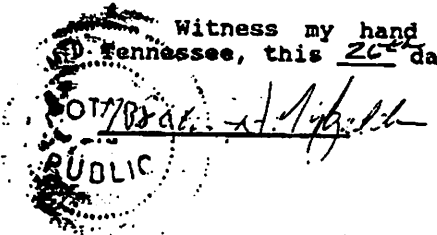
My commission expires: 3-3-98

John C. Schubert
John C. Schubert

STATE OF TENNESSEE)
COUNTY OF KNOX)

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared John C. Schubert, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who upon oath acknowledged that he executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal, at offices in Knox County, Tennessee, this 26th day of June, 1997.



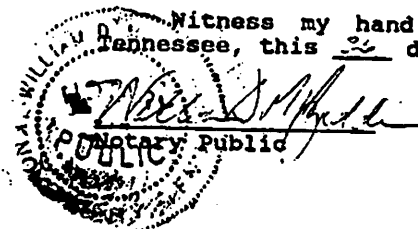
My commission expires: 3-3-98

Thomas Brooks
Thomas Brooks

STATE OF TENNESSEE)
COUNTY OF KNOX)

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared M. A. Schubert, Jr. with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who upon oath acknowledged that he executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal, at offices in Knox County, Tennessee, this 26th day of June, 1997.



My commission expires: 3-3-98

Tenn Valley Title

STEVE HALL
REGISTER OF DEEDS
KNOX COUNTY

**AMENDED AND RESTATED DECLARATION OF
RESTRICTIVE COVENANTS FOR ROEFIELD SUBDIVISION**

This instrument prepared by:

Alvin L. Harris
WEED, HUBBARD, BERRY & DOUGHTY
Suite 2900, SunTrust Center
424 Church Street
Nashville, Tennessee 37219

INST: 81537 WB 2254 PG: 271
REC'D FOR REC 06/26/1997 12:10:32 KNOX CO. TN
RECORD FEE: \$ 88.00
MORTGAGE TAX: \$ 0.00 TRANSFER TAX: \$ 0.00

1940

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AMENDED AND RESTATED DECLARATION OF
RESTRICTIVE COVENANTS FOR ROEFIELD SUBDIVISION

THIS AMENDED AND RESTATED DECLARATION OF RESTRICTIVE COVENANTS FOR ROEFIELD SUBDIVISION (the "Restated Declaration"), made, published, and declared this 24th day of June, 1997, by and between M.A. SCHUBERT, JR. TRUSTEE AND JOHN C. SCHUBERT, TRUSTEE, (hereinafter collectively referred to as the "Developer"), and any and all persons, firms, or corporations presently owning or hereafter acquiring any of the within described property;

W I T N E S S E T H:

WHEREAS, Developer was the owner of approximately 120 acres of property located along Westland Drive, Knoxville, Tennessee as recorded in Deed Book 2170, page 914, Deed Book 2170, page 917 and Deed Book 2191, page 917, as recorded in the Register's Office of Knox County, Tennessee;

WHEREAS, Developer recorded that certain Declaration of Covenants and Restrictions Roefield Subdivision at Deed Book 2194, page 777, Register's Office for Knox County, Tennessee, as amended by the First Amendment to the Declaration of Covenants for Roefield Subdivision of record in Deed Book 2254, page 269, Register's Office for Knox County, Tennessee, and as supplemented by the first Supplemental Declaration of Covenants and Restrictions, Roefield Subdivision of record in Deed Book 2207, page 354, Register's Office for Knox County and as further supplemented by the Second Supplemental Declaration of Covenants and Restrictions, Roefield Subdivision of record in Deed Book 2231, page 510, Register's Office for Knox County (the "Declaration"), for the benefit of the residential subdivision to be known as the Roefield Subdivision and The Village at Roefield Subdivision (hereinafter collectively referred to as the Subdivisions");

WHEREAS, pursuant to Article V, Section 23 of the Declaration, M. A. Schubert, Jr., and John C. Schubert, and one other person appointed by M. A. Schubert, Jr. and John C. Schubert together comprise a committee denominated in the Declaration as the "Planning Committee;"

WHEREAS, M. A. Schubert, Jr. and John C. Schubert appointed Thomas Brooks as the third member of the Planning Committee;

WHEREAS, pursuant to Article V, Section 27 of the Declaration, the Declaration may be amended by the Planning Committee in accordance with the provisions thereof; and

WHEREAS, the Planning Committee has determined that it is in the best interest of the Subdivisions and the residents thereof to amend and restate the covenants and restrictions provided in the Declaration.

NOW, THEREFORE, for and in consideration of the premises contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the members of the Planning Committee, being empowered so to do, hereby amend and restate the Declaration for the benefit, interest, and advantage of Developer and of each and every person or other entity now owning or hereafter acquiring any of the within described property; that certain covenants, conditions, restrictions, assessments, and liens governing and regulating the use and occupancy of such property be established, fixed, and set forth and declared to be covenants running with the land, superseding any restrictions that may presently exist with respect to the property described herein.

ARTICLE 1

DEFINITIONS

The following words, when used in this Declaration or any amendment or supplement hereto, shall, unless the context shall clearly require to the contrary, have the following meanings:

1.1 "Additional Phases" shall mean the additional acreage added to the development pursuant to the first Supplemental Declaration of Covenants and Restrictions, Roefield Subdivision of record in Deed Book 2207, page 354, Register's Office for Knox County and as further supplemented by the Second Supplemental Declaration of Covenants and Restrictions, Roefield Subdivision of record in Deed Book 2231, page 510, Register's Office for Knox County, and any additional acreage that may be added to the development in one or more Phases at the sole discretion of the Developer consisting of contiguous property which, together with Phase I, was conveyed to Developer by deeds of record in Deed Book 2170, page 914, Deed Book 2170, page 917 and Deed Book 2191, page 917, Register's Office of Knox County, Tennessee.

1.2 "Association" shall mean and refer to ROEFIELD SUBDIVISION HOMEOWNERS ASSOCIATION, INC., a not-for-profit corporation organized and existing under the laws of the State of Tennessee, its successors and assigns.

1.3 "Builder" shall mean and refer to Beazer Homes Corp., a Tennessee corporation d/b/a Phillips Builders having its principal place of business in Nashville, Tennessee, its successors and assigns.

1.4 "ROEFIELD" shall mean and collectively refer to those certain residential subdivisions known as Roefield and The Village at Roefield, which have been and are being developed on real property in Knox, Knox County, Tennessee, together with such additions thereto as may from time to time be designated by Developer whether or not such additions are contiguous with or adjoining the boundary lines of ROEFIELD, as shown on the Plat.

1.5 "Common Area" or "Common Areas" shall mean and refer to any and all real property owned by the Association, and such other property to which the Association may hold legal title, whether in fee or for a term of years, for the non-exclusive use, benefit, and enjoyment of the members of the Association, subject to the provisions hereof, and such other property as shall become the responsibility of the Association, through easements or otherwise, including any recreational areas, which may be constructed initially by the Developer or thereafter by the Association. Common Areas with respect to the properties made subject to this Restated Declaration, whether at the time of filing of this Restated Declaration or subsequently by Supplementary Declaration(s) shall be shown on the Plat(s) of ROEFIELD and designated thereon as "Common Areas," "Open Space" or such comparable designation.

1.6 "Restated Declaration" shall mean and refer to this Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision applicable to the Properties that is to be recorded in the Office of the Register of Deeds for Knox County, Tennessee, the first Supplemental Declaration of Covenants and Restrictions, Roefield Subdivision of record in Deed Book 2207, page 354, Register's Office for Knox County and as further supplemented by the Second Supplemental Declaration of Covenants and Restrictions, Roefield Subdivision of record in Deed Book 2231, page 510, Register's Office for Knox County, and any additional Supplementary Declarations upon the creation of Additional Phases.

1.7 "Developer" shall mean and refer collectively to M. A. Schubert, Jr. and John C. Schubert, their successors and assigns.

1.8 "Lot" shall mean and refer to any plot of land to be used for single-family residential purposes and so designated as a Lot upon the Plat.

1.9 "Member" shall mean and refer to any person who shall be an Owner and, as such, shall be a member of the Association.

1.10 "Owner" shall mean and refer to the record owner, whether one (1) or more persons or entities, of the fee interest in any Lot or portion of a Lot, excluding, however, those parties having such interest merely as security for the performance of an obligation.

1.11 "Occupant" shall mean and refer to any person or persons in possession of a Lot or home other than an Owner.

1.12 "Person" shall mean and refer to a natural person, as well as a corporation, partnership, firm, association, trust, or other legal entity.

1.13 "Phase I" shall mean and refer to the initial Properties subject to the Declaration and to this Restated Declaration.

1.14 "Plat" shall mean and collectively refer to the Plat of Roefield of record in Book _____, page _____, Register's Office for Knox County, Tennessee, the Plat of The Village at Roefield of record in Book _____, page _____, together with any amendments and supplements thereto recorded upon the creation of Additional Phases or upon the commencement of construction of additional sections within a previously submitted phase.

1.15 "Properties" shall mean and refer to any and all of that certain real property which may, solely at Developer's discretion, now or hereafter, be brought within those certain residential subdivisions being developed by Developer in Knox County, Tennessee, which subdivisions are and shall be commonly known as Roefield and The Village at Roefield.

1.16 "Successor Developer" shall mean and refer to any person (including any affiliate of the original owners) who shall acquire the right to develop Additional Phases within the Properties.

1.17 "Supplementary Declaration(s)" shall mean the first Supplemental Declaration of Covenants and Restrictions, Roefield Subdivision of record in Deed Book 2207, page 354, Register's Office for Knox County and as further supplemented by the Second Supplemental Declaration of Covenants and Restrictions, Roefield Subdivision of record in Deed Book 2231, page 510, Register's Office for Knox County and one or more additional supplementary declarations that may be recorded from time to time to create Additional Phases or to amend this Restated Declaration as expressly permitted hereunder.

ARTICLE 2

PROPERTIES SUBJECT TO THIS RESTATED DECLARATION

2.1 Initial Properties Subject to Restated Declaration. The property which is and shall be held, transferred, sold, conveyed and occupied subject to this Restated Declaration is that which is the subject of the Declaration recorded at Book 2194, page 777, Register's Office for Knox County, Tennessee, as supplemented by the first Supplemental Declaration of Covenants and Restrictions, Roefield Subdivision of record in Deed Book 2207, page 354, Register's Office for Knox County and as further supplemented by the Second Supplemental Declaration of Covenants and Restrictions, Roefield Subdivision of record in Deed Book 2231, page 510, Register's Office for Knox County, which property is located in Knox County, Tennessee. ROEFIELD is to be built in two or more Phases, each of which may be comprised of a number of sections for construction purposes (a "Construction Section").

2.2 Additional Phases. Without further assent or permit, Developer and any Successor Developer hereby reserves the right, exercisable from time to time but not later than five (5) years after the date hereof, or the date of any Supplementary Declaration hereto, to subject all or part of other, contiguous real property currently owned by Developer, in one or more Additional Phases, in order to extend the scheme of this Restated Declaration to such property to be developed as part of ROEFIELD and thereby to bring such additional contiguous Properties within the jurisdiction of the Association.

