

THIS INSTRUMENT PREPARED BY:
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CROLEY, DAVIDSON & HUIE
2210 First Tennessee Plaza
Knoxville, TN 37929

STEVEN JOHNSTON
RECORDING

**FOURTH AMENDMENT TO DECLARATION OF COVENANTS
AND RESTRICTIONS OF THE RIVER CLUB**

THIS FOURTH AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS OF THE RIVER CLUB made this 17th day of August, 1998, by RONALD A. WATKINS, ELENI ROUSSIS and STEVEN JOHNSTON, being all of the Members of the Advisory Committee for The River Club (hereinafter the "Advisory Committee") and is joined in by The River Club, L. P., a Tennessee L. P. (herein referred to as the "Developer");

W I T N E S S E T H:

WHEREAS, by Declaration of Covenants and Restrictions entered into the ___ day of March, 1993, the Developer imposed certain covenants and restrictions on The River Club Subdivision, which restrictions are recorded in Deed Book 2099, page 319, in the Knox County Register's Office, on the property described therein (the "Declaration"); and

WHEREAS, the 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, and further amended the Declaration by Third Amendment to Declaration of Covenants and Restrictions of The River Club and Declaration of Easements, of record in Deed Book 2172, page 742, in the Knox County Register's Office (the Declaration and all three amendments thereto shall be hereinafter 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, the Advisory Committee desires to amend the last paragraph in Article IX of the Declaration; and

NOW, THEREFORE, in consideration of the foregoing, the Advisory Committee pursuant to the authority vested in it under the terms of the Declaration, hereby amends the Declaration to delete the last paragraph of Article IX and substitute the following in its place:

Each owner shall be required to deposit the sum of \$1,500.00 with the Advisory Committee at the time of the submission of the plans for design, specifications and location. Six Hundred and No/100 (\$600.00) Dollars of such sum shall be paid by the Advisory Committee to the architectural firm selected by the Advisory Committee to review such plans and shall not be refundable. The balance of such deposit shall be retained by the Advisory Committee during the construction process to insure compliance with the plans and the regulations hereunder. The Advisory Committee shall have the right to assess penalties against the deposit in the event of failure to comply with the rules and conditions as noted herein. In addition, any legal or other expenses incurred by the Advisory Committee may be deducted from such deposit. No

INST: 20230 WB 2299 PG: 699
REC'D FOR REC 09/09/1998 15:56:07 KNOX CO. TN
RECORD FEE: \$ 12.00
MORTGAGE TAX: \$ 0.00 TRANSFER TAX: \$ 0.00

approval granted by the Advisory Committee shall be construed as representing or guaranteeing that any structure will be built in a good and workmanlike manner. The balance of such deposit shall be refunded to the owner unless penalties have been imposed by the Advisory Committee, due to noncompliance with these covenants and restrictions.

Except as herein amended, the Declaration, as amended, shall remain in full force and effect.

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

[Signature]
RONALD A. WATKINS
[Signature]
ELENI ROUSSIS
[Signature]
STEVEN JOHNSTON

THE RIVER CLUB, L. P.

BY: THE RIVER CLUB OF TENNESSEE, INC.

By: [Signature]
Title: President

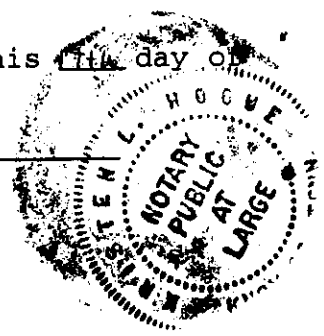
STATE OF Tennessee)
COUNTY OF KNOX)

PERSONALLY APPEARED before me, the undersigned authority, a Notary Public in and for said County and State, RONALD A. WATKINS, 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 17th day of August, 1998.

My Commission expires 12/21/99

[Signature]
Notary Public



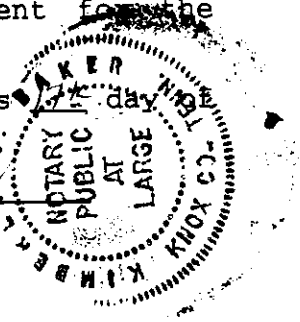
STATE OF Tennessee)
COUNTY OF KNOX)

PERSONALLY APPEARED before me, the undersigned authority, a Notary Public in and for said County and State, ELENI ROUSSIS, the within named bargainer, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 17th day of August, 1998.

My Commission expires 8/30/99

[Signature]
Notary Public



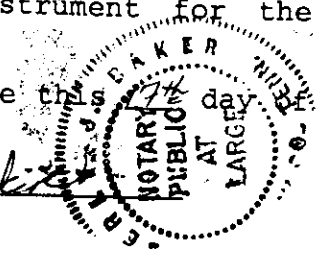
STATE OF Tennessee)
COUNTY OF Knox)

PERSONALLY APPEARED before me, the undersigned authority, a Notary Public in and for said County and State, STEVEN JOHNSTON, 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 August, 1998.

My Commission expires 8/30/99

Kimberly J. Baker
Notary Public



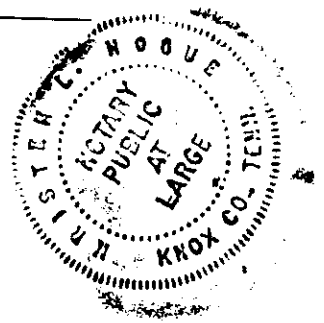
STATE OF TENNESSEE)
COUNTY OF Knox) SS:

PERSONALLY appeared before me, the undersigned authority, a Notary Public in and for said County and State, Ronald A. Watkins, and who, upon oath, acknowledged himself to be the President of The River Club of Tennessee, Inc., a Tennessee corporation, which is the General Partner of THE RIVER CLUB, L.P., the within named bargainor, a Tennessee limited 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 River Club of Tennessee, Inc. as the General Partner of THE RIVER CLUB, L.P.

WITNESS my hand and official seal at office this 17th day of August, 1998.

My Commission Expires: 12/21/99

Kristen Lofgren
Notary Public



ws16/rest/river.club