

THIS INSTRUMENT PREPARED BY:
Joseph H. Huie, Attorney
CROLEY, DAVIDSON & HUIE
2210 Plaza Tower 39520
Knoxville, TN 37929

THIRD AMENDMENT TO DECLARATION OF COVENANTS
AND RESTRICTIONS OF THE RIVER CLUB
AND DECLARATION OF EASEMENTS

THIS THIRD AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS OF THE RIVER CLUB AND DECLARATION OF EASEMENTS is made and entered into on this 10TH day of April, 1995, by the Members of the Advisory Committee of The River Club (hereinafter the "Advisory Committee") and is joined in by The River Club, L.P., a Tennessee limited partnership (hereinafter referred to as the "Developer");

W I T N E S S E T H:

WHEREAS, 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, Advisory Committee amended the Declaration by First Amendment to Declaration of Covenants and Restrictions of The River Club of record in Deed Book 2103, page 760, in the Knox County Register's Office, and further amended the Declaration by Second Amendment to Declaration of Covenants and Restrictions of The River Club of record in Deed Book 2143, page 467, in the Knox County Register's Office (the Declaration and both amendments thereto shall hereinafter be collectively referred to as the "Declaration"); and

WHEREAS, under the terms of the Declaration, the Advisory Committee has the exclusive right to amend the Declaration; and

WHEREAS, Developer desires to resubdivide Lots 26, 40 through 46, and 43A, into smaller lots, which right was reserved by the Developer in Article XVII of the Declaration; and

WHEREAS, such subdivision is to create a section improved by villa type detached, single family homes to be known as the Harbor Community of The River Club Subdivision; and

WHEREAS, lots in the Harbor Community will be provided certain services by the Association which other lot owners will not be provided; and

WHEREAS, in fairness to the other owners a mechanism must be put in place to provide for the payment of such additional services.

NOW, THEREFORE, in order to provide for such services and the costs hereof, the Advisory Committee, with the consent of the Developer, hereby amends the Declaration to provide as follows:

1. Lots 26, 40 through 46, and 43A shall be subdivided into Lots 1 through 15 and shall be hereafter designated as the "Harbor Community" of The River Club.
2. Lots in the Harbor Community shall be improved with single family detached dwellings with a minimum of 2800 square feet.

See WB 22299 pg 95 - 4th Amendment



3. The Association shall maintain the grounds of each lot in the Harbor Community on a regular schedule of maintenance to include mowing, seeding, and fertilizing the lawns of such lots, and planting, weeding, trimming, fertilizing, maintaining and replacing landscaping on said lots. In addition, the Association shall maintain a lawn sprinkler system for the Harbor Community lots.

4. The lots in the Harbor Community shall share a common subsurface sewage disposal system. To accommodate such subsurface sewage disposal system, the Developer hereby declares a permanent easement for the installation, maintenance and upkeep of subsurface drainfields upon, over and under the property identified for such purposes upon the final plat of the Harbor Community to be recorded in the Knox County Register's Office, which areas are located on the property described on Exhibit "A" attach hereto. In addition, Developer hereby declares permanent easements 10 feet in width along the interior lot lines (5 feet on either side) and inside the exterior lines of the lots in the Harbor Community (except under structures) for the installation of pumps, pipes and related equipment necessary for the operation of the subsurface drainfield. Developer reserves an easement for the benefit of the Association for the purpose of maintaining and repairing any subsurface sewer lines running from the septic tank as subsequently located on each lot to the common sewage lines herein established.

5. Developer reserves 10 foot utility and drainage easements inside all boundary lines, 5 feet on each side of all interior lines. The building setback lines for the lots in the Harbor Community shall be 35 feet from the peripheral boundary, 10 feet from the front line, and 15 feet from the rear line. There shall be not minimum side setback line.