2.3 Supplementary Declarations. The additions herein authorized shall be made by filing of record one or more Supplementary Declarations in respect to the creation of Additional Phases or the addition of other Properties to be then subject to this Restated Declaration and which shall extend the jurisdiction of the Association to such property and thereby subject such addition to assessment for its just share of the Association's expenses and shall also require the filing of such additional plats as are required for such sections in the Register's Office for Knox County, Tennessee. Each Supplementary Declaration must subject the added property or additional Lots to the covenants, conditions and restrictions contained herein.

2.4 Consent to Rezoning. Every Owner shall be deemed to have consented to any rezoning of property annexed into the Subdivision by Supplementary Declaration that may be necessary to the development of such property as part of ROEFIELD. Owners of any Lots in the additional property shall succeed to all of the rights and obligations of membership in the Association.

2.5 Extension of Development Rights to Adjacent Property. The Developer and any Successor Developer shall have the rights described in this Article II, exercisable without approval of the Association or any other person or entity. The Developer and Builder shall have the voting rights as specified hereinafter with respect to any added Lots, subject to the limitations as to duration of weighted voting.

2.6 Construction Sections. The Developer may submit more unimproved property than is immediately anticipated to be used or improved to the terms and conditions of these restrictions, in order to insure and demonstrate its intentions with respect to such property and to assure that such property will be developed subject to the covenants and restrictions contained in this Restated Declaration and such land shall initially constitute one Lot. No additional "Lots" shall be deemed to have been created on such property until such time as the final plat approving such construction section has been approved and recorded in the Register's Office for Knox County, Tennessee. At such time as the final plat is recorded, all Lots depicted thereon, and Common Areas shown thereon, shall be owned and used in accordance with the terms of this Restated Declaration. Except as otherwise provided herein, each such Lot shall then be responsible for its pro rata share of the expenses of the Association and shall be entitled to the benefits of ownership set forth herein.

2.7 Association Rights. The Association may not assert as a reason to object to the new development plan the fact that existing Association facilities will be additionally burdened by the property to be added by the new development or that the type of home or size of Lot in any future construction differs from that of the initial construction of Phase I, or any subsequent Construction Section or phase. The Developer reserves the right to modify any preliminary plan to reconfigure Lots, create additional amenities, areas or Common Areas, prior to the sale of any Lot in an additional Construction Section or phase and thereafter within a Construction Section or phase with the consent of the Owners of that Section only.

ARTICLE 3

ARCHITECTURAL, MAINTENANCE, AND USE RESTRICTIONS

3.1 Single-Family Residential Construction. No building or other structure shall be erected, altered or permitted to remain on any Lot other than one (1) single-family residential dwelling not to exceed 2 stories in height. All houses must have a garage which will accommodate two (2) large-sized automobiles.

All lots located within ROEFIELD shall be subject to the following square footage requirements:

(a) All one-level houses in the Roefield Subdivision shall have a minimum of 2,000 square feet; all one-level houses in The Village at Roefield Subdivision shall have a minimum of 1,500 square feet;

(b) All 1½ or 2 story houses shall have a minimum of 2,500 square feet. Any finished areas of the house with a minimum of 17 foot ceiling height above the finished floor level shall be calculated as double square footage.

(c) Multi-level home designs are subject to approval of the Developer or its designee;

(d) The computation of square footage shall be exclusive of porches and garages.

3.2 Approval of Plans.

(a) No construction, reconstruction, remodeling, alteration, or addition of or to any structure, building, fence, wall, drive, or improvement of any nature shall be constructed without obtaining prior written approval of Developer or its designee as to the location, plans, and specifications therefor. As a prerequisite to consideration for approval, and prior to the commencement of the contemplated work, two (2) complete sets of building plans and specifications shall be submitted. Developer or its designee shall be the sole arbiter of such plans and may withhold its approval for any reasons, including purely aesthetic reasons. It is expressly acknowledged that construction undertaken by Developer or Builder shall be conclusively deemed to comply with the foregoing. Upon giving approval, construction shall be started and prosecuted to completion promptly and in strict conformity with such plans. Any plans submitted for approval shall be deemed to have been disapproved for the purposes hereof in the event of either (i) written notice of disapproval from Developer, its designee or the Association or (ii) failure by Developer, its designee or the Association to respond to the request for approval.

(b) At such time as Developer and Builder divest themselves of all Lots within the development, the right of approval of plans for further construction, reconstruction, remodeling, alterations, and additions shall thereafter vest exclusively in the Association and in its Board of Directors, or such committees of the Association as shall be appointed by its Board of Directors.

(c) Developer, Builder, the Association and the individual members thereof shall not be liable for any act or omission in performing or purporting to perform the functions delegated hereunder. Approval or disapproval by Developer, its designee or the Association shall not be deemed to constitute any warranty or representation by it including, without limitation, any warranty or representation as to fitness, design or adequacy of the proposed construction or compliance with applicable statutes, codes and regulations. Anything contained in this paragraph, or elsewhere in this Restated Declaration to the contrary notwithstanding, Developer, Builder and the Association are hereby authorized and empowered, at their sole and absolute discretion, to make and permit reasonable modifications or deviations from any of the requirements of this Restated Declaration relating to the type, kind, quantity or quality of the building materials to be used in the construction of any building or improvement on any Lot and of the size and location of any such building or improvement when, in

their sole and final judgment, such modifications and deviations in such improvements will be in harmony with existing structures and will not materially detract from the aesthetic appearance of the Properties and the improvements as a whole; provided, however, such modifications and deviations must be in compliance with all applicable ordinances and regulations established by Knox County.

Developer, its designee or the Association, as the case may be, may require the submission to it of such documents and items, including as examples, but without limitation, written requests for and description of the variances requested, plans, specifications, plot plans and samples of material(s), as shall be deemed appropriate, in connection with consideration of a request for a variance. If Developer, its designee or the Association shall approve such request for a variance, it shall evidence such approval, and grant its permission for such variance, only by written instrument, addressed to the Owner of the Lot(s) relative to which such variance has been requested, describing the applicable restrictive covenant(s) and the particular variance requested, expressing its decision to permit the variance, describing (when applicable) the conditions on which the variance has been approved (including as examples, but without limitation, the type of alternate materials to be permitted, and alternate fence height approved or specifying the location, plans and specifications applicable to an approved outbuilding), and signed by Developer, its designee or the Association, as the case may be. Any request for a variance shall be deemed to have been disapproved for the purposes hereof in the event of either (i) written notice of disapproval from Developer, its designee or the Association or (ii) failure by Developer, its designee or the Association to respond to the request for variance. In the event Developer, its designee or the Association or any successor to the authority thereof shall not then be functioning, no variances from the covenants herein contained shall be permitted, it being the intention of Developer that no variances be available except at its discretion or that of the Association. The Association shall not have the authority to approve any variance except as expressly provided in this Restated Declaration.

3.3 Structural Compliance. All structures shall be built in substantial compliance with the plans and specifications therefor, which plans have been approved by Developer, its designee or the Association as provided in paragraph 3.2 above.

3.4 Improvement and Setback Restrictions.

(a) No building or structure, or any part thereof, shall be located on any Lot nearer to the front line, the rear line, or any side line than the minimum building setback lines required by Knox County, Tennessee and as may be shown on the recorded plans. For purposes of determining compliance with this requirement, porches, wing walls, eaves, and steps extending beyond the outside wall of a structure shall be considered as a part thereof. No encroachment upon any utility easements reserved on the Plat shall be authorized or permitted.

3.5 Re-subdivision of Lots. No Lot shall be re-subdivided, nor shall any building be erected or placed on any such re-subdivided Lot, unless such re-subdivision is approved by the Association, as well as any governmental authority having jurisdiction. Developer, however, shall have the right, but not the obligation, to re-subdivide into Lots, by recorded plat or in any other lawful manner, all or any part of the Properties contained within the outer boundaries of the Plat, and such Lots, as re-platted, shall be subject to this Restated Declaration as if such Lots were originally included herein. Any such re-plat must comply with pertinent re-platting ordinances, statutes, regulations and requirements.

3.6 Walls, Fences and Hedges. No wall or fence shall be erected or maintained nearer to the front lot line than the front of the building on such Lot, nor on corner lots nearer to the side

Lot line than the building setback line parallel to the side street. No side or rear fence, wall or hedge shall be more than six (6) feet in height. Any wall, fence or hedge erected on a Lot shall be maintained by the Owner thereof. All fencing shall be constructed only of such materials and erected only on such Lots and in such a manner as shall be approved by the Association. No fence shall be constructed or maintained between the front building or setback line and the street; provided, however, the planting of hedges, shrubbery or evergreens in lieu of a fence, and extending to the front along the boundaries between Lots is permitted, provided such planting shall not be maintained at a height in excess of forty-two (42) inches. Chain link fencing is prohibited unless approved by the Association.

No fences or structures of any kind shall be permitted to be constructed within the easement lines of any detention or holding pond shown on the Plat nor shall the grade elevation of any holding pond or detention basin be altered without permission from proper authorities.

3.7 Roofing Material. The roof of any building (including any garage) shall be constructed or covered with asphalt or composition type shingles. Any other type of roofing material shall be permitted only in the sole discretion of the Association upon written request.

3.8 Swimming Pools. Swimming pools shall be allowed only on Lots approved by the Association and shall be located at the rear of the residence. All swimming pools shall have a perimeter enclosure, the plans for which, including landscaping plans, must be approved by the Association.

3.9 Storage Tanks and Refuse Disposal. No exposed above-ground tanks or receptacles shall be permitted for the storage of fuel, water, or any other substance, except for refuse produced through normal daily living and of a nature which is satisfactory for pick-up by the Department of Public Works or its equivalent. Incinerators for garbage, trash, or other refuse shall not be used or permitted to be erected or placed on any Lot. Except for central air conditioning or central heating units, all equipment, and garbage cans shall be concealed from the view of neighboring lots, roads, streets, and open areas.

3.10 Clothes Lines. Outside clothes lines shall not be permitted.

3.11 Signs and Advertisements. No sign, advertisement, billboard or advertising structure of any kind shall be erected upon or displayed or otherwise exposed to view on any Lot or any improvement thereon without the prior written consent of the Association; provided that this requirement shall not preclude the installation by Developer or Builder of signs identifying the entire residential development and provided further that this requirement shall not preclude the placement by Owners of "For Sale" signs in the front of individual residences of such size, character, and number as shall from time to time be approved by the Association. The Association shall have the right to remove any such unapproved sign, advertisement, billboard or structure that is placed on said Lots, and in doing so shall not be subject to any liability for trespass or other tort in connection therewith or arising from such removal.

3.12 Use of Temporary Structures. No structure of a temporary character, mobile home, camper, trailer, basement, tent, shack, garage, barn or other outbuilding shall be erected, moved onto any Lot or used at any time as a residence. No structure of any kind except a dwelling house may be occupied as a residence, and the outside of any building so occupied must be completed before occupancy, including landscaping. Other structures of a permanent or semi-permanent nature may be approved from time to time in accordance with the provisions of this Article 3. Temporary structures may be used as building or sales offices and for related

purposes during the construction period by Developer, Builder or their assigns.

3.13 Storage of Automobiles, Boats, Trailers and Other Vehicles. No trailers, boat trailers, travel trailers inoperative automobiles or campers shall be semi-permanently or permanently parked or stored in the public street right-of-way or forward of the front of the building. Storage of such items and vehicles must be screened from public view, either within the garage or behind a fence which screens such vehicle from public view, unless otherwise approved in writing by the Developer in accordance with paragraph 3.2 above. No tractor trailers, buses, or other large commercial vehicles shall be parked on driveways or in streets within the Properties for periods of time exceeding twelve (12) hours or for more than twenty-four (24) hours in any calendar week. The foregoing shall not apply to construction vehicles of the Developer, Builder or their assigns.

