

THIS INSTRUMENT PREPARED BY:

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**DECLARATION
OF COVENANTS, CONDITIONS, AND RESTRICTIONS
FOR HUNTER'S RIDGE WAY SUBDIVISION
(AMENDED AND RESTATED AS OF JULY 13, 2004)**

WHEREAS, a residential subdivision known as "Hunters Ridge Subdivision" was created by the developer BTLT, L.L.C.;

WHEREAS, certain "Restrictions for Hunters Ridge Subdivision" were prepared by the developer and recorded in the Office of the Register of Deeds for Knox County, Tennessee for the purpose of establishing a uniform set of restrictions regulating the use and ownership of all the lots in Hunters Ridge Subdivision;


WHEREAS, Paragraph 14 of the original Restrictions for Hunter's Ridge Subdivision provided for the creation of a homeowners association known as the "Hunters Ridge Homeowners Association" formed for the purpose of enforcing the restrictions and controlling the use of the areas in the subdivision common to all owners;

WHEREAS, the members of Hunters Ridge Subdivision adopted a change in the names of the subdivision and homeowners association to the Hunter's Ridge Way Subdivision and the Hunter's Ridge Way Homeowners' Association, respectively;

WHEREAS, the "Hunter's Ridge Way Homeowners' Association Restrictions" were also recorded in the Office of the Register of Deeds for Knox County, Tennessee for the purpose of amending the original restrictions;

WHEREAS, there have been certain issues, conflicts, confusion and litigation regarding these restrictions and the names of the subdivision and the homeowners association;

WHEREAS, the need has therefore arisen on behalf of the members of the subdivision and of the homeowners association to address these issues, conflicts, and confusion by amending and restating the restrictions of the subdivision; and


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RECORD FEE: \$67.00
M. TAX: \$0.00 T. TAX: \$0.00

WHEREAS, the Board of Directors of the homeowners association has commissioned the amending of the restrictions as set forth herein:

ARTICLE I

DEFINITIONS

Section 1. "Subdivision" shall mean and refer to the Hunter's Ridge Way Subdivision located in Knox County, Tennessee.

Section 2. "Association" shall mean and refer to Hunter's Ridge Way Homeowners' Association, a Tennessee not-for-profit corporation, its successors and assigns.

Section 3. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any Lot which is a part of the Property, but excluding those having such interest merely as security for the performance of an obligation.

Section 4. "Property" shall mean and refer to that certain real property described on the Plat.

Section 5. "Common Area" shall mean all real property (including the improvements thereto) owned by the Association for the common use and enjoyment of the owners.

Section 6. "Lot" shall mean and refer to any numbered plot of land shown upon the Plat.

Section 7. "Member" shall mean and refer to every person or entity who holds membership in the Association.

Section 8. "Board" shall mean the Board of Directors of Hunter's Ridge Way Homeowners' Association.

Section 9. "By-Laws" shall mean the By-Laws of Hunter's Ridge Way Homeowners' Association, as amended from time to time. All provisions contained in the body of this Declaration dealing with the administration and maintenance of the Property shall be deemed to be a part of the By-Laws.

Section 10. "Plat" shall mean the plat of the Property as shown by the map of record in Map Cabinet P, Slide 192-C the Office of the Register of Deeds, Knoxville, Knox County, Tennessee, showing the number of each Lot.

Section 11. "Majority" shall mean the owners of more than fifty percent (50%) of the undivided membership in the Association, present and then eligible to vote.



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Section 12. "Declarant" shall mean and refer to BTLT, L.L.C.

ARTICLE II

PROPERTY RIGHTS

Section 1. Owner's Easements of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

(a) the right of the Association to establish rules and regulations for the use of the Common Area;

(b) the right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the Members. No such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer signed by two-thirds (2/3rds) of each class of members has been recorded.

Section 2. Delegation of Use. Any Owner may delegate his right of enjoyment to the Common Area to the members of his family, his tenants, or contract purchasers who reside on the Lot. Membership in the Association may not be conveyed separate from ownership in the Lot.