6. The lots in the Harbor Community shall have access via a joint permanent easement over existing roadways in The River Club established pursuant to Declaration of Easement of record in Deed Book 2099, page 312, as amended in Deed Book 2110, page 597, in the Knox County Register's Office (collectively the "Declaration of Easement"). In addition, Lots 1 through 15 in the Harbor Community shall be served by a joint permanent easement extending from the Eastern cul-de-sac of River Club Way. The aforesaid Declaration of Easement is hereby amended to include the easement area described on Exhibit "B" hereof, and Developer hereby declares a joint permanent non-exclusive easement for purposes of ingress, egress and the installation and maintenance of utilities upon, over and under the area described on Exhibit "B" hereto subject to the same terms and provisions as the Declaration of Easement. Such easement shall be for the use and benefit of the lot owners in the Harbor Community, their guests, licensees, invitees, heirs, successors and assigns, and shall run with the title to the lots in the Harbor Community.

7. Article V of the Declaration is hereby amended to add Section 11 as follows:

Section 11. Harbor Community; Special Assessments. Lots in the Harbor Community designated as Lots 1 through 15, as shown on the resubdivision plat of Lots 26, 39 through 46, and 43A, of The River Club to be recorded in the Knox County Register's Office, shall be subject to a special assessment (the "Special Assessment") for the maintenance and upkeep of the grounds, the common subsurface sewage disposal system serving such lots, and the joint permanent easement for ingress, egress and utilities established herein to serve such lots. The initial Special Assessment for such lots shall be \$200.00 per month. These Special Assessments shall

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be in addition to the annual assessments for the Association as set forth in Section 1 of this Article. The Special Assessment for the Harbor Community may be adjusted by the Association in the same manner as changes in the annual assessments as provided in Section 5 of this Article. Special Assessments for the Harbor Community shall be maintained in a separate account from the annual assessments and special assessments for capital improvements for the Association. The Special Assessments shall be utilized only for the purposes set forth herein. In the event that expenses for repairs and maintenance of the subsurface sewage disposal shall exceed the amount held in reserve for such purposes by the Association, the board of directors of the Association shall have the authority to further assess each of the lots in the Harbor Community to defray such expenses. Payment of the assessments for the Harbor Community as provided herein shall be governed by the provisions of Section 8 of this Article.

Except as herein amended, the Declaration as amended by the First and Second Amendments, shall remain in full force and effect.

IN WITNESS WHEREOF, the undersigned members of the Advisory Committee of The River Club Subdivision have executed and Developer has caused this instrument to be executed the day and year first above written.

ADVISORY COMMITTEE

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 RIVER CLUB, L.P.

BY: *Robert T. Stooksbury, Jr.*
 TITLE: PRESIDENT

STATE OF TENNESSEE)
 COUNTY OF KNOX)


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PERSONALLY APPEARED before me, the undersigned authority, a Notary Public in and for said County and State, ROBERT T. STOOKSBURY, JR., 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 10
APRIL, 1994.
 My Commission expires MAY 28, 1996

Hudette
 Notary Public



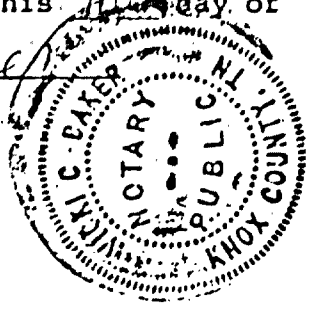
STATE OF TENNESSEE)

COUNTY OF KNOX)

PERSONALLY APPEARED before me, the undersigned authority, a Notary Public in and for said County and State, RONALD A. WATKINS, SR., 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 at office this 10th day of April, 1994.

My Commission expires 3/25/97

Vicki C. Baker
Notary Public


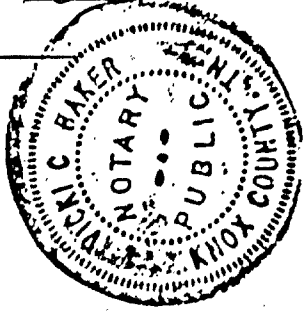
STATE OF TENNESSEE)

COUNTY OF KNOX)

PERSONALLY APPEARED before me, the undersigned authority, a Notary Public in and for said County and State, RONALD A. WATKINS, JR., 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 at office this 10th day of April, 1994

My Commission expires 3/25/97

Vicki C. Baker
Notary Public




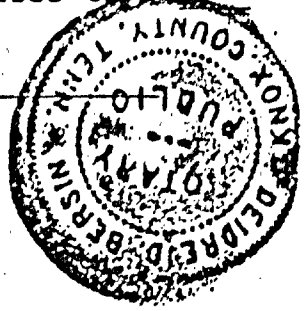
STATE OF TENNESSEE)
COUNTY OF KNOX)

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PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, ROBERT T. STEPHENSON, JR., with whom I am personally acquainted, and who, upon oath, acknowledged HIM self to be the PRESIDENT of THE RIVER CLUB OF TENNESSEE, INC., which is the General Partner of THE RIVER CLUB, L.P., the within named bargainor, a partnership, and that HE as such PRESIDENT of the General Partner, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the THE RIVER CLUB OF TENNESSEE, INC. as General Partner of THE RIVER CLUB, L.P. by himself as PRESIDENT.