3.14 Outside Lighting. Outside lights at eaves and door entrances shall be permitted, but no exterior flashing or high-intensity floodlights or spotlights on the exterior of any building shall be permitted, except with the prior written approval of the Association.

3.15 Antennae and Satellite Dishes. All television antennae, satellite dishes, dishes which receive video programming services via multipoint distribution services and any other device used for the reception of television broadcast signals, direct broadcast satellite services or multichannel multipoint distribution (wireless cable) services must be one (1) meter or less in diameter, must be located to the rear of a Lot and not visible from the street (unless such location would preclude reception of an acceptable quality signal) and may not be affixed to any portion of the Common Area. Television antennas must be located to the rear of the roof ridge line, cable or center line of the principal dwelling. Freestanding antennae must be attached to and located behind the rear wall of the main residential structure. No antennae shall be erected on a wooden pole.

3.16 Window Units. All supplements to the central air conditioning system must be used, erected, placed or maintained to the rear of the main residential structure. No window or wall type air conditioning units shall be permitted to be seen from the street view of any Lot.

3.17 Recreational Equipment. All playground and recreational equipment must be used, erected, placed or maintained to the rear of all Lots.

3.18 Oil and Mining Operations. No oil drilling, oil development operations, oil refining, quarrying or mining operations shall be permitted on any Lot, nor shall oil wells, tanks, tunnels, mineral excavations or shafts be permitted upon or in any Lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted upon any Lot.

3.19 Maintenance. All Lots, together with the exterior of all improvements located thereon, shall be maintained in a neat and attractive condition by their respective Owners or Occupants. Such maintenance shall include, but not be limited to, painting, repairing, replacing, and caring for roofs, gutters, downspouts, building surfaces, patios, walkways, driveways, and other exterior improvements. The Owner or Occupant of each Lot shall at all times keep all weeds and grass thereon cut in a sanitary, healthful and attractive manner and all trees and shrubbery pruned and cut. No Lot shall be used for storage of material and equipment, except for normal residential requirements or incident to construction of improvements thereon as herein permitted. The accumulation of garbage, trash or rubbish of any kind and the burning (except as permitted by law) of any such materials is prohibited. In the event of default on the part of the Owner or Occupant of any Lot in

observing the above requirements or any of them, such default continuing after ten (10) days' written notice thereof, the Association may, subject to approval of its Board of Directors, enter upon said Lot, repair, maintain and restore the same, cut or prune or cause to be cut or pruned, such weeds, grass, trees and shrubbery and remove or cause to be removed, such garbage, trash and rubbish or do any other thing necessary to secure compliance with these restrictions and to place said Lot in a neat, attractive, healthful and sanitary condition. In so doing, the Association shall not be subject to any liability for trespass or otherwise. All costs incurred in any such repair, maintenance, restoration, cutting, pruning or removal shall be charged against the Owner of such Lot as the personal obligation of such Owner and as a lien upon the Lot, enforceable and collectible in the same manner and to the same extent as a maintenance assessment. Any Occupant of such Lot shall be jointly and severally liable with the Owner for the payment of such costs.

The Association shall contract with one (1) or more landscaping services to provide grass cutting, lawn maintenance, proper care for all trees, shrubbery and other landscaping, and other necessary maintenance services for the Common Areas, provision for which shall be made in the annual assessments.

3.20 Damage, Destruction or Maintenance. In the event of damage or destruction to any structure located on the Properties, the respective Owner thereof agrees as follows:

(a) In the event of total destruction, the Owner shall promptly clear the Lot of debris and leave the same in a neat and orderly condition. Within 60 days of any insurance settlement, the Owner must commence to rebuild and reconstruct the structure. Any such rebuilding and reconstruction shall be accomplished in conformity with the plans and specifications of the original structure so destroyed, subject to any changes or modifications as approved by the Developer or the Association, as the case may be, in accordance with Article III hereof.

(b) In the case of partial damage or destruction, the Owner shall, as promptly as an insurance adjustment may be made, cause the damage or destruction to be repaired and restored in a first class condition in accordance with the plans and specifications of the original structure and in conformity with its original exterior painting and decor. Any change or alteration must be approved by the Developer or the Association, as the case may be, in accordance with Article III hereof. In no event shall any damaged structure be left unrepaired and unrestored for in excess of sixty (60) days, from the date of the insurance adjustment.

(c) If the correction of a maintenance or repair problem incurred on one Lot necessitates construction work or access on another Lot, both Owners shall have an easement on the property of the other for the purpose of this construction. Each party shall contribute to the cost of restoration thereof equally, unless such damage was caused by the fault of an Owner, in which event the Owners shall allocate the cost of restoration in proportion to the relative fault of the parties.

3.21 Use of Premises. Each Lot shown on the Plat shall be used only for private, single-family residential purposes and not otherwise. Notwithstanding the foregoing, Developer and Builder may maintain, as long as it owns property in or upon such portion of the Properties as Developer may determine, such facilities as in its sole discretion may be necessary or convenient, including, but without limitation, offices, storage areas, model units and signs, and Developer and Builder may use, and Developer may permit other builders (who are at the relevant time building and selling houses in the development) to use, residential structures, garages or accessory buildings for sales offices and display purposes, but all rights of Developer, Builder and of any other builder acting with Developer's permission under this sentence, shall be operative and effective only during the construction and sales period within the

area. This provision may not be amended, altered or deleted without the prior consent of the Developer.

3.22 Animals and Pets. No animals, livestock, or poultry of any kind shall be raised, bred, pastured, or maintained on any Lot, except household pets such as dogs and cats which may be kept thereon in reasonable numbers as pets for the sole pleasure of the Owner or Occupant, but not for any commercial use or purpose.

3.23 Nuisances and Unsightly Materials. No house or other structure on any Lot shall be used for any business or commercial purpose. Each Owner or Occupant shall refrain from any act or use of his Lot which could reasonably cause embarrassment, discomfort, annoyance, or nuisance to others. No noxious, offensive, or illegal activity shall be carried on upon any Lot. No motorcycle, motorbike, motor scooter, or any other unlicensed motorized vehicle shall be permitted to be operated on or in the Common Areas. No Lot shall be used, in whole or in part, for the storage of rubbish of any character whatsoever; nor shall any substance, thing, or material be kept upon any Lot which will emit foul or noxious odors or which will cause any noise that will or might disturb the peace and quiet of the Owners or Occupants of surrounding Lots or property. The foregoing shall not be construed to prohibit the temporary deposits of trash and other debris for pick-up by garbage and trash removal service units.

3.24 Hobbies and Activities. The pursuit of any inherently dangerous activity or hobby, including, without limitation, the assembly and disassembly of motor vehicles or other mechanical devices, the shooting of firearms, fireworks, or pyrotechnic devices of any type or size, and other such activities shall not be pursued or undertaken on any part of any Lot or upon the Common Areas without the consent of the Association.

3.25 Visual Obstruction at the Intersection of Public Streets. No object or thing which obstructs sight lines at elevations between two (2) feet and six (6) feet above the surface of the streets shall be placed, planted or permitted to remain on any corner Lot within the triangular area formed by the curb lines of the streets involved and a line running from curb line to curb line at points twenty-five (25) feet from the junction of the street curb lines. The same limitations shall apply on any Lot within ten (10) feet from the intersection of a street property line with the edge of a driveway.

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

3.27 Roads. It shall be obligatory upon all owners of the Lots in this subdivision to consult with the Chief Engineer of the Highway Department of Knox County, Tennessee, before any driveways, culverts, other structures or grading are constructed within the limits of any dedicated roadway, and such placement or construction shall be done in accordance with the requirements of the County Highway Commission applying to county roads in order that the roads or streets within the subdivision which would be affected by such placement or construction may not be disqualified for acceptance by the County into the public road system.

3.28 Easement for Roads. The right is expressly reserved to the Developer, Builder and Owners, their representatives, heirs, successors and assigns, to construct all streets, roads, alleys, or other public ways as now, or hereafter may be, shown on the Plat(s), at such grades or elevation as they, in their sole discretion, may deem proper; and, for the purpose of constructing such streets, roads, alleys or public ways, they additionally, shall have an easement, not exceeding (10) feet in width, upon and along each adjoining Lot, for the construction of proper bank

slopes in accordance with the specifications of the government body or agency having jurisdiction over the construction of public roads; and no Owner of any Lot shall have any right of action or claim for damages against anyone on account of the grade of elevation at which such road, street, alley or public way may hereafter be constructed, or on account of the bank slopes constructed within the limits of the said ten (10) foot easement.

3.29 Outbuildings. No barns, utility sheds or other form of outbuilding shall be permitted.

ARTICLE 4

ASSOCIATION MEMBERSHIP AND VOTING RIGHTS

4.1 Membership. Every person or entity who is the Owner of record of a fee interest in any Lot shall be a Member of the Association, subject to and bound by this Restated Declaration and the Association's Articles of Incorporation, the By-Laws of the Association and such rules and regulations as may be adopted by the Association. When any Lot is owned of record in joint tenancy, tenancy in common, tenancy by the entirety, or by some other legal entity, the membership as to such Lot shall be joint and the rights of such membership (including the voting power arising therefrom) shall be exercised only as stipulated in Section 4.2 below.

4.2 Voting and Voting Rights. The voting rights of the membership shall be appurtenant to the ownership of the Lot. The Owner of each Lot shall be entitled to one (1) vote; provided that Developer and Builder shall be entitled, for each Lot that they own, to three (3) votes until such time as seventy-five percent (75%) of the Lots subjected to this Restated Declaration by this instrument or by any Supplementary Declaration have been sold to homeowners or until five (5) years from the later of the date hereof or the date of the last such Supplementary Declaration, whichever shall first occur, after which time Developer and Builder shall have only one (1) vote for each Lot that they own. When two (2) or more persons hold an interest in any Lot as Owners thereof, all such persons shall be Members. The vote for such Lot shall be exercised by one (1) of such persons as proxy or nominee for all persons holding an interest as Owners in the Lot and in no event shall more than one (1) vote be cast with respect to any Lot, except as provided above with respect to Developer and Builder.

4.3 Method of Voting. Members shall vote in person or by proxy executed in writing by the Member. No proxy shall be valid after eleven (11) months from the date of its execution or upon conveyance by the Member of his Lot. No proxy shall be valid unless promulgated by the Board of Directors as an official proxy. A corporate Member's vote shall be cast by the President of the Member corporation or by any other officer or proxy appointed by the President or designated by the Board of Directors of such corporation. Voting on all matters except the election of directors shall be by voice vote or by show of hands unless a majority of the Members present at the meeting shall, prior to voting on any matters, demand a ballot vote on that particular matter. Where directors or officers are to be elected by the Members, the official solicitation of proxies for such elections may be conducted by mail.

4.4 First Meeting of Members. The first regular annual meeting of the Members may be held, subject to the terms hereof, on any date, at the option of the Board of Directors; provided, however, that the first meeting may (if necessary to comply with Federal Regulations) be held no later than the earlier of the following events: (a) four months after all of the Lots have been sold by the Developer and Builder; or (b) five (5) years following conveyance of the first Lot by the Developer.