Section 3. Association's Right of Entry. The authorized representative of the Association or the Board shall be entitled to reasonable access to the individual Lots as may be required in connection with the preservation of any individual Lot or any improvements located thereon or in the event of an emergency, or in connection with maintenance of, repairs or replacements within the Common Area, or any equipment, facilities or fixtures affecting or serving other Lots or Common Area, or to make any alteration required by any governmental authority.

ARTICLE III

MEMBERSHIP AND VOTING RIGHTS

Section 1. Membership. Every Owner of a Lot shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot.

Section 2. Voting. There shall be one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they determine among themselves, but in no event shall more than one vote be cast with respect to any Lot.



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ARTICLE IV

MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments.

(a) The Declarant, for every Lot, hereby covenants, and each Owner by acceptance of a deed for a Lot, whether or not expressed in the deed, is deemed to covenant and agree to pay the Association: the annual and monthly assessments or charges, together with interest, costs, and reasonable attorney fees, all of which shall be a charge on the land and shall constitute and become a lien upon the Lot against which each assessment is made.

(b) Each assessment, together with interest, costs, and reasonable attorney fees, shall also be the personal obligation of the person who was the Owner of the Lot at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

Section 2. Purpose of Assessments. The assessments shall be used exclusively to promote the recreation, health, safety, and welfare of the residents in the Property or for the use and enjoyment of the Common Area, including but not limited to, the costs of repairs, replacements, and additions, the cost of labor, equipment, materials, management and supervision, the payment of taxes assessed against the Common Area, the procurement and maintenance of insurance, the employment of attorneys to represent the Association when necessary, for the improvement and maintenance of the Common Area and such other needs as may arise.

Section 3. Initial Registration and Monthly Assessments. Assessments shall be charged for each Lot. Each new member shall pay an initial registration assessment of \$25.00. Monthly assessments of \$10.00 shall be charged for each Lot and shall be paid on or before the 10th day of each month. All funds collected for the Association shall be held in an escrow account and will be used for maintenance and other Association expenses as provided herein. In the event the street is in need of repaving, each household will be charged equally for such maintenance.

Section 4. Effect of Nonpayment of Assessments: 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 rate of ten percent (10%) per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot. Interest, costs, and reasonable attorney's fees of such action or foreclosure shall be added to the amount of such assessments. No owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot.

Section 5. Subordination of the Lien to Mortgages. The Lien of the assessments provided For herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not Affect the assessment lien or liens provided for in the preceding sections. However, the sale or Transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall

extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof. No mortgage holder shall be required to collect assessments.

Section 6. Enforcement of Lien. For and in consideration of the privileges, protection, mutual enjoyment and use of the Common Elements and the premises contained herein, the receipt of which is hereby acknowledged by the Owners and any assumption of the obligations by transferees as required hereunder, and to secure the payment of said assessments, principal, interest, and attorneys fees, a lien is expressly retained by the Association on each and every Owner's Lot, improvements located thereon and pro rata interest in the Association.

And now, for the purpose of better and more effectually securing the payment of said lien indebtedness; rendering unnecessary court proceedings for the enforcement of said lien in the event of the non-payment of said indebtedness and payments thereof, as they become due, and for the consideration of one dollar paid in cash, receipt of which is acknowledged, the said Owners, their heirs, administrators and assigns, hereinafter referred to as "Trustors," hereby transfer and convey unto Eric J. Morrison, hereinafter referred to as "Trustee," his successors and assigns, the real estate hereinbefore described, with the appurtenances, estate, title, and interest thereto belonging upon the following uses and trusts:

Trustors agree to pay their pro rata share of assessments when due and further agree to pay all taxes and assessments thereon, general or special, and to pay them when due, and upon demand of said Trustee or the lawful owner and holder of said indebtedness, to pay, discharge, or remove any and all liens (except a Mortgage or Deed of Trust) which may be hereafter placed against said property and which shall adversely affect the lien of this instrument or enforcement of the terms and provisions hereof; to keep the improvements on said property in good repair and preservation, and in case the Trustee or his successors or the lawful owner and holder of said indebtedness shall hereafter be required to appear in any court or tribunal to enforce, or defend the title to, or possession of, said property, or the lien of this instrument, or appear in any court to prove the above indebtedness, all the costs and expenses of such appearance or proceedings, together with a reasonable attorney's fee, shall be allowed, and be payable by Trustors upon demand of the Trustee or lawful owner or holder of said indebtedness, and, upon failure to do any of these things, then said Trustee, or the lawful owner and holder of said indebtedness may do any or all of these things and the amounts so paid shall bear interest at the rate the maximum rate allowed by law from the date of payment and shall be and become a part of the indebtedness secured hereby.

