

This instrument prepared by:

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6/20/2003

State of Tennessee, County of WASHINGTON
Received for record the 20 day of
JUNE 2003 at 3:40 PM. (RECF 323639)
Recorded in official records
film Roll 336 Inuse 1686-1692
State Tax \$.00 Clerks Fee \$.00
Recording \$ 37.00, Total \$ 37.00
Register of Deeds GINGER S. SULTON
Deputy Register ANY WILLIS
ROLL 336 IMAGE 1686

For Register's Office Use

RESTRICTIONS AND RESERVATIONS WILLOWS RIDGE, PHASE II, SECTION 1

DECLARATION OF RESTRICTIONS on land embraced in WILLOWS RIDGE, PHASE II, SECTION 1, a Subdivision in Washington County, Tennessee, as shown by plat recorded in Plat Book 18, Page 184 in the Office of the Register of Deeds for Washington County, Tennessee.

We, the undersigned, the owners of all the land embraced in Willows Ridge, Phase II, Section 1, do hereby declare that the reservations, easements and restrictions hereinafter set out shall be, and the same are, made applicable to said property, to-wit

RESERVATIONS AND EASEMENTS

1. Easement for installation and maintenance of all necessary for proper public utilities and drainage facilities are reserved.
2. Easement for natural drainage is reserved as natural drainage courses now exist, and not subsequent purchaser or owner shall obstruct any drainage course.
3. No tract of land laid out as a lot in Willows Ridge, Phase II, Section 1, shall ever be used as a street, or as a means of access to other real property not a part of this Subdivision with the exception of Lot 14 which may be used by the developers for the purpose of ingress and egress to the adjoining property now owned by Teresa Rogers.
4. The right to enter in accordance with Paragraph 15 below.

GENERAL RESTRICTIONS

1. Use.

The lots within Willows Ridge, Phase II, Section 1 (hereinafter the "Lots") are for, and shall be limited to use as single-family residential purposes only. Notwithstanding the foregoing, Lot 1 of Willows Ridge, Phase II, Section 1, may be used for the establishment of recreational facility and/or for the establishment of associated parking. The recreational facility may include, but not be limited to, the construction of a swimming pool, clubhouse, tennis courts and/or other recreational facilities. There shall not exist on any lot at anytime more than one residence. No trailer, tent, shack, barn, temporary building, outbuildings, or guest house shall be erected on any of the lots in the Subdivision without approval in writing from the undersigned or their designee. No garage shall be constructed except as an integral part of the residence it is intended to serve. Garages, which shall be for the use only of the occupants of the residence which they are appurtenant, may be attached or detached from the residence, may only be used primarily for garaging automobiles, must be constructed in design and materials in a manner identical with the residence and must be approved in advance by the undersigned or their designee.

2. Structures-Materials.

Residences shall be constructed of high quality materials suited for and intended by their manufacturer to be used for the purposes for which they are incorporated into the

residence. Exteriors of any structure, including residences, garages, and boundary and concealment walls, shall not be constructed of concrete blocks, cinder blocks or materials of similar appearance, nor shall artificial, simulated, fake, or imitation materials be used. This prohibition specifically excludes, by way of illustration but not limitation, simulated brick, stone or other exterior facing. If the driveway for any lot intersects with any portion of a street paved with Bowmanite, the driveway must be constructed of Bowmanite. No driveways shall be constructed of asphalt.

3. Structures-Size and Shape.

One-story residences shall have not less than 2200 square feet of floor area devoted to living purposes, exclusive of open porches and garages. Two-story residences shall have not less than 2700 square feet of floor area devoted to living purposes, exclusive of open porches and garages. No residence shall be constructed with a straight line roof. Bonus Rooms do not count as square footage for the above square footage requirements.

4. Structures-Construction.

No building material of any kind or character shall be placed or stored upon the property until the owner is ready to commence construction of improvements, and then such material shall be placed within the property lines of the lot or parcel of land upon which the improvements are to be erected, and shall not be placed in the streets or between the curb and property line unless approved by the undersigned or their designee. The exterior of all improvements started on said land must be completed immediately. When construction of any structure is once begun, work thereon must be prosecuted diligently and must be completed within six (6) months. No building shall be occupied during the construction until substantially complete, nor shall any residence, when completed, be in any manner occupied until made to comply with the approved plans, the requirements herein, and all other covenants, conditions, reservations and restrictions herein set forth. Outside finish material must be brick, stone, cement board, natural wood, EIFS, or similar material approved by the architectural committee. No vinyl shall be visible on the exterior of any home except for window frames and eaves, soffits, overhangs.

5. Approval of Plans.

(a) For the purpose of further insuring the development of Willows Ridge, Phase II, Section 1, as an area of high standards, the undersigned or their designee hereby reserves the right and power, until the last lot is sold, to approve the building placement, structures, and other improvements placed on each lot, which approval shall not be unreasonably withheld, as well as to make such exceptions to these Reservations and Restrictions as the undersigned or their designee shall deem necessary and proper.