4.5 Working Capital Fund. There may be established a working capital fund equal to three months' assessments for each Lot. Each Lot's share of the working capital fund shall be collected and

transferred to the Association at the time of closing of the sale of each Lot and maintained in an account for the use and benefit of the Association. Amounts paid into the fund shall not be considered as advance payment of regular assessments. (The contribution to the working capital fund for each unsold Lot shall be paid to the Association within sixty (60) days after the date that the Developer shall cease to have three (3) votes for each Lot it owns pursuant to Sections 4.1 and 4.2 above.) The purpose of the fund is to insure that the Association will have cash available to meet unforeseen expenditures, or to acquire additional equipment or services deemed necessary or desirable by the Board of Directors. Builder shall be exempt from the requirements of this paragraph.

4.6 Acceptance of Development. By the acceptance of a deed to a Lot, any purchaser of a Lot shall be deemed to have accepted and approved the entire plans for the ROEFIELD development, and all improvements constructed by that date, including, without limitation, the utilities, drains, roads, sewers, landscaping, Common Area amenities, and all other improvements as designated on the Plat, and as may be supplemented by additional plats upon completion of development of any property annexed into the Subdivision by Supplementary Declaration. Such purchaser agrees that all improvements constructed after the date of purchase consistently with such plans, and of the same quality of then existing improvements, shall be accepted. Neither Developer nor Builder has any obligation to provide security personnel or other security, and no Owner shall have any cause of action for failure to provide such security.

ARTICLE 5

COMMON AREA PROPERTY RIGHTS AND MAINTENANCE ASSESSMENTS

5.1 Common Areas. Each Owner shall have a non-exclusive right and easement of enjoyment in and to the Common Areas which shall be appurtenant to and shall pass with the title to each Lot as designated upon the Plats, subject only to the provisions of this Restated Declaration and the Articles of Incorporation, By-Laws, and rules and regulations of the Association, including, but not limited to, the following;

- (a) The right of the Association to limit the use of the Common Areas to Owners or Occupants of Lots, their families and their guests;
- (b) The right of the Association to suspend voting privileges and rights of use of the Common Areas for any Owner whose assessment against his Lot becomes delinquent; and
- (c) The right of the Association to dedicate or transfer all or any part of the Common Areas to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed upon by the Members; provided that no such dedication or transfer shall be effective unless the Members entitled to cast at least three-fourths (3/4) of the votes agree to such dedication or transfer and signify their agreement by a signed and recorded written document; and provided further that this paragraph shall not preclude the Board of Directors of the Association from granting easements for the installation and maintenance of electrical, telephone, cablevision, water and sewerage, utilities, and drainage facilities upon, over, under, and across the Common Areas without the assent of the membership when such easements are requisite for the convenient use and enjoyment of the Properties. The Developer shall also have the right to cause the Association to transfer a portion of the Common Area only to the extent necessary to cure any set-back or other building regulation violation, provided that such transfer is done in accordance with all applicable regulations.

5.2 Assessment for Maintenance of Common Areas. For each Lot owned within the development, every Owner (except Developer and Builder which are exempt from assessments) covenants and agrees, and each subsequent Owner of any such Lot, by acceptance of a deed therefor, shall be deemed to covenant and agree, to pay to the Association annual assessments or charges for the creation and continuation of a maintenance fund in amounts to be established from time to time by the Board of Directors of the Association in order to maintain, landscape, and beautify the Common Areas, to promote the welfare of the residents of the community, to pay taxes, if any, assessed against the Common Areas, to procure and maintain insurance thereon, to employ attorneys and accountants, and to provide such other services as are not readily available from governmental authorities having jurisdiction over the same. In addition, the Owner of each Lot and each subsequent Owner thereof, by acceptance of his deed, covenants and agrees to pay special assessments as approved by the membership in the manner hereinafter provided.

5.3 Creation of Lien and Personal Obligation of Assessments. In order to secure payment of assessments, both annual and special, as the same become due, there shall arise a continuing lien and charge against each Lot, the amount of which shall include interest at the maximum effective rate allowed by law, costs, and reasonable attorney's fees to the extent permissible by law. Such lien shall be perfected upon recordation of a notice of lien with the Register's Office of Knox County. Each such assessment, together with such interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of the Lot at the time the assessment became due; provided that this personal obligation shall not pass to successors in title unless expressly assumed by them. The lien provided for herein, however, shall be subordinate to the lien of any first deed of trust (sometimes hereinafter called "mortgage") on any Lot if, but only if, all such assessments made with respect to such Lot having a due date on or prior to the date such first mortgage is filed for record have been paid. The lien and permanent charge hereby subordinated is only such lien and charge as relates to assessments authorized hereunder having a due date subsequent to the date such first mortgage is filed of record and prior to the satisfaction, cancellation, or foreclosure of the same, or the transfer of the mortgaged property in lieu of foreclosure. The sale or transfer of any Lot shall not affect any assessment lien. The sale or transfer of any Lot that is subject to any first mortgage, pursuant to a foreclosure thereof or under power of sale or any proceeding in lieu of foreclosure thereof, shall extinguish the lien of such assessment, but not the personal obligation of any former title holder, as to payments that became due prior to such sale or transfer and subsequent to the recordation of the first mortgage that has been foreclosed, but the Association shall have a lien upon the proceeds from foreclosure or of sale junior only to the lien of the foreclosed first mortgage. No sale or transfer shall relieve such Lot from liability for any assessment thereafter becoming due or from the lien thereof.

5.4 Levy of Assessments. Annual assessments shall be due no later than April 1 of each calendar year. Annual assessments shall be levied by the Board of Directors of the Association, by action taken on or before December 1 of each year for the ensuing year. During the first calendar year in which an Owner owns a Lot, the annual assessment shall be pro rated. The Board, in its discretion, may provide for the periodic payment of such assessments at some intervals other than annually. Special assessments may be levied in any year for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Areas, if any, including fixtures and personal property related thereto; provided that the same are first approved by the Board of Directors of the Association, recommended to the membership, and subsequently approved by affirmative vote of Members entitled to cast at least two-thirds (2/3) of the votes at a meeting of the Members duly held for that purpose. Written notice of the annual

or special assessment shall be mailed (by U.S. first class mail) to every Owner subject thereto. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid and the amount of any delinquencies. The Association shall not be required to obtain a request for such certificate signed by the Owner, but may deliver such certificate to any party who in the Association's judgment has a legitimate reason for requesting the same.

5.5 Maximum Annual Assessment. Until otherwise established by the Board of Directors of the Association as set forth herein, the maximum annual assessment shall be Three Hundred and no/100 Dollars (\$300.00) per year per Lot. From and after one year from the date hereof, the maximum annual assessment may be increased each year by an amount up to, but not in excess of ten percent (10%) of the maximum annual assessment for the previous year without a vote of the membership. In the event the Board of Directors determines that an increase in excess of such amount is required, the amount of assessment exceeding such limitation shall be automatically effective thirty (30) days after the Association sends written notice to each Owner of the amount and necessity of such increased assessment unless the Association receives written objection to such increased assessment by Members entitled to cast more than fifty percent (50%) of the percentage values of the votes eligible to be cast by Members of the Association within such thirty (30) day period or a special meeting of Members is called within such thirty (30) day period and the excess assessment is disapproved by a like vote of the Members at such meeting.

5.6 Rate of Assessment. All Lots in the development shall commence to bear their assessments simultaneously, except that Lots owned by the Developer or Builder do not accrue liability for assessments of any nature while owned by the Developer or Builder.

5.7 Effect of Non-Payment of Assessments and Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the maximum effective rate then allowed by law. The Association, its agent or representative, may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the Lot to which the assessment relates, and interest, costs, and reasonable attorney's fees for such action or foreclosure shall be added to the amount of such assessment to the extent allowed by law. No Owner may avoid liability for the assessments provided for herein by non-use of the Common Areas or abandonment of his Lot.

5.8 Insurance.

(a) The Board of Directors of the Association shall determine what insurance and in what amounts shall be necessary for the operation of ROEFIELD.

(b) In the event that the Board of Directors determines that it will be in the best interest of the Association to obtain insurance on any improvements owned by the Association and constructed in the Common Areas, the Association shall obtain fire and extended coverage insurance covering all such improvements and all personal property, equipment, fixtures and supplies owned by the Association. The face amount of such policy or policies shall not be less than one hundred percent (100%) of the current replacement cost of the property required to be covered by this Section. Such policy shall contain an agreed amount and an inflation guard endorsement, if such can be reasonably obtained, and also construction code endorsements, such as demolition costs endorsement, contingent liability from operation of building laws endorsement and increased cost of construction endorsement. Such policy shall also contain steam boiler and machinery coverage endorsements, if applicable. The insurance policies so purchased shall be purchased by the Association for the use and benefit of individual Owners and their mortgagees. The Association shall issue certificates of insurance to each Owner showing and

describing the insurance coverage for the interest of each Owner, and shall develop procedures for the issuance, upon request, of a copy of the policy together with standard mortgagee endorsement clauses to the mortgagees of Owners. To the extent reasonably available, such policy shall waive rights of subrogation against Owners, the Association, and all agents of the Association. The insurance policies purchased by the Association shall also provide, to the extent reasonably available, that the insurance will not be prejudiced by any acts or omissions of Owners that are not under the control of the Association, and that such policies will be primary even if the Owner has other insurance that covers the same loss. The insurance policy shall also provide that any applicable insurance trust agreement will be recognized.

(c) If available at reasonable cost, as determined in the sole discretion of the Board of Directors, directors and officers liability insurance shall be purchased in amount determined by the Board of Directors. It is presently agreed that coverage in the amount of Two Hundred and Fifty Thousand and No/100 Dollars (\$250,000.00) per occurrence would be a reasonable amount of such coverage.

ARTICLE 6

EASEMENTS

6.1 General. The Lots and Common Areas in the Properties subject to this Restated Declaration shall be subject to all easements shown or set forth on the Plat.

6.2 Development and Construction. Developer and Builder hereby reserve an easement upon, over, and across the Common Areas for purposes of access, ingress, and egress to and from the Lots during the development of the Properties and during the period of construction of residences such Lots. Developer or Builder (as the case may be) shall be responsible for and shall repair all damage to the Common Areas arising out of or resulting from their development of the Properties and construction of residences on the Lots.

6.3 Emergency. There is hereby reserved, without further assent or permit, a general easement to all policemen and security guards employed by Developer or by the Association, firemen, ambulance personnel, and all similar persons to enter upon the Properties or any portion thereof which is made subject to this Restated Declaration in the performance of their respective duties.

6.4 Utilities. Easements for the installation and maintenance of utilities are reserved as shown and provided for on the Plat or by separate instrument, and no structure of any kind shall be erected upon any of said easements. Neither Developer, Builder nor any utility company using the easements shall be liable for any damage done by them or their successors or assigns, or by their agents, employees or servants to shrubbery, trees, flowers or improvements of the Owner located on the land within or affected by said easements. A right of pedestrian access by way of a driveway or open lawn area shall also be granted on each Lot, from the front Lot line to the rear Lot line to any utility company having an installation in the easement. The easement area of each Lot and all improvements in it shall be maintained continuously by the Owner of the Lot, except for those improvements for which a public authority or public utility company is responsible. Fences shall not be allowed to be constructed over or along any easement for public utilities.