Now if the Trustors shall pay their pro rata share of assessments aforesaid when due, and pay any and all sums when due, as aforesaid, then this trust conveyance shall be of no further force or effect. But if said indebtedness, or any payment thereof, or interest thereon, is not paid promptly when due, or if, failing to

pay said other sums when due, as herein provided, Trustors fail to reimburse the Trustee, or lawful owner and holder of said indebtedness for all sums, with interest, so expended by said Trustee, or lawful owner and holder of said indebtedness, within thirty (30) days from date of such payment, this trust conveyance shall remain in full force and effect, and the said Trustee, or his successor in trust, is hereby authorized and empowered, upon giving twenty (20) days' notice by three (3) publications in any newspaper, daily or weekly, published in Knox County, Tennessee, to sell said property at the front door of the Court House in said County to the highest bidder for cash, at public outcry, free from the equity of redemption, statutory right of redemption, homestead, dower, spouse's elective share and all other exemptions of every kind, which are hereby expressly waived; and the said Trustee, or his successor in trust, is authorized and empowered to execute and deliver a deed to the purchaser. The Association may bid at any sale under this trust conveyance. The Trustee may, at any time after default in the payment of any of said indebtedness, enter and take possession of said property, and shall only account for the net rents actually received by him. It is further agreed that, in the event the Trustee fails, before selling said property, as herein provided, to enter and take possession thereof, the purchaser shall be entitled to immediate possession thereof upon the delivery to him by the Trustee of a deed for said property. In case of sale hereunder, the proceeds will be applied by the Trustee as follows:

(1) To the full and complete satisfaction of the interest of the first mortgage holder, unless arrangements have been made for the assumption of the first mortgage by the subsequent purchaser.

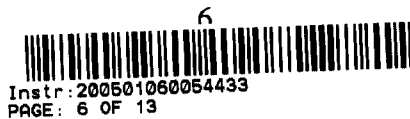
(2) To the payment of all costs, charges and expenses of executing this conveyance and enforcing said lien as herein provided; also reasonable attorneys' fees for advice on the premises, or for instituting or defending any litigation which may arise on account of the execution of this conveyance or the enforcement of said lien; also the expenses of such litigation.

(3) To the payment of all taxes which may be unpaid on said premises.

(4) To the payment of all unpaid indebtedness herein secured, and any and all sums expended in the protection of said property, as herein authorized.

(5) The residue, if any, will be paid to the trustors, their order, representatives or assigns.

In case of the death, absence, inability, or refusal to act of said Trustee at any time when action under the foregoing power and trusts may be required or for any other reason, the lawful owner and holder of said lien is hereby authorized and empowered to name and



appoint a successor to execute this trust by an instrument in writing to be recorded in the Office of the Register of Deeds, Knox County, Tennessee, and the title herein conveyed to the above named Trustee shall be vested in said successor.

The word "Trustors" when used herein shall apply to parties both singular and plural.

This transfer and conveyance, and the lien for assessments payable by a Owner which is secured by the transfer and conveyance shall both be subordinate to the lien of a recorded First Mortgage or Deed of Trust on the interest of such Owner, regardless of whether the First Mortgage or Deed of Trust was recorded before or after this instrument, except for the amount of the proportionate share of assessments which become due and payable from and after the date on which the Mortgagee or Beneficiary accepts a conveyance of any interest therein (other than as security) or forecloses its Mortgage or Deed of Trust. While the lien for assessments may be extinguished, the personal indebtedness therefore shall remain and be the personal obligation of the Owner who owned the Lot when the assessment came due. Any delinquent assessments (after lien extinguishment) may be reallocated and assessed among all Lots as a common expense. This Section 6 shall not be amended, changed, modified or rescinded to adversely affect the priority of First Mortgagees or Beneficiaries of record, without the prior written consent of all First Mortgagees and Beneficiaries.