WITNESS my hand and official seal at office this 10th day of APRIL, 1995.

My Commission Expires: MAY 28, 1996

Hydrex Baker
Notary Public


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EXHIBIT "A"

SUBSURFACE DRAINFIELD AREAS

TRACT I: SITUATED in District No. Six (6) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as Lot 46, of The River Club Subdivision, a subdivision to Knox County, Tennessee, as shown by maps of record in Map Cabinet N, Slides 4D, 5A, 5B and 5C, in the Knox County Register's Office, said lot being more particularly bounded and described as shown on map aforesaid, to which map specific reference is hereby made for a more particular description.

TRACT II: SITUATED in District No. Six (6) of Knox County, Tennessee, without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as part of Lot 45, of The River Club Subdivision, a subdivision to Knox County, Tennessee, as shown by maps of record in Map Cabinet N, Slides 4D, 5A, 5B and 5C, in the Knox County Register's Office, said lot being more particularly bounded and described as follows:

BEGINNING at an iron pin in the North right-of-way of River Club Way, said iron pin marking a common corner between Lots 45 and 46 of The River Club Subdivision, said iron pin also marking a point of tangency between River Club Way and Pellissippi Parkway; thence from said point of BEGINNING with Pellissippi Parkway, South 85 deg. 25 min. 34 sec. East, 160.42 feet to an iron pin; thence continuing with Pellissippi Parkway, North 74 deg. 23 min. 28 sec. East, 322.06 feet to an iron pin; thence continuing with Pellissippi Parkway, South 89 deg. 10 min. 00 sec. East, 134.01 feet to an iron pin; thence continuing with Pellissippi Parkway, South 89 deg. 09 min. 59 sec. East, 398.67 feet to an iron pin; thence leaving Pellissippi Parkway, South 00 deg. 54 min. 00 sec. East, 131.31 feet to an iron pin; thence North 71 deg. 13 min. 09 sec. West, 269.28 feet to an iron pin; thence South 48 deg. 54 min. 22 sec. West, 135.69 feet to an iron pin in the North line of a joint permanent easement; thence with said joint permanent easement with the arc of a curve to the left, having a radius of 120.00 feet, a chord bearing and distance of North 87 deg. 49 min. 51 sec. West, 148.54 feet, and an arc distance of 160.17 feet to an iron pin; thence continuing with said easement, South 53 deg. 55 min. 52 sec. West, 21.16 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 25.00 feet, a chord bearing and distance of South 80 deg. 28 min. 58 sec. West, 22.35 feet, and an arc distance of 23.17 feet to an iron pin located on the cul-de-sac at the Eastern end of River Club Way; thence with River Club Way, the following calls and distances: with the arc of a curve to the left, having a radius of 49.98 feet, a chord bearing and distance of South 71 deg. 42 min. 23 sec. West, 57.80 feet, and an arc distance of 61.63 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 75.00 feet, a chord bearing and distance of South 60 deg. 11 min. 00 sec. West, 60.48 feet, and an arc distance of 62.26 feet to an iron pin; thence South 83 deg. 58 min. 12 sec. West, 81.25 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 113.43 feet, a chord bearing and distance of North 69 deg. 40 min. 11 sec. West, 100.73 feet, and an arc distance of 104.37 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 270.35 feet, a chord bearing and distance of North 64 deg. 38 min. 36 sec. West, 196.68 feet, and an arc distance of 201.30 feet to the point of BEGINNING.

