

THIS INSTRUMENT PREPARED BY:
Joseph H. Huie, Attorney
CROLEY, DAVIDSON & HUIE
2210 Plaza Tower
Knoxville, TN 37929

FIRST AMENDMENT TO DECLARATION OF COVENANTS

AND RESTRICTIONS OF THE RIVER CLUB

THIS FIRST AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS OF THE RIVER CLUB made and entered into on this 26th day of April, 1993, by the members of the Advisory Committee of The River Club Subdivision (hereinafter the "Advisory Committee");

WITNESSETH:

WHEREAS, The River Club, L.P., a Tennessee limited partnership (hereinafter referred to as "Developer") entered into and established a Declaration of Covenants and Restrictions of The River Club (the "Declaration"), which Declaration is recorded in Deed Book 2099, page 319, in the Knox County Register's Office; and

WHEREAS, the Declaration provides that the Advisory Committee established thereunder shall have the right and authority to amend the Declaration; and

WHEREAS, the Developer has duly appointed the undersigned to serve as members of the Advisory Committee; and

WHEREAS, the Advisory Committee has determined that it is or it would be in the best interest of the development to clarify certain questions regarding amenities to be provided to purchasers of lots in The River Club.

NOW, THEREFORE, pursuant to the authority contained in the Declaration, the Advisory Committee hereby adopts and declares this First Amendment to Declaration of Covenants and Restrictions of The River Club, to-wit:

The Declaration is hereby amended to add Article XXVIII, as follows:

ARTICLE XXVIII

The Developer intends to construct paved streets providing access to all lots; install street lights, a security gate and lighted private entrance to the subdivision; and install water and electrical service to the property line of each lot in the subdivision. Fee simple title to the private entrance and roadways will be transferred to the Association as provided in Article XXVI. The Developer also plans to construct two lighted tennis courts, a swimming pool and a pavilion equipped with bath facilities on a recreation area and will make the same available for use by members of the Association and their families and guests. In addition, the Developer plans to construct a boat dock in the Northernmost lake cove together with a picnic shelter and parking facilities. The boat dock and related facilities will be available for short term use by members of the Association, their families and guests, on a space available basis. The boat dock will include boat slips which will be available for rental on a long term basis. Priority for the rental of boat slips will be given to members of the Association. However, nothing shall prohibit the Developer from leasing boat slip spaces to non-members of the Association so long as Association members are given first opportunity to rent boat slip spaces as the same become available. The Association shall assume responsibility for the maintenance and upkeep of the recreational facilities described above. In addition, the Association will maintain casualty and liability insurance on such facilities in an amount to be determined by the Developer. The Association shall hold the Developer harmless from all liability in connection with the use and operation of the aforesaid recreational facilities.

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Back File Automation

See WB 2099 pg 319-4 = Original

Except as herein amended, the Declaration remains in full and effect.

IN WITNESS WHEREOF, the undersigned members of Advisory Committee of The River Club Subdivision have executed this Amendment on the day and year first above written.

Robert T. Stooksbury, Jr.
Robert T. Stooksbury, Jr., Advisory Committee Member

Ronald A. Watkins, Sr.
Ronald A. Watkins, Sr., Advisory Committee Member

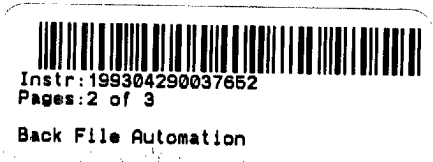
Ronald A. Watkins, Jr.
Ronald A. Watkins, Jr., Advisory Committee Member

The undersigned President of The River Club Homeowners Association, hereby certifies that the foregoing First Amendment to Declaration of Covenants and Restrictions of The River Club was duly adopted by the Advisory Committee and approved by The River Club Homeowners Association, Inc. this 28 day of April, 1993.

THE RIVER CLUB HOMEOWNERS ASSOCIATION, INC.

BY: Robert T. Stooksbury, Jr.
Robert T. Stooksbury, Jr., President

ATTEST
Ronald A. Watkins, Jr.
Ronald A. Watkins, Jr., Secretary



STATE OF TENNESSEE)
COUNTY OF Knox) SS:

PERSONALLY APPEARED before me, the undersigned authority, a Notary Public in and for said County and State, ROBERT T. STOOKSBURY, JR., Advisory Committee Member, 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 at office this 28 day of April, 1993.

My Commission expires: 11-27-93

Joseph H. Hume
Notary Public



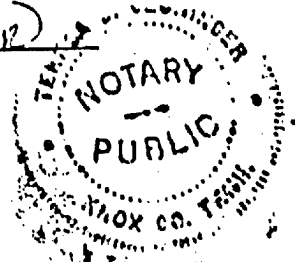
STATE OF TENNESSEE)
) SS:
COUNTY OF Knox)

PERSONALLY APPEARED before me, the undersigned authority, a Notary Public in and for said County and State, RONALD A. WATKINS, SR., Advisory Committee Member, 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 at office this 26 day of April, 1993.

My Commission expires: 10-30-94

Messa D. Cloninger
Notary Public



STATE OF TENNESSEE)
) SS:
COUNTY OF Knox)

PERSONALLY APPEARED before me, the undersigned authority, a Notary Public in and for said County and State, RONALD A. WATKINS, JR., Advisory Committee Member, 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 at office this 26 day of April, 1993.

My Commission expires: 11-27-93

Joann H. Hume
Notary Public



STATE OF Tenn)
) SS:
COUNTY OF Knox)

PERSONALLY APPEARED before me, the undersigned authority, a Notary Public in and for said County and State, Robert T. Strohschein, Jr., 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 President of THE RIVER CLUB HOMEOWNERS ASSOCIATION, INC., the within named bargainer, a corporation, and that he as such executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as President.

WITNESS my hand and official seal at office this 26th day of April, 1993.

My Commission expires: 11-27-93

Joann H. Hume
Notary Public



AMEND. DOCAR/af

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