ARTICLE V

ARCHITECTURAL CONTROL

Section 1. Square Footage and Usage. Unless otherwise approved by Declarant in writing, all houses with one, one and one half, or two stories shall contain at least 800 square feet on the ground floor and a total of at least 1250 feet for both floors. Houses with one floor or one floor and a basement shall contain at least 900 square feet on the uppermost level. The computation of square footage shall be exclusive of porches and garages.

Section 2. Mobile Homes and Manufactures Homes. Mobile homes and manufactured homes shall be permitted; however, before any mobile home may be placed on any Lot, Declarant must grant approval in writing. Any mobile home placed on any lot must be in a state of good repair, and must be underpinned and skirted within 15 days after it is placed on the lot. Only homes of doublewide construction with a minimum of 1250 square feet will be permitted in this development. Only homes with shingled roofs and vinyl siding will be permitted. Each home shall be underpinned, have permanent utility connects and have hitches removed, prior to occupancy and be landscaped and maintained in accordance with other properties in the neighborhood. All manufactured homes will have approved front porches with deck and railing constructed, stained or painted in an attractive manner and no less than forty-eight (48) square feet in size, not including the wood or iron steps.



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Section 3. Outbuildings and Outside Structures: Only one storage building and garage or two storage buildings will be permitted per Lot. Storage buildings may be constructed on the property either attached or unattached to the main residence, provided that said storage buildings are constructed of the same material as that of the main residence or have the same general overall appearance as the main residence complying properly with the applicable easements and setback lines. All satellite dishes, propane tanks or storage tanks must be placed properly at the rear or side portion of the Lot and must be screened with materials matching the house or visually screened with shrubbery, landscaping or fencing hiding them from plain view.

ARTICLE VI

USE RESTRICTIONS

Sections 1. Land Use. No Lot shall be used except for private single family residential purposes.

Section 2. Number of Dwellings. Not more than one dwelling (house, mobile or manufactured home) may be erected on any Lot within this subdivision regardless of acreage.

Section 3. Resubdividing. No Lot may be re-subdivided in order to create a larger number of lots.

Section 4. Combining Lots. Two or more Lots may be combined to form a large lot and a residence constructed upon the division lines of the Lots so long as the utility easement reserved along Lot lines is not currently occupied by utilities.

Section 5. Signs. No sign of any kind shall be displayed to the public view on any Lot except one sign of not more than four square feet advertising the property for sale or rent, or signs used by a builder to advertise the property during the construction and sale period. Special occasion signs will be permitted but must be removed within 72 hours of posting. Examples of these signs are birthday parties, family reunions, lawn sale, etc.

Section 6. Gardens. Vegetable gardens may be planted on any Lot; however, any such garden shall only be to the rear of any house on the Lot.

Section 7. Animals. No animals, including reptiles, livestock, including potbellied pigs or poultry of any kind shall be raised, bred, or kept on any Lot, except that dogs, cats or other household pets (meaning the domestic pets traditionally recognized as household pets in this geographic area) may be kept provided that they are not kept, bred or maintained for any commercial or breeding purposes. All household pets, including dogs and cats, shall at all times be confined to the Lot occupied by the owner of such pet. All pets shall be kept on leashes outside the boundaries of the Lot.



Section 8. Camping. Long term camping upon the Property is prohibited. Families are permitted to enjoy short term recreational camping in the rear of their residence. However, loud, late night noise or unattended controlled campfires will not be tolerated. Property owners must obtain fire and burn permits prior to any type burning.

Section 9. Fences. Fences will be permitted to the side and back of the hme. Fences to the front of the home must be pre-approved by the Board of Directors of the Hunter's Ridge Way Homeowner's Association. Fences are to be acceptable construction, color and material.