ARTICLE 7

MORTGAGEE RIGHTS AND GOVERNMENTAL REGULATIONS

7.1 Special Actions Requiring Mortgagee Approval. Notwithstanding anything herein to the contrary, unless at least seventy-five percent (75%) of the first mortgagees (based upon one vote for each first mortgage owned) or owners (other than Developer and Builder) of the individual Lots have given their prior written approval, the Association shall not be entitled to:

(a) By act or omission, seek to abandon or terminate the restrictions declared herein;

(b) Partition or subdivide any Lot;

(c) By act or omission, seek to abandon, partition, subdivide, encumber, sell or transfer the common facilities. The granting of easements for public utilities or for other public purposes consistent with the intended use of the common facilities by ROEFIELD shall not be deemed to transfer within the meaning of this clause;

(d) Use hazard insurance proceeds for losses to any common facilities for other than the repair, replacement or reconstruction of such improvements, except as provided by statute.

7.2 Special Rights of Mortgagees. A first mortgagee, or beneficiary of any deed of trust shall be entitled to the following special rights:

(a) Upon request, such first mortgagee is entitled to written notification from the Association of any default in the performance of any individual Owner of any obligation under these restrictions which is not carried by such Owner within sixty (60) days.

(b) Any first mortgagee shall have the right to examine the books and records of the Association during regular business hours, and such books and records shall be made available to such first mortgagees upon their request.

7.3 Conformity with Regulations. Notwithstanding anything to the contrary contained in these restrictions, all terms, conditions, and regulations now existing, or which may be promulgated from time to time, by the Federal Home Loan Mortgage Corporation ("FHLMC"), the Federal Housing Administration ("FHA") or the Veterans Administration ("VA") pertaining to planned unit developments are hereby incorporated as terms and conditions of this Restated Declaration shall be binding upon the Developer, the Association and the Owners. In the event of a conflict between such regulations the most restrictive provision will apply.

7.4 Notices of Mortgages. Any Owner who mortgages his ownership interest shall notify the Association in such manner as the Association may direct, of the name and address of his mortgagees and thereafter shall notify the Association of the payment, cancellation or other alteration in the status of such mortgages.

7.5 Copies of Notices to Mortgage Lenders. Upon written request delivered to the Association, the holder of any mortgage of any ownership interest or interest therein shall be given a copy of any and all notices permitted or required by this Restated Declaration to be given to the Owner whose ownership interest or interest therein is subject to such mortgage.

7.6 Further Right of Mortgagees.

(a) No Owner or any other party shall have priority over any rights of the first mortgagees pursuant to their mortgages in the case of a distribution to Owners of insurance proceeds or condemnation awards for losses to or a taking of common facilities.

(b) Any agreement for the professional management for the Association, whether it be by the Developer, its successors and assigns, or any other person or entity, may be terminated on ninety (90) days written notice and the terms of any such contract shall so provide and shall not be of a duration in excess of three (3) years.

(c) The Association shall give to the FHLMC, the VA or the FHA or any lending institution servicing such mortgages as are acquired by the any of the foregoing, notice in writing of any loss to or the taking of the common facilities if such loss or taking exceeds Ten Thousand Dollars (\$10,000.00).

ARTICLE 8

GENERAL PROVISIONS

8.1 Exercise of Powers. Until such time as the Association is formed and its Board of Directors is elected, Developer shall exercise any of the powers, rights, duties, and functions of the Association and/or its Board of Directors.

8.2 Duration. The foregoing Restrictions shall be construed as covenants running with the land and shall be binding and effective for fifty (50) years from the date hereof, at which time they shall be automatically extended for successive periods of ten (10) years each unless it is agreed by vote of a majority in interest of the then Owners of the Properties to alter, amend, or revoke the Restrictions in whole or in part. Every purchaser, or subsequent grantee of any interest in the Properties made subject to this Restated Declaration, by acceptance of a deed or other conveyance therefor, agrees that the restrictions set forth in this Restated Declaration may be extended as provided in this paragraph 8.2.

8.3 Amendment. Except as provided below, the provisions of this Restated Declaration may be amended by Developer or its designee, without joinder of the Owner of any Lot, for a period of five (5) years from the date of recordation of this instrument. Thereafter this Restated Declaration may be amended by the affirmative vote of at least three-fourths (3/4) of the Owners whose Lots are then subject hereto. No such amendment shall become effective until the instrument evidencing such change has been filed of record. Notwithstanding the foregoing, the Owners of Lots then subject hereto shall have no right to amend the provisions of Article II or paragraph 5.2, without the prior written consent of Developer.

Developer reserves the right to file any amendments that may be necessary to correct clerical or typographical errors in this Restated Declaration, and to make any amendments that may be necessary to conform the Restated Declaration with regulations of the Federal Home Loan Mortgage Corporation, Federal Housing Administration, the Veteran's Administration or other applicable regulations that may be necessary to assure Lender approval of the development.

For so long as the Developer maintains ownership of any Lots, any amendments which would provide for the annexation of additional properties, the merger of the Subdivision with any other similar project or the consolidation of the Subdivision with such similar project, the mortgaging of common areas, the dedication of common areas, or the dissolution or amendment of the provisions of this Restated Declaration, shall require the prior, written approval of the Veteran's Administration or the Federal Housing Administration.

8.4 Enforcement. If any person, firm or corporation shall violate or attempt to violate any of these restrictions, it shall be lawful for the Association or any other person, firm or corporation owning any property within ROEFIELD to bring an action against the violating party at law or in equity for any claim which these Restrictions may create in such other Owner or interested

party either to prevent said person, firm, or corporation from so doing such acts or to recover damages for such violation. The provisions of this paragraph 8.4 are in addition to and separate from the rights of the Association to collect Association fees. Any failure by Developer or any property Owner to enforce any of said covenants and restrictions or other provisions shall in no event be deemed a waiver of the right to do so thereafter. Invalidation of any one or more of these restrictions by judgment or court order shall neither affect any of the other provisions not expressly held to be void nor the provisions so voided in circumstances or applications other than those expressly invalidated, and all such remaining provisions shall remain in full force and effect together with the provisions ruled upon as they apply to circumstances other than those expressly invalidated. In the event any action or proceeding is brought to enforce, to challenge, or to determine by declaratory judgment or otherwise, the rights and obligations imposed by these Restrictions, the substantially prevailing party in any such action or proceeding shall be entitled to recover from the losing party the costs of such action or proceeding, including reasonable attorneys' fees.

8.5 Regulatory Compliance. All applicable city and county ordinances and regulations shall be binding upon the Developer, Builder, the Association and the Owners. In the event of any conflict between such ordinances and regulations and the Restrictions, the most restrictive provision shall apply.

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

8.7 Unintentional Violation of Restrictions. In the event of unintentional violation of any of the foregoing Restrictions with respect to any Lot, the Developer or its successors reserves the right (by and with the mutual written consent of the Owner or Owners for the time being of such Lot) to change, amend, or release any of the foregoing restrictions as the same may apply to that particular Lot.

8.8 Books and Records. The books and records of the Association shall, during reasonable business hours, be subject to inspection by any Member upon five (5) days prior notice. The Charter, the By-Laws of the Association, and this Restated Declaration shall be available for inspection by any Member at the principal office of the Association, where copies may be purchased at a reasonable cost.

8.9 Conflicts. In the event of any conflict between the provisions of this Restated Declaration and the By-Laws of the Association, the provisions of this Restated Declaration shall control.

8.10 Binding Effect. The provisions of this Restated Declaration shall be binding upon and shall inure to the benefit of the respective legal representatives, successors and assigns of Developer and the present Owners and all persons claiming by, through, or under Developer or the present Owners.

IN WITNESS WHEREOF, the members of the Planning Committee, being empowered so to do, have caused this Restated Declaration of Restrictive Covenants to be executed on the day and date first above written.

INST: 81537 MB 2254 PG: 291

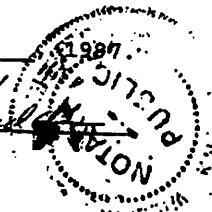
M. A. Schubert Jr.
M. A. SCHUBERT, JR.

STATE OF TENNESSEE)
COUNTY OF KNOX)

Personally appeared before me, the undersigned, a Notary Public, M. A. Schubert, Jr., with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand, at office this 24th day of JUNE

William S. McPherson
Notary Public



My Commission Expires:

3-3-98

John C. Schubert
JOHN C. SCHUBERT

STATE OF TENNESSEE)
COUNTY OF KNOX)

Personally appeared before me, the undersigned, a Notary Public, John C. Schubert, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand, at office this 24th day of JUNE

William S. McPherson
Notary Public



My Commission Expires:

3-3-98

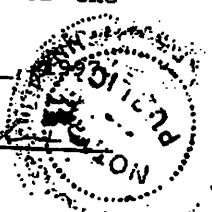
Thomas Brooks V.P.
THOMAS BROOKS

STATE OF TENNESSEE)
COUNTY OF KNOX)

Personally appeared before me, the undersigned, a Notary Public, Thomas Brooks, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand, at office this 24th day of JUNE

William S. McPherson
Notary Public



My Commission Expires:

3-3-98

phillips\roefield\restdec2.doc

THIS INSTRUMENT PREPARED BY:
ROBERT R. CROLEY, ATTORNEY
CROLEY, DAVIDSON & HUIE
2210 First Tennessee Plaza
Knoxville, TN 37929
#51118

STEVE HALL
REGISTER OF DEEDS
KNOX COUNTY

**FIRST SUPPLEMENT TO
AMENDED AND RESTATED
DECLARATION OF RESTRICTIVE COVENANTS
FOR ROEFIELD SUBDIVISION**

THIS First Supplement to the Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision is made and entered into this 5th day of April, 1999, by BEAZER HOMES CORP., d/b/a PHILLIPS BUILDERS, a Tennessee corporation (hereinafter referred to as "Builder") and M. A. SCHUBERT, JR., TRUSTEE and JOHN C. SCHUBERT, TRUSTEE, (hereinafter referred to as "Developer").

W I T N E S S E T H:

WHEREAS, by Deeds recorded in Deed Book 2170, page 914; Deed Book 2170, page 917; and Deed Book 2191, page 917, in the records of the Knox County Register's Office, Developer acquired title to a tract of land located along Westland Drive, Knoxville, Tennessee; more commonly known as the Roefield Subdivision and The Village at Roefield Subdivision; and

WHEREAS, on June 24, 1997, Developer declared an Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision (hereinafter referred to as "Restated Declaration") recorded in Deed Book 2254, page 271, in the records of the Knox County Register's Office; and

WHEREAS, Developer assigned certain administrative rights and obligations under said Restated Declaration to Builder by Assignment of Administrative Rights and Obligations recorded June 26, 1997, in Trust Book 3259, page 309, in the records of the Knox County Register's Office; and

WHEREAS, Article 2, Sections 2.2 and 2.3, of the Restated Declaration permits the addition of other real property owned by Developer to the Roefield Subdivision and/or The Village at Roefield by the filing of one or more Supplementary Declarations, which additional properties will then be subject to the covenants, conditions, and restrictions contained in the Restated Declaration.

NOW, THEREFORE, the Developer hereby supplements the Restated Declaration by adding Lot 1, Unit 1A, as shown in the Final Plat of Unit 1A, Lots 1 and 7, Block "D", The Village at Roefield, as shown on the recorded plat of record in Map Cabinet O, Slide 339B in the Knox County Register's Office.

Except as otherwise provided herein, the Restated Declaration is hereby ratified and confirmed.

IN WITNESS WHEREOF, BEAZER HOMES CORP.; M. A. SCHUBERT, JR., TRUSTEE; and JOHN C. SCHUBERT, TRUSTEE, have executed this instrument the day and year first above written.