TRACT III: SITUATED in District No. Six (6) of Knox County, Tennessee, and being more particularly described as follows:

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EXHIBIT "A"
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BEGINNING at an iron pin located in the South line of River Club Way, said iron pin being located South 64 deg. 38 min. 29 sec. West, 160.31 feet from the original corner between Lots 39 and 40 of The River Club Subdivision, as shown by the plat of record in Map Cabinet N, Slides 4D, 5A, 5B and 5C; thence from said point of BEGINNING and with the South line of River Club Way, the following calls and distances: with the arc of a curve to the left, having a radius of 163.43 feet, a chord bearing and distance of South 57 deg. 06 min. 28 sec. East, 77.96 feet, and an arc distance of 78.72 feet to an iron pin; thence continuing with said curve to the left, having a radius of 163.43 feet, a chord bearing and distance of South 83 deg. 28 min. 18 sec. East, 71.09 feet, and an arc distance of 71.66 feet to an iron pin; thence North 83 deg. 58 min. 11 sec. East, 75.00 feet to an iron pin; thence North 83 deg. 58 min. 02 sec. East, 41.14 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 137.91 feet, a chord bearing and distance of North 82 deg. 41 min. 16 sec. East, 6.11 feet, and an arc distance of 6.11 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 74.99 feet, a chord bearing and distance of South 86 deg. 01 min. 29 sec. East, 32.57 feet, and an arc distance of 32.83 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 50.00 feet, a chord bearing and distance of North 53 deg. 38 min. 07 sec. East, 79.73 feet, and an arc distance of 92.28 feet to an iron pin; thence leaving the cul-de-sac of River Club Way and with a joint permanent easement the following calls and distances: with the arc of a curve to the right, having a radius of 25.00 feet, a chord bearing and distance of North 27 deg. 20 min. 53 sec. East, 22.37 feet, and an arc distance of 23.20 feet to an iron pin; thence North 53 deg. 55 min. 25 sec. West, 20.65 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 80.00 feet, a chord bearing and distance of North 68 deg. 58 min. 01 sec. East, 41.51 feet, and an arc distance of 41.99 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 25.00 feet, a chord bearing and distance of South 23 deg. 32 min. 43 sec. East, 47.67 feet, and an arc distance of 63.23 feet to an iron pin; thence South 48 deg. 54 min. 22 sec. West, 141.28 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 170.00 feet, a chord bearing and distance of South 31 deg. 55 min. 13 sec. West, 99.33 feet, and an arc distance of 100.80 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 130.00 feet, a chord bearing and distance of South 25 deg. 16 min. 53 sec. West, 46.70 feet, and an arc distance of 46.95 feet to an iron pin; thence South 40 deg. 15 min. 41 sec. West, 71.28 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 70.00 feet, a chord bearing and distance of South 05 deg. 12 min. 03 sec. East, 99.79 feet, and an arc distance of 111.09 feet to an iron pin; thence South 29 deg. 03 min. 00 sec. West, 23.29 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 162.50 feet, a chord bearing and distance of South 04 deg. 34 min. 05 sec. West, 134.68 feet, and an arc distance of 138.87 feet to an iron pin; thence South 19 deg. 54 min. 50 sec. East, 74.53 feet to an iron pin; thence South 77 deg. 58 min. 58 sec. West, 19.79 feet to an iron pin on the cul-de-sac of Captains Way; thence with the cul-de-sac of Captains Way with the arc of a curve to the left, having a radius of 50.00 feet, a chord bearing and distance of South 77 deg. 23 min. 16 sec. West, 71.86 feet, and an arc distance of 80.18 feet to an iron pin; thence North 28 deg. 50 min. 19 sec. West, 226.70 feet to an iron pin; thence North 28 deg. 50 min. 17 sec. West, 180.00 feet to an iron pin corner to Lot 39R; thence with the line of Lot 39R, North 31 deg. 18 min. 53 sec. East, 257.55 feet to the point of BEGINNING.