Section 10. Pools and Other Structures. An inground or above ground swimming pool is permitted, providing the pool is located to the rear or side of the home and enclosed by a fence. The pool must be properly maintained and if unused and not maintained will be removed immediately at the owner's expense. Other structures such as a gazebo will also be permitted at the rear of the residence.

Section 11. Inoperative/operative Vehicles/Equipment. No inoperative cars, trucks, or motorcycles shall be allowed to remain either on or adjacent to any lot for a period in excess of forty-eight (48) hours. This provision shall not apply to any such vehicle kept in an enclosed garage.

There shall be no major repairs performed on any motor vehicle on or adjacent to any Lot in the subdivision unless performed inside a closed garage.

Adequate off-street parking must be provided on any and all Lots with residential use. Vehicles shall not be pared on the road or right-of-way with the exception of emergencies and short-term family visits.

Section 12. Nuisances. No noxious or offensive trade or activity shall be conducted on any Lot, nor shall anything be done which may be or become an annoyance or nuisance to the neighborhood.

Section 13. Disposal of Trash. No Lot shall be used or maintained as a dumping ground for rubbish, trash or garbage. Trash or garbage or other waste shall not be kept except in sanitary conditions. Incinerators for garbage, trash, or other refuse shall not be used or permitted to be erected or placed on any Lot. All equipment, coolers and garbage can shall be walled or otherwise suitably screened, to conceal the same from the view of adjoining Lots, roads, streets, and Common Areas.

Section 14. Satellite Dishes. Satellite or dish antenna of 18 inches in diameter or below are permitted on top of the home. No radio towers are permitted.



Section 15. Clothes Lines. Outside clothes lines may be erected or placed on any lot providing they are to the rear of the residence.

Section 16. Alteration. Nothing shall be altered or constructed in or removed from the Common Area except upon the written consent of the Association.

Section 17. Rules for Common Areas The Board is authorized to adopt rules for the use of the Common Area and such rules shall be furnished in writing to the Owners. There will be no violation of these rules.

ARTICLE VII

EXTERIOR MAINTENANCE

Section 1. Obligation of Owners It shall be the duty of each Owner to keep the grass on the Lot properly cut, to keep the Lot free from weeds and trash, including boxes, bags, cans, trash or other unsightly debris, to maintain all improvements located thereon and to keep it otherwise neat and attractive in appearance. Personal property other than porch and lawn furniture, vehicles, landscaping items or other items normally kept outdoors, must be kept out of sight, in the rear of the residence or inside a structure.

Section 2. Remedies

- (a) Should any Owner fail to maintain Lot or improvements located thereon in a manner satisfactory to the Board and in the event such Owner fails to cure such condition or to commence to cure same within 30 days after written notice, then in addition to the maintenance of Common Area, the Association, upon approval by a majority of the Board and the majority of the members of the Association, shall be authorized to perform exterior maintenance upon each Lot or improvements located thereon as follows: paint, repair, replace and care for roofs, gutters, down spouts, exterior building surfaces, walks and other exterior improvements.
- (b) The Board, without the necessity of a vote of the members, may proceed to cause a deficiency in the maintenance of a Lot to be corrected by cutting grass, raking leaves and excess grass, pruning trees and shrubbery and other corrective measures deemed necessary by the Board; provided that the Owner shall received not less that ten (10) days notice of such deficiency and an opportunity to commence to cure the same, following first violation of this covenant, before the Board shall embark upon such any such corrective work Subsequent violations of this lawn, tree and shrubbery maintenance covenant may be corrected without notice.
- (c) For actions or a failure to comply with any condition or requirement of Articles VI or VII, all such enforcement provisions shall be vested in the Board who may, by

a majority vote, authorize work to remedy the non-complying conditions and add the costs of such work to the assessment to which the Lot at issue is subject.

ARTICLE VIII

EASEMENTS

Platted Easements. Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the Plat. Within these easements no structure, planting or other material shall be placed or permitted to remain which may interfere with the installation and maintenance of utilities, or which may change the direction or flow of drainage channels in the easements, or which may obstruct or retard the flow of water through drainage channels in the easements.