BUILDER:

BEAZER HOMES CORP., d/b/a Phillips
Builders, a Tennessee corporation

By: Thomas Brooks V.P.
Curt Hathaway VICE PRESIDENT
(1) Divisional President

M. A. Schubert, Jr. TRUSTEE
M. A. Schubert, Jr., Trustee

John C. Schubert Trustee
John C. Schubert, Trustee

INST: 81004 MB 2323 PG: 476
REC'D FOR REC 04/16/1999 16:00:07 KNOX CO. TN
RECORD FEE: \$ 8.00
MORTGAGE TAX: \$ 0.00 TRANSFER TAX: \$ 0.00

STATE OF TENNESSEE)
) SS:
COUNTY OF KNOX)

BEFORE ME, the undersigned authority, a Notary Public in and for the aforesaid County and State, personally appeared THOMAS BROOKS, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be the Divisional Vice President of Beazer Homes Corp., d/b/a Phillips Builders, the within named bargainor, a Tennessee corporation, and that as such Officer, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as such officer.

WITNESS my hand and official seal, this 15th day of April, 1999.

William A. Schubert
NOTARY PUBLIC

My Commission Expires: 2-2-2002

STATE OF TENNESSEE)
) SS:
COUNTY OF KNOX)

PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, M. A. SCHUBERT, JR., TRUSTEE, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal, this 15th day of April, 1999.

William A. Schubert
NOTARY PUBLIC

My Commission Expires: 2-2-2002

STATE OF TENNESSEE)
) SS:
COUNTY OF KNOX)

PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, JOHN C. SCHUBERT, TRUSTEE, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal, this 15th day of April, 1999.

William A. Schubert
NOTARY PUBLIC

My Commission Expires: 2-2-2002

Notary Public Seal

This instrument prepared by:

STEVE HALL
REGISTER OF DEEDS
KNOX COUNTY

Alvin L. Harris
WEED, HUBBARD, BERRY & DOUGHTY
Suite 2900, SunTrust Center
424 Church Street
Nashville, Tennessee 37219

ASSIGNMENT OF ADMINISTRATIVE RIGHTS AND OBLIGATIONS

This Assignment of Administrative Rights and Obligations is made by and between Beazer Homes Corp. d/b/a Phillips Builders, a Tennessee corporation (hereinafter referred to as "Builder") and M. A. Schubert, Jr. and John C. Schubert (hereinafter collectively referred to as "Developer"), this ____ day of _____, 1997.

WHEREAS Developer is the developer of those certain residential real estate subdivisions located in Knox County, Tennessee known as Roefield and The Village at Roefield (the "Subdivisions");

WHEREAS the Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision of record at Book 2254, page 271 (the "Restated Declaration"), gives certain rights to Developer and imposes certain duties on Developer with respect the architectural, structural and use restrictions imposed by the Restated Declaration and in connection with the Roefield Subdivision Homeowners Association, Inc. (the "Association");


WHEREAS Developer and Builder agree that it is in their mutual best interests and in the best interest of the Association for said rights and duties to be assigned by Developer to Builder.

NOW, THEREFORE, for and in consideration of the premises contained herein and other good and valuable consideration, the sufficiency of which is hereby acknowledged, Developer and Builder agree as follows:

1. Assignment. Developer assigns to Builder its rights and obligations contained in sections 8.1, 8.3 and 8.7 of the Restated Declaration and all of the rights granted and obligations imposed on Developer by the Restated Declaration regarding the operation and administration of the Association.
2. Continued Development. To the extent required to fulfill its option agreement and contract with Builder, Developer shall continue with its development of the Subdivisions, shall construct all streets, roads, alleys, and other public ways, install such utilities, and take such other actions as are necessary for the development of the Subdivisions. Except as otherwise expressly stated herein, nothing contained in this Assignment shall be construed to obligate Builder to perform the duties normally performed by a developer of residential real estate subdivisions.
3. Builder's Duties. Builder agrees to perform the obligations stated in the Restated Declaration which are assigned to Builder hereby until such time as Builder no longer has a weighted vote as provided by section 4.2 of the Restated Declaration or until Builder no longer owns any lots within the Subdivisions, whichever shall first occur.

IN WITNESS WHEREOF, the parties hereto have executed this Assignment of Administrative Rights and Obligations as of the day and date first above written.

(signatures begin on following page)

Handwritten: Kay's Note

Handwritten: No hits
Beazer or
Phillips Builders
Knox Co.
Assessor

Handwritten: See 11823234 476 126 8/26/97

PHILLIPS BUILDERS

By:

Thomas Brooks V.P.
Thomas Brooks

Its: Vice President

STATE OF TENNESSEE)

COUNTY OF KNOX)

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Thomas Brooks, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who upon oath acknowledged that he executed the foregoing instrument for the purposes therein contained and who further acknowledged that he is Vice President of Beazer Homes Corp. d/b/a Phillips Builders, a corporation, and is authorized to execute this instrument on behalf of Beazer Homes Corp. d/b/a Phillips Builders.

Witness my hand and seal, at office in Knoxville, Tennessee, this 26 day of June, 1997.

William D. Hightower
Notary Public

My Commission Expires:

3-2-98

M. A. Schubert, Jr.
M. A. SCHUBERT, JR.

STATE OF TENNESSEE)

COUNTY OF KNOX)

Personally appeared before me, the undersigned, a Notary Public, M. A. Schubert, Jr., with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand, at office in Knoxville, Tennessee, this 26 day of June, 1997.

William D. Hightower
Notary Public

My Commission Expires:

3-3-98

(signatures continue on following page)

Instr: 19970628086384
Pages: 2 of 3
Back File Automation

John C. Schubert
JOHN C. SCHUBERT

STATE OF TENNESSEE)
COUNTY OF KNOX)

Personally appeared before me, the undersigned, a Notary Public, John C. Schubert, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand, at office in Knoxville, Tennessee this 24th day of JUNE, 1997.

William D. [Signature]
Notary Public

My Commission Expires:

3-3-98



Instr: 199706260065384
Pages: 3 of 3

Back File Automation

INST: 81538 TB 3259 PG: 311

THIS INSTRUMENT PREPARED BY:
ROBERT R. CROLEY, ATTORNEY
CROLEY, DAVIDSON & HUIE
2210 First Tennessee Plaza
Knoxville, TN 37929
#51118

STEVE HALL
REGISTER OF DEEDS
KNOX COUNTY

SECOND SUPPLEMENT TO
AMENDED AND RESTATED
DECLARATION OF RESTRICTIVE COVENANTS
FOR ROEFIELD SUBDIVISION

THIS Second Supplement to the Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision is made and entered into this 24th day of October, 2000, by BEAZER HOMES CORP., a Tennessee corporation d/b/a PHILLIPS BUILDERS (hereinafter referred to as "Builder") and M. A. SCHUBERT, JR., TRUSTEE and JOHN C. SCHUBERT, TRUSTEE, (hereinafter referred to as "Developer").

W I T N E S S E T H:

WHEREAS, by Deeds recorded in Deed Book 2170, page 914; Deed Book 2170, page 917; and Deed Book 2191, page 917, in the records of the Knox County Register's Office, Developer acquired title to a tract of land located along Westland Drive, Knoxville, Tennessee; more commonly known as the Roefield Subdivision and The Village at Roefield Subdivision; and

WHEREAS, on June 24, 1997, Developer declared an Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision (hereinafter referred to as "Restated Declaration") recorded in Deed Book 2254, page 271, in the records of the Knox County Register's Office; and


WHEREAS, Developer assigned certain administrative rights and obligations under said Restated Declaration to Builder by Assignment of Administrative Rights and Obligations recorded June 26, 1997, in Trust Book 3259, page 309, in the records of the Knox County Register's Office; and

WHEREAS, said Restated Declaration was amended by First Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision, dated April 15, 1999, and recorded in Deed Book 2323, page 476, in the records of the Knox County Register's Office; and

WHEREAS, Article 2, Sections 2.2 and 2.3, of the Restated Declaration, as assigned and amended, permits the addition of other real property owned by Developer to the Roefield Subdivision and/or The Village at Roefield by the filing of one or more Supplementary Declarations, which additional properties will then be subject to the covenants, conditions, and restrictions contained in the Restated Declaration.

NOW, THEREFORE, the Developer hereby supplements the Restated Declaration by adding Lots 29, 30 and 31 in Block A; Lots 40, 41, 42, 43, 44, 46, 47 and 48 in Block B; and Lot 2 in Block D, Roefield Subdivision, Unit 3, as shown in the map of record in Map Cabinet P, Slide 32C, in the Knox County Register's Office, thereby subjecting said lots to the covenants, conditions and restrictions contained in said Restated Declaration.

Except as otherwise provided herein, the Restated Declaration is hereby ratified and confirmed.


Instr: 200010270025384 Page: 1 OF 3
REC'D FOR REC 10/27/2000 12:00:11PM
RECORD FEE: \$14.00
M. TAX: \$0.00 T. TAX: \$0.00

the 1990s, the number of people in the United States who are 65 years of age or older is projected to increase from 20 million to 35 million, and the number of people 75 years of age or older is projected to increase from 10 million to 15 million (U.S. Census Bureau, 1996). The number of people 85 years of age or older is projected to increase from 2 million to 4 million (U.S. Census Bureau, 1996). The number of people 90 years of age or older is projected to increase from 500,000 to 1 million (U.S. Census Bureau, 1996). The number of people 95 years of age or older is projected to increase from 100,000 to 200,000 (U.S. Census Bureau, 1996). The number of people 100 years of age or older is projected to increase from 10,000 to 20,000 (U.S. Census Bureau, 1996).

1. The first of these is the fact that the Commission has not yet received any information from the Government of the United Kingdom regarding the progress of its investigation into the alleged activities of the British Security Establishment in the United States. This is a matter of great importance, and the Commission is deeply concerned that the Government of the United Kingdom should not fail to provide the necessary information in a timely manner.

1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26

[illegible]

1. The Board of Directors of the Corporation shall have the right to elect and remove the President, Vice President, Secretary and Treasurer of the Corporation, and to elect and remove any other officers or directors of the Corporation.

1. The Board of Directors of the Corporation shall have the right to elect and remove the President, Vice President, Secretary and Treasurer of the Corporation, and to elect and remove any other officers or directors of the Corporation.

1. The first step in the process of developing a business plan is to conduct a market analysis. This involves researching the industry, identifying potential customers, and understanding the competitive landscape.

Although not a true "one-stop" shop, the Center provides a wide range of services to help students and faculty understand the needs of the community and to develop projects that address those needs. The Center also provides a variety of resources, including a database of community organizations, a list of volunteer opportunities, and a directory of local businesses. The Center also provides a variety of other services, including a community needs assessment, a community development plan, and a community development fund.

[illegible]

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

[illegible]

IN WITNESS WHEREOF, BEAZER HOMES CORP.; M. A. SCHUBERT, JR., TRUSTEE; and JOHN C. SCHUBERT, TRUSTEE, have executed this instrument the day and year first above written.

BUILDER:

BEAZER HOMES CORP., d/b/a Phillips
Builders, a Tennessee corporation

By: _____

Curt Hathaway
Divisional President

M. A. Schubert, Jr. TRUSTEE
M. A. Schubert, Jr., Trustee
John C. Schubert Trustee
John C. Schubert, Trustee

STATE OF TENNESSEE)
) SS:
COUNTY OF KNOX)

BEFORE ME, the undersigned authority, a Notary Public in and for the aforesaid County and State, personally appeared CURT HATHAWAY, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be the Divisional Vice President of Beazer Homes Corp., d/b/a Phillips Builders, the within named bargainer, a Tennessee corporation, and that as such Officer, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as such officer.