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EXHIBIT "B"

SITUATED in District No. 6 of Knox County, Tennessee, and being more fully described as follows:

TO FIND THE POINT OF BEGINNING commence at an iron pin in the North line of River Club Way, a joint permanent easement serving lots in The River Club Subdivision, at the common corner between Lots 46 and 45 of The River Club Subdivision, as shown on the plat of record in Map Cabinet N, Slides 4D, 5A, 5B and 5C, in the Knox County Register's Office; thence along the North line of River Club Way, with the arc of a curve to the right, having a radius of 270.35 feet, a chord bearing and distance of South 64 deg. 38 min. 36 sec. East, 196.68 feet, and an arc distance of 201.30 feet to an iron pin; thence continuing along the North line of River Club Way, with the arc of a curve to the left, having a radius of 113.43 feet, a chord bearing and distance of South 69 deg. 40 min. 11 sec. East, 100.73 feet, and an arc distance of 104.37 feet to an iron pin; thence North 83 deg. 58 min. 12 sec. East, 81.25 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 75 feet, a chord bearing and distance of North 60 deg. 11 min. 00 sec. East, 60.48 feet, and an arc distance of 62.26 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 49.98 feet, a chord bearing and distance of North 71 deg. 42 min. 23 sec. East, 57.80 feet, and an arc distance of 61.63 feet to an iron pin, the point of BEGINNING; thence leaving the cul-de-sac of River Club Way and along the arc of a curve to the left, having a radius of 25.00 feet, a chord bearing and distance of North 80 deg. 28 min. 58 sec. East, 22.35 feet, and an arc distance of 23.17 feet to an iron pin; thence North 53 deg. 55 min. 52 sec. East, 21.16 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 120.00 feet, a chord bearing and distance of South 87 deg. 49 min. 51 sec. East, 148.54 feet, and an arc distance of 160.17 feet to an iron pin; thence continuing with said curve to the right, having a radius of 120.00, a chord bearing and distance of South 45 deg. 20 min. 35 sec. East, 17.78 feet, and an arc distance of 17.80 feet to an iron pin; thence South 41 deg. 05 min. 38 sec. East, 43.30 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 130.00 feet, a chord bearing and distance of South 44 deg. 17 min. 33 sec. East, 14.51 feet, and an arc distance of 14.52 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 50.00 feet, a chord bearing and distance of South 62 deg. 46 min. 11 sec. East, 26.35 feet, and an arc distance of 26.67 feet to an iron pin; thence continuing with said curve to the left, having a radius of 50.00 feet, a chord bearing and distance of South 82 deg. 11 min. 33 sec. East, 7.23 feet, and an arc distance of 7.23 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 30.00 feet, a chord bearing and distance of South 45 deg. 58 min. 59 sec. East, 38.85 feet, and an arc distance of 42.26 feet to an iron pin; thence continuing with said curve to the right, having a radius of 30.00 feet, a chord bearing and distance of South 20 deg. 13 min. 08 sec. West, 26.16 feet, and an arc distance of 27.07 feet to an iron pin; thence continuing with said curve to the right, having a radius of 30.00 feet, a chord bearing and distance of South 70 deg. 48 min. 16 sec. West, 25.11 feet, and an arc distance of 25.91 feet to an iron pin; thence continuing with said curve to the right, having a radius of 30.00 feet, a chord bearing and distance of North 57 deg. 05 min. 11 sec. West, 27.59 feet, and an arc distance of 28.66 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 50.00 feet, a chord bearing and distance of North 41 deg. 57 min. 51 sec. West, 21.22 feet, and an arc distance of 21.38 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 170.00 feet, a chord bearing and distance of North 51 deg. 11 min. 50 sec. West, 11.96 feet, and an arc distance of 11.97 feet to an iron pin; thence continuing with said curve to the