ARTICLE IX

GENERAL PROVISIONS

Section 1. Enforcement. The Association, the Declarant, or any Owner, shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens, and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Association, the Declarant, or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 2. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no wise affect any other provisions which shall remain in full force and effect.

Section 3. Amendment. Unless cancelled, altered, or amended under the provisions of this Article, the covenants, conditions, and restrictions of this Declaration shall run with and bind the land, for a term of ten (10) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be amended by an instrument signed by a majority of the Lot Owners. Any amendment must be recorded.

Section 4. Non-Liability of the Directors, Board and Officers. Neither the directors, Board, nor the officers of the Association shall be personally liable to the Lot Owners for any mistake or judgment or for any other acts or omissions of any nature whatsoever as such directors, Board, officers, or Declarant, except for any acts or omissions found by a court to constitute gross negligence or actual fraud. The Lot Owners shall indemnify and hold harmless each of the directors, Board, or officers and their respective heirs, executors, administrators, successors and assigns in accordance with the By-Laws.



Section 5. Board's Determination Binding. In the event of any dispute or disagreement between any Owners relating to the Property, or any questions or interpretation or application of the provisions of the Declaration or By-Laws, the determination thereof by the Board shall be final and binding on each and all such Owners.

Section 6. Rights and Obligations. Each Grantee of the Declarant, by the acceptance of a deed of conveyance accepts the same subject to all restrictions, conditions, covenants, reservations, liens and charges, and the jurisdiction, rights and powers created or reserved by this Declaration. All future Owners and occupants shall be subject to and shall comply with the provisions of this Declaration. Any restrictions or rules in the By-Laws which are more than administrative in nature such as, but not limited to, reservations and future rights of the Declarant are hereby incorporated into and made a part of this Declaration by reference. All rights, benefit and privileges of every character hereby imposed shall be deemed and taken to be covenants running with the land, and shall bind any person having at any time any interest or estate in said land, and shall inure to the benefit of such grantee in like manner as though the provisions of this Declaration were recited and stipulated at length in each and every deed of conveyance or contract for conveyance.

All present and future Owners, tenants and occupants of a Lot shall be subject to, and shall comply with, the provisions of the By-Laws referred to herein, as they may be amended from time to time. The acceptance of a deed of conveyance devise or of a lease to a Lot, or the entering into occupancy of any Lot shall constitute an agreement that the provisions of the said By-Laws and any Rules and Regulations promulgated thereunder, as they may be amended from time to time, are assumed, accepted and ratified by such Owner, tenant or occupant, and all of such provisions shall be deemed and taken to be covenants running with the land and shall bind any person having at any time any interest or estate in such Lot, as though such provisions were recited and stipulated at length in each and every deed, conveyance or lease, thereof.

The terms and conditions of the Declaration, By-Laws, and Rules and Regulations may be incorporated by reference in, and become part of, the agreement between any first mortgagee and any present or future Owner who enters into such an agreement with a first mortgagee. When so incorporated, any default in the terms and conditions of the Declaration, By-Laws, and Rules and Regulations may be considered as a default by the first mortgagee, whereupon said first mortgagee, after exercising its option to declare a default, shall then have all of the rights and privileges arising as a result of a default under its agreement with said Owner.



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This Declaration of Covenants, Conditions, and Restrictions for Hunter's Ridge Way Subdivision is hereby adopted, accepted and fully ratified this 6th day of January, 2005.

BY Anita L. Rousseau
Anita L. Rousseau, Secretary
Hunter's Ridge Way Homeowner's Association
Hunter's Ridge Way Subdivision
7507 Hunter's Ridge Way,
Knoxville, TN 37914

STATE OF TENNESSEE
COUNTY OF KNOX

Personally appeared before me, the undersigned authority, a Notary Public in and for said county and state ANITA the within named bargainer, with who I am personally acquainted (or proved to me satisfactory) and who acknowledged herself to be the member (or other officer authorized to execute the instrument) of the Hunter's Ridge Way Homeowner's Association and that she as such member, executed the foregoing instrument for the purposes therein contained by signing the name ANITA ROUSSEAU Association Officer

Robert J. Weatherstone
Notary Public

My Commission Expires 3-6-05



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