WITNESS my hand and official seal, this 24th day of October, 2000.

William A. McFadden
NOTARY PUBLIC

My Commission Expires: 2-2-2002

STATE OF TENNESSEE)
) SS:
COUNTY OF KNOX)

PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, M. A. SCHUBERT, JR., TRUSTEE, the within named bargainer, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal, this 24th day of October, 2000.

William A. McFadden
NOTARY PUBLIC

My Commission Expires: 2-2-2002



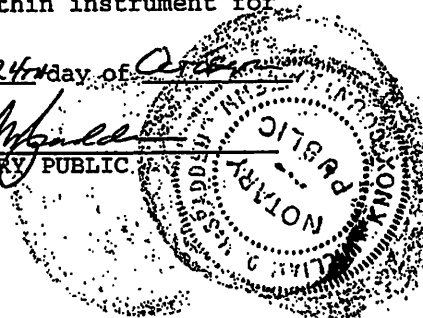
STATE OF TENNESSEE)
) SS:
COUNTY OF KNOX)

PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, JOHN C. SCHUBERT, TRUSTEE, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal, this 24 day of October, 2000.


NOTARY PUBLIC

My Commission Expires: 2-2-2002



Avs18Test/Rootskd.Scp2



Instr: 200010270029384
PAGE: 3 OF 3

THIS INSTRUMENT PREPARED BY:
ROBERT R. CROLEY, ATTORNEY
CROLEY, DAVIDSON & HUIE
2210 First Tennessee Plaza
Knoxville, TN 37929
#51118

STEVE HALL
REGISTER OF DEEDS
KNOX COUNTY

THIRD SUPPLEMENT TO
AMENDED AND RESTATED
DECLARATION OF RESTRICTIVE COVENANTS
FOR ROEFIELD SUBDIVISION

THIS Third Supplement to the Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision is made and entered into this 25th day of March, 2002, by M. A. SCHUBERT, JR., TRUSTEE and JOHN C. SCHUBERT, TRUSTEE, (hereinafter referred to as "Developer").

W I T N E S S E T H:

WHEREAS, by Deeds recorded in Deed Book 2170, page 914; Deed Book 2170, page 917; and Deed Book 2191, page 917, in the records of the Knox County Register's Office, Developer acquired title to a tract of land located along Westland Drive, Knoxville, Tennessee; more commonly known as the Roefield Subdivision and The Village at Roefield Subdivision; and

WHEREAS, on June 24, 1997, Developer declared an Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision (hereinafter referred to as "Restated Declaration") recorded in Deed Book 2254, page 271, in the records of the Knox County Register's Office; and


WHEREAS, said Restated Declaration was amended by First Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision, dated April 15, 1999, and recorded in Deed Book 2323, page 476, in the records of the Knox County Register's Office; and

WHEREAS, said Restated Declaration was further amended by Second Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision dated October 24, 2000, and recorded as Instrument No. 200010270029384 in the records of the Knox County Register's Office; and

WHEREAS, Article 2, Sections 2.2 and 2.3, of the Restated Declaration, as assigned and amended, permits the addition of other real property owned by Developer to the Roefield Subdivision and/or The Village at Roefield by the filing of one or more Supplementary Declarations, which additional properties will then be subject to the covenants, conditions, and restrictions contained in the Restated Declaration.

NOW, THEREFORE, the Developer hereby supplements the Restated Declaration by adding Lot 1 in Block D, Roefield Subdivision, Unit 3, as shown in the map of record in Map Cabinet P, Slide 32C, in the Knox County Register's Office, thereby subjecting said lot to the covenants, conditions and restrictions contained in said Restated Declaration.

Except as otherwise provided herein, the Restated Declaration is hereby ratified and confirmed.


Instr: 20020328000267 Page: 1 of 2
REC'D FOR REC 03/28/2002 3:26:54PM
RECORD FEE: \$12.00
M. TAX: \$0.00 T. TAX: \$0.00

IN WITNESS WHEREOF, M. A. SCHUBERT, JR., TRUSTEE; and JOHN C. SCHUBERT, TRUSTEE, have executed this instrument the day and year first above written.

M. A. Schubert Jr. Trustee
M. A. Schubert, Jr., Trustee

John C. Schubert, Trustee
John C. Schubert, Trustee

STATE OF TENNESSEE)
COUNTY OF KNOX) SS:

PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, M. A. SCHUBERT, JR., TRUSTEE, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal, this 25th day of March, 2002.

Beulah Cate
NOTARY PUBLIC

My Commission Expires: 4-10-04



STATE OF TENNESSEE)
COUNTY OF KNOX) SS:

PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, JOHN C. SCHUBERT, TRUSTEE, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal, this 25th day of March, 2002.

Beulah Cate
NOTARY PUBLIC

My Commission Expires: 4-10-04



Instr: 28826328888267
PRGE: 2 OF 2

THIS INSTRUMENT PREPARED BY:
Joseph H. Huie, Attorney
CROLEY, DAVIDSON & HUIE PLLC
1500 First Tennessee Plaza
Knoxville, TN 37929

**FOURTH SUPPLEMENT TO
AMENDED AND RESTATED
DECLARATION OF RESTRICTIVE COVENANTS
FOR ROEFIELD SUBDIVISION**

THIS Fourth Supplement to the Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision is made and entered into this _____ day of _____, 2005, by M. A. SCHUBERT, JR., TRUSTEE and JOHN C. SCHUBERT, TRUSTEE, (hereinafter collectively referred to as "Developer").

W I T N E S S E T H:

WHEREAS, by Deeds recorded in Deed Book 2170, page 914; Deed Book 2170, page 917; and Deed Book 2191, page 917, in the records of the Knox County Register's Office, Developer acquired title to a tract of land located along Westland Drive, Knoxville, Tennessee; more commonly known as the Roefield Subdivision and The Village at Roefield Subdivision; and

WHEREAS, on June 24, 1997, Developer declared an Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision (hereinafter referred to as "Restated Declaration") recorded in Deed Book 2254, page 271, in the records of the Knox County Register's Office; and

WHEREAS, said Restated Declaration was amended by First Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision, dated April 15, 1999, and recorded in Deed Book 2323, page 476, in the records of the Knox County Register's Office; and

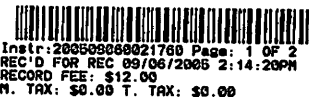
WHEREAS, said Restated Declaration was further amended by Second Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision dated October 24, 2000, and recorded as Instrument No. 200010270029384 in the records of the Knox County Register's Office; and

WHEREAS, Said Restated Declaration was further amended by Third Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision dated March 25, 2002, and recorded as Instrument No. 200203280080267, in the Knox County Register's Office; and

WHEREAS, Article 2, Sections 2.2 and 2.3, of the Restated Declaration, as amended, permits the addition of other real property owned by Developer to the Roefield Subdivision and/or The Village at Roefield by the filing of one or more Supplementary Declarations, which additional properties will then be subject to the covenants, conditions, and restrictions contained in the Restated Declaration.

NOW, THEREFORE, the Developer hereby supplements the Restated Declaration by adding, subject to the conditions hereinafter set forth, Roefield Manor as shown on the plat recorded as Instrument No. _____, in the Knox County Register's Office ("Roefield Manor"), thereby subjecting Roefield Manor to the covenants, conditions and restrictions contained in said Restated Declaration.

The provisions of the Restated Declaration shall be amended as to Roefield Manor only as follows:



1. Article 3, Section 3.2.b shall apply to all lots within Roefield Manor and Developer shall have sole authority to approve plans within Roefield Manor until such time as Developer has divested itself of all lots within Roefield Manor.

2. Article 3, Section 3.8 is hereby amended to add the following: No above ground pool shall be allowed on any lot.

3. Article 4, Section 4.5 is hereby amended to exempt lots within Roefield Manor from the provisions of such section.

Except as otherwise provided herein, the Restated Declaration is hereby ratified and confirmed.

IN WITNESS WHEREOF, M. A. SCHUBERT, JR., TRUSTEE; and JOHN C. SCHUBERT, TRUSTEE, have executed this instrument the day and year first above written.

M. A. Schubert, Jr.
M. A. Schubert, Jr., Trustee

John C. Schubert
John C. Schubert, Trustee

STATE OF TN
COUNTY OF KNOX

Personally appeared before me, the undersigned authority, a Notary Public in and for said State and County, M. A. SCHUBERT, JR., TRUSTEE, the within named bargainor, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 31 day of Aug, 2005.

William M. Padgett
Notary Public

My Commission Expires: 3-4-06

STATE OF TN
COUNTY OF KNOX

Personally appeared before me, the undersigned authority, a Notary Public in and for said State and County, JOHN C. SCHUBERT, TRUSTEE, the within named bargainor, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 31 day of Aug, 2005.

William M. Padgett
Notary Public

My Commission Expires: 3-4-06

THIS INSTRUMENT PREPARED BY:
Joseph H. Huie, Attorney
CROLEY, DAVIDSON & HUIE PLLC
1500 First Tennessee Plaza
Knoxville, TN 37929

STEVE HALL
REGISTER OF DEEDS
KNOX COUNTY

AMENDED
FOURTH SUPPLEMENT TO
AMENDED AND RESTATED
DECLARATION OF RESTRICTIVE COVENANTS
FOR ROEFIELD SUBDIVISION

THIS Amended Fourth Supplement to the Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision is made and entered into this 12 day of October, 2005, by M. A. SCHUBERT, JR., TRUSTEE and JOHN C. SCHUBERT, TRUSTEE, (hereinafter collectively referred to as "Developer").

W I T N E S S E T H:

WHEREAS, by Deeds recorded in Deed Book 2170, page 914; Deed Book 2170, page 917; and Deed Book 2191, page 917, in the records of the Knox County Register's Office, Developer acquired title to a tract of land located along Westland Drive, Knoxville, Tennessee; more commonly known as the Roefield Subdivision and The Village at Roefield Subdivision; and

WHEREAS, on June 24, 1997, Developer declared an Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision (hereinafter referred to as "Restated Declaration") recorded in Deed Book 2254, page 271, in the records of the Knox County Register's Office; and

WHEREAS, said Restated Declaration was amended by First Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision, dated April 15, 1999, and recorded in Deed Book 2323, page 476, in the records of the Knox County Register's Office; and

WHEREAS, said Restated Declaration was further amended by Second Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision dated October 24, 2000, and recorded as Instrument No. 200010270029384 in the records of the Knox County Register's Office; and


WHEREAS, Said Restated Declaration was further amended by Third Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision dated March 25, 2002, and recorded as Instrument No. 200203280080267, in the Knox County Register's Office; and

WHEREAS, Article 2, Sections 2.2 and 2.3, of the Restated Declaration, as amended, permits the addition of other real property owned by Developer to the Roefield Subdivision and/or The Village at Roefield by the filing of one or more Supplementary Declarations, which additional properties will then be subject to the covenants, conditions, and restrictions contained in the Restated Declaration; and

WHEREAS, Developer filed for record a Fourth Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision, recorded as Instrument No. 200509060021760, in the Knox County Register's Office (the "Supplement") with the intent of adding additional property to the Restated Declaration; and

WHEREAS, the Supplement was incomplete and contained references which require further explanation which Developer desires to make herein.