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right, having a radius of 170.00 feet, a chord bearing and distance of North 45 deg. 53 min. 17 sec. West, 25.45 feet, and an arc distance of 25.47 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 25.00 feet, a chord bearing and distance of North 86 deg. 20 min. 41 sec. West, 35.20 feet, and an arc distance of 39.05 feet to an iron pin; thence South 48 deg. 54 min. 22 sec. West, 164.66 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 130.00 feet, a chord bearing and distance of South 33 deg. 26 min. 11 sec. West, 69.35 feet, and an arc distance of 70.20 feet to an iron pin; thence continuing with said curve to the left, having a radius of 130.00 feet, a chord bearing and distance of South 04 deg. 12 min. 10 sec. West, 61.86 feet, and an arc distance of 62.46 feet to an iron pin; thence continuing with said curve to the left, having a radius of 130.00 feet, a chord bearing and distance of South 15 deg. 02 min. 43 sec. East, 24.85 feet, and an arc distance of 24.89 feet to an iron pin; thence South 20 deg. 31 min. 46 sec. East, 29.80 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 70.00 feet, a chord bearing and distance of South 12 deg. 50 min. 51 sec. East, 18.71 feet, and an arc distance of 18.77 feet to an iron pin; thence continuing with said curve to the right, having a radius of 70.00 feet, a chord bearing and distance of South 20 deg. 13 min. 38 sec. West, 60.03 feet, and an arc distance of 62.05 feet to an iron pin; thence continuing with said curve to the right, having a radius of 70.00 feet, a chord bearing and distance of South 58 deg. 23 min. 12 sec. West, 30.94 feet, and an arc distance of 31.20 feet to an iron pin; thence continuing with said curve to the right, having a radius of 70.00 feet, a chord bearing and distance of North 79 deg. 45 min. 17 sec. West, 68.70 feet, and an arc distance of 71.08 feet to an iron pin; thence continuing with said curve to the right, having a radius of 70.00 feet, a chord bearing and distance of North 05 deg. 12 min. 03 sec. West, 99.79 feet, and an arc distance of 111.09 feet to an iron pin; thence North 40 deg. 15 min. 41 sec. East, 71.28 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 130.00 feet, a chord bearing and distance of North 25 deg. 16 min. 53 sec. East, 46.70 feet, and an arc distance of 46.95 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 170.00 feet, a chord bearing and distance of North 31 deg. 55 min. 13 sec. East, 99.33 feet, and an arc distance of 100.80 feet to an iron pin; thence North 48 deg. 54 min. 22 sec. East, 141.28 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 25.00 feet, a chord bearing and distance of North 23 deg. 32 min. 43 sec. West, 47.67 feet, and an arc distance of 63.23 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 80.00 feet, a chord bearing and distance of South 68 deg. 58 min. 01 sec. West, 41.51 feet, and an arc distance of 41.99 feet to an iron pin; thence South 53 deg. 55 min. 52 sec. West, 20.65 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 25.00 feet, a chord bearing and distance of South 27 deg. 20 min. 53 sec. West, 22.37 feet, and an arc distance of 23.20 feet to an iron pin on the cul-de-sac of River Club Way; thence with the Eastern end of the cul-de-sac of River Club Way, with the arc of a curve to the left, having a radius of 50.00 feet, a chord bearing and distance of North 36 deg. 32 min. 10 sec. West, 60.01 feet, and an arc distance of 64.63 feet to an iron pin, the point of BEGINNING.

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Lots 13, 14, and 15 of the Harbor Community shall be served by a 25 foot permanent access easement, which easement extends 25 feet East and Southeast of the following described line:

TO FIND THE POINT OF BEGINNING commence at an iron pin located at the Southwesternmost corner of Lot 26 of The River Club Subdivision, as shown on the plat of said subdivision of record Map Cabinet N, Slides 4D, 5A, 5B and 5C, in the Knox County Register's Office; thence around the cul-de-sac of Captains Way, along the arc of a curve to the right, having a radius of 75.00 feet, a chord bearing and distance of North 23 deg. 52 min. 19 sec. East, 16.30 feet, and an arc distance of 16.33 feet to an iron pin; thence with the arc of a curve to the left, having a radius of 50.00 feet, a chord bearing and distance of North 13 deg. 25 min. 21 sec. West, 68.52 feet, and an arc distance of 75.48 feet to an iron pin; thence leaving Captains Way, North 77 deg. 58 min. 58 sec. East, 19.97 feet to an iron pin marking the point of BEGINNING; thence from said point of BEGINNING, North 19 deg. 54 min. 50 sec. West, 74.53 feet to an iron pin; thence with the arc of a curve to the right, having a radius of 162.50 feet, a chord bearing and distance of North 04 deg. 34 min. 05 sec. East, 134.68 feet, and an arc distance of 138.87 feet to an iron pin; thence North 29 deg. 03 min. 00 sec. East, 23.29 feet to an iron pin located in the Southern line of the cul-de-sac of the joint permanent easement described above, being the terminus of the line herein described.

The foregoing description was prepared from the survey of East Tennessee Land Surveyors, dated September 16, 1994. The Surveyor's address is P.O. Box 4813, Maryville, Tennessee 37802-4813.



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