T:\Restrictions\Roefield Supplement 4.doc


Instr: 200607030000192 Page: 1 OF 3
REC'D FOR REC 07/03/2006 11:27:32AM
RECORD FEE: \$17.00
M. TAX: \$0.00 T. TAX: \$0.00

NOW, THEREFORE, the Developer hereby amends the Supplement to read as follows:

Developer hereby supplements the Restated Declaration by adding, subject to the conditions hereinafter set forth, Roefield Subdivision, Unit 6, Phase I, as shown on the plats recorded as Instrument Nos. 200503020068697, 200503020068698, 200503020068699, 200503020068700,, in the Knox County Register's Office, which unit shall also be known hereinafter as Roefield Manor ("Roefield Manor"), thereby subjecting Roefield Manor to the covenants, conditions and restrictions contained in said Restated Declaration. Future references in deeds or other instruments to Roefield Manor shall also refer to Roefield Subdivision, Unit 6, Phase I.

The provisions of the Restated Declaration shall be amended as to Roefield Manor only as follows:

1. Article 3, Section 3.2.b shall apply to all lots within Roefield Manor and Developer shall have sole authority to approve plans within Roefield Manor until such time as Developer has divested itself of all lots within Roefield Manor.

2. Article 3, Section 3.8 is hereby amended to add the following: No above ground pool shall be allowed on any lot.

3. Article 4, Section 4.5 is hereby amended to exempt lots within Roefield Manor from the provisions of such section.

Except as otherwise provided herein, the Restated Declaration is hereby ratified and confirmed.

IN WITNESS WHEREOF, M. A. SCHUBERT, JR., TRUSTEE; and JOHN C. SCHUBERT, TRUSTEE, have executed this instrument the day and year first above written.

M.A. Schubert, Jr.
M. A. Schubert, Jr., Trustee

John C. Schubert
John C. Schubert, Trustee

STATE OF TN.
COUNTY OF KNOX

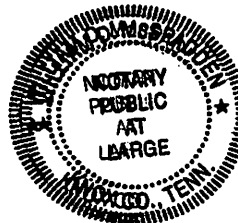
Personally appeared before me, the undersigned authority, a Notary Public in and for said State and County, M. A. SCHUBERT, JR., TRUSTEE, the within named bargainor, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 1 day of OCTOBER, 2005.

William J. Mafford
Notary Public

My Commission Expires: 3-4-06

Instr: 20060703000192
PAGE: 2 OF 3



STATE OF TN

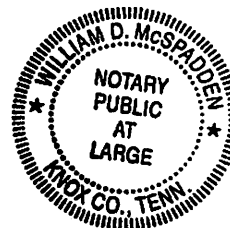
COUNTY OF KNOX

Personally appeared before me, the undersigned authority, a Notary Public in and for said State and County, JOHN C. SCHUBERT, TRUSTEE, the within named bargainor, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 1st day of OCTOBER, 2005.

William D. McSpadden
Notary Public

My Commission Expires: 3-4-06



Instr: 200607030000192
PAGE: 3 OF 3

THIS INSTRUMENT PREPARED BY:
Craig H. Stewart, Attorney
ELY AND STEWART
8930 Cross Park Drive
Knoxville, Tennessee 37923

Sherry Witt
Register of Deeds
Knox County

FIFTH SUPPLEMENT TO
AMENDED AND RESTATED DECLARATION OF
RESTRICTIVE COVENANTS FOR ROEFIELD SUBDIVISION

THIS AMENDMENT is made and entered into as of the 11th day of March 2014 by M. A. SCHUBERT, JR., TRUSTEE and JOHN C. SCHUBERT, TRUSTEE (hereinafter referred to as "Developer").

WHEREAS, by deeds recorded in Deed Book 2170, page 914, Deed Book 2170, page 917, and Deed Book 2191, page 917, all in the Register's Office for Knox County, Tennessee, Developer acquired title to a tract of land located along Westland Drive in District 6 of Knox County, Tennessee, more commonly known as Roefield Subdivision and the Village at Roefield Subdivision; and

WHEREAS, on June 24, 1997, Developer declared an Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision (hereinafter referred to as "Restated Declaration") of record in Deed Book 2254, page 271 in the Register's Office for Knox County, Tennessee; and


WHEREAS, said Restated Declaration was amended by First Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision, dated April 15, 1999 of record in Deed Book 2323, page 476 in the Register's Office for Knox County, Tennessee; and

WHEREAS, said Restated Declaration was further amended by Second Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision dated October 24, 2000 of record as Instrument Number 200010270029384 in the Register's Office for Knox County, Tennessee; and

WHEREAS, said Restated Declaration was further amended by Third Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision dated March 25, 2002 of record as Instrument Number 200203280080267 in the Register's Office for Knox County, Tennessee; and

WHEREAS, said Restated Declaration was further amended by Fourth Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision dated August 31, 2005 of record as Instrument Number 200509060021760 in the Register's Office for Knox County, Tennessee; and further amended by Amended Fourth Supplement to Amended and Restated Declaration of Restrictive Covenants for Roefield Subdivision dated October 1, 2005 of record as Instrument Number 200607030000192 in the Register's Office for Knox County, Tennessee; and

WHEREAS, in accordance with Article 2.7 of the Restated Declaration, Developer has modified the preliminary plan for Roefield by causing to be recorded simultaneously herewith a plat of the Heritage at Roefield reconfiguring lots within Roefield in accordance with said plat (said plat to be hereinafter referred to as "Heritage at Roefield"); and


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RECORD FEE: \$22.00
M. TAX: \$0.00 T. TAX: \$0.00
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WHEREAS, in accordance with Article 3.2(c) of the Restated Declaration, Developer wishes to amend requirements for the size of buildings and improvements to be constructed on lots in the Heritage at Roefield and to appoint a designee for the approval of plans pursuant to Article 3.2 of the Restated Declaration; and

WHEREAS, Developer also wishes to declare a joint permanent easement for ingress to and egress from lots in the Heritage at Roefield and to provide for the maintenance of said joint permanent easement;

NOW, THEREFORE, in consideration of the premises, Developer does supplement the Restated Declaration for lots in the Heritage at Roefield as follows:

1) Pursuant to Article 2.7, Developer does hereby reconfigure the lots in Roefield set forth in the Restated Declaration in accordance with the Plat of the Heritage at Roefield to be recorded simultaneously herewith.

2) Article 3 – Architectural, Maintenance, and Use Restrictions is amended to provide as follows:

3.1 Single-Family Residential Construction. No building or other structure shall be erected, altered or permitted to remain on any Lot other than one residential dwelling not to exceed 2 stories in height. All houses must have a garage which will accommodate two automobiles.

All Lots located within the Heritage at Roefield shall be subject to the following square footage requirements:

(a) All one-level houses in the Heritage at Roefield shall have a minimum enclosed living area of 1,500 feet;

(b) All 1 ½ or 2 story houses shall have a minimum enclosed living area of 2,100 square feet. Any finished areas of the house with a minimum of 17 foot ceiling height above the finished floor level shall be calculated as double square footage.

(c) Multi-level home designs are subject to approval of the Developer or its designee.

(d) The computation of square footage shall be exclusive of porches and garages.

3) Pursuant to Article 3.2(a), Developers assign their rights set forth in Article 3.2, including the right to approve plans for Lots in the Heritage at Roefield, to Scott Davis and one other person to be selected by Scott Davis.

4) Access to Lots 1 through 29 in the Heritage at Roefield shall be via Joint Permanent Non-Exclusive Easements forty feet in width identified as Heritage Court Drive and Legacy Oaks Lane on the above-referenced plat.

ACCORDINGLY, Developers do hereby declare Heritage Court Drive and Legacy Oaks Lane as shown on the Plat of the Heritage at Roefield Subdivision to be Joint Permanent Non-Exclusive Easements for the purpose of ingress to and egress from Lots 1 through 29 of the Heritage at Roefield, and for the installation and maintenance of utilities thereon.

The easement tract is situated in the Sixth Civil District of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and is identified as Heritage Court Drive – 40' J.P.E.

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(Private Road) and Legacy Oaks Lane – 40' J.P.E. (Private Road) on the Final Plat of the Heritage at Roefield Subdivision recorded simultaneously herewith.

Developers do hereby declare that it is lawfully seized in fee simple of the premises on which the above described easements are located, that it has full power, authority and right to convey the same, that said premises are free from all encumbrances except the 2014 property taxes, which shall remain the responsibility of Eagle Bend, and that it will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomsoever.

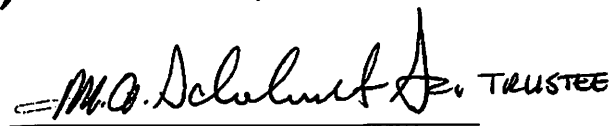
Upon the execution of the Joint Permanent Easement herein created, Developers or their successors and assigns, shall construct, maintain and repair the easements herein declared until such time as Developers convey the Easement Tract to the Heritage at Roefield Homeowners' Association, whereupon the Association shall assume all rights and obligations pertaining to the easement, including, but not limited to, maintenance and repair costs and payment of real property taxes. The easements shall run with the land and shall be binding upon the present and future owners of Lots 1 through 29 and the Association, together with their heirs, successors and assigns.

The Provisions of Article 4 – Association Membership and Voting Rights and Article 5 – Common Area Property Rights and Maintenance Assessments are hereby incorporated herein as if copied verbatim, and shall govern the rights, obligations and liabilities of Lot Owners in the Heritage at Roefield and the Heritage at Roefield Association, including, but not limited to, the right of the Heritage at Roefield Association to collect assessments for the maintenance and repair of the Joint Permanent Easement herein created. "Association" as used therein is defined as the Heritage at Roefield Association.

Except as modified herein, all of the terms and conditions of the Restated Declaration, including, but not limited to, membership in the Roefield Subdivision Homeowners Association, Inc., shall remain in full force and effect as to Lots in the Heritage at Roefield.

IN WITNESS WHEREOF, Developers have executed this Instrument as of the date first above written.


JOHN C. SCHUBERT, TRUSTEE



M. A. SCHUBERT, JR., TRUSTEE


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STATE OF TENNESSEE)
COUNTY OF KNOX)

Before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, personally appeared JOHN C. SCHUBERT, TRUSTEE, to me known (or proved to me on the basis of satisfactory evidence) to be the person described in and who executed the foregoing instrument and acknowledged, upon oath, that he executed the same as his free act and deed.

WITNESS my hand and seal at office in said County this 17th day of March 2014.


Notary Public

My Commission Expires:

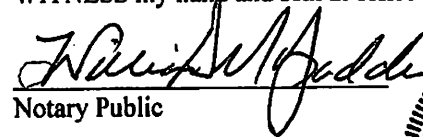
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STATE OF TENNESSEE)
COUNTY OF KNOX)

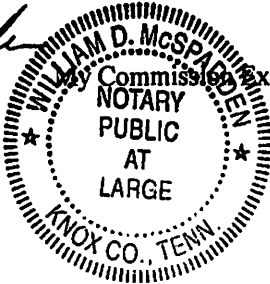
Before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, personally appeared M. A. SCHUBERT, JR., TRUSTEE, to me known (or proved to me on the basis of satisfactory evidence) to be the person described in and who executed the foregoing instrument and acknowledged, upon oath, that he executed the same as his free act and deed.

WITNESS my hand and seal at office in said County this 17th day of March 2014.


Notary Public

My Commission Expires:

03-29-14



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