(b) Whether or not provision therefore is specifically stated in any conveyance of a lot made by the undersigned or the successors or assign, the owner or occupant of each and every lot, by acceptance of title thereto or by taking possession thereof, covenants and agrees that no building, wall, or other structure shall be placed upon such lot unless and until the plans and specifications therefor and plot plan have been approved in writing by the undersigned or their designee. Each such building, wall, or structure shall be placed on the premises only in accordance with the plans and specifications and plot plan so approved. Refusal of approval of plans and specifications may be based on any reasonable ground, including purely aesthetic grounds which, in the sole discretion of the undersigned or their designee shall seem sufficient. No alteration in the exterior appearance of the buildings or structures shall be made without like approval. If the undersigned or their designee shall fail to approve or disapprove the plans and specifications within 30 days after written request therefor, then such approval shall not be required; provided that no building or other structure shall be erected which violates any of the Covenants herein contained.

6. Designee.

The undersigned may appoint one or more persons as their designee for purposes of passing on matters for which the undersigned are entitled to approve or disapprove as herein provided.

7. Subdivision and Addition of Lots.

Each lot, as shown on the recorded plat hereinbefore referred to constitutes a building site and no lot shall be divided into two building sites. Further, no building site shall be less in area than the area of the smallest lot shown on the recorded plat hereinbefore referred to. A single lot, together with a contiguous portion or portions of one or more lots in the same block may be used for one building site. No lot shall be subdivided except with the approval of the undersigned or their designee.

8. Setback Lines.

Front setback line shall be approved by the Architectural Committee. All other setback lines shall conform to the requirements of the local planning authority.

9. Fences, Walls, Outbuildings, Tanks, Garbage Cans and other Structures.

(a) No improvement or structure whatever, other than a single-family residence and appurtenant garage constructed in accordance with these restrictions, may be erected, placed or maintained on any building site.

(b) Any and all tanks for use in connection with any residence constructed in Willows Ridge, Phase II, Section 1, including tanks for the storage of fuels, must be buried or walled-in in accordance with this paragraph sufficiently to conceal them from the view of neighboring lots, roads or streets.

(c) Antennas for the transmission or reception of broadcast or satellite transmission signals, including satellite dish antennas, Citizen Band and Amateur Radio antennas, and television broadcast antennas shall be walled-in in accordance with this paragraph or landscaped sufficiently to conceal them from the view of neighboring lots, roads or streets.

(d) Boundary walls and concealment walls shall be constructed of materials identical to or complimentary to the materials on the exterior of the residence. Materials for wall construction are restricted in accordance with paragraph 2 above. No boundary wall shall be constructed with a height of more than six feet and no boundary line hedge or shrubbery shall be permitted with a height of more than six feet.

(e) No wall of any height or for any purpose shall be constructed on any lot until after the height, type, design, and approximate location therefor shall have been approved in writing by the undersigned or their designee. The heights or elevations of any wall shall be measured from the existing elevations of the property at or along the applicable points or lines. Any questions as to such heights may be completely determined by the undersigned or their designee.

(f) No fence shall be constructed on any lot unless and until the plans and material have been approved by the undersigned or their designee in writing. Fences must be complimentary to the design and materials used in constructing the residence. In no event may fences be constructed of wood, chain, fabric or wire, in any configuration, nor may fence posts or rails be of non-decorative metal.

(g) All mailboxes must be complimentary to exterior of residence.

10. Native Growth, Vegetation, Landscaping.

The native growth present on the lots shall not be permitted to be destroyed or removed except as approved in writing by the undersigned or their designee. Grass, and shrubbery on each lot, shall be mowed and trimmed at regular intervals so as to maintain a neat and attractive appearance. Trees, shrubs, vines and all other vegetation which die shall be promptly removed. If any lot owner shall fail to perform his/her obligation hereunder, the undersigned or their designee may cause the obligation to be performed and the owner of the lot shall be obligated to pay for the cost of such work and maintenance. In the event native growth is removed or injured in violation hereof, the owner shall replace same. Each home will be assessed One Hundred Dollars (\$100.00) at the first of each year for Association Fees. A \$25.00

late fee will be assessed on February 1st. Said assessment will be prorated for the year during which the lot(s) is purchased, payable at closing.

11. Signs.

No billboards or advertising signs, or other advertising devices shall be erected, placed, permitted or maintained on any lot or improvement thereon, except as herein expressly permitted. One sign of not more than five (5) square feet advertising the property for sale or rent, or signs used by a building to advertise the property during the construction and sale period shall be permitted.

12. Nuisances.

Except as provided in Paragraph 13 below, no cattle, swine, goats, poultry or fowl shall be kept on any lot. No clotheslines or drying yards shall be permitted unless concealed by hedges, lattice work, concealment walls, or screening approved by the undersigned or their designee. No weeds, underbrush, or other unsightly growths shall be permitted to grow or remain upon the premises, and no refuse pile or unsightly objects shall be allowed to be placed or suffered to remain anywhere thereon. In the event that any owner of any property in the Subdivision shall fail or refuse to keep such premises free from weeds, underbrush, or refuse piles or other unsightly growths or objects, then the undersigned or their designee may enter such lands and remove the same at the expenses of the owner and such entry shall not be deemed a trespass and in the event of such a removal a lien shall arise and be created in favor of the undersigned or their designee and against such lot for the full amount chargeable to such lot and such amount be due and payable within 30 days after the owner is billed therefor. No trash, ashes or other refuse may be thrown or dumped on any lot (whether vacant or not), street or right-of-way in the Subdivision. No thing, substance, material or activity that will emit fowl or obnoxious odors, shall be allowed or kept upon any lot. Nor shall any thing, substance, material or activity be allowed or kept upon any lot that will cause any noise that will or might disturb the peace, quiet, comfort, or serenity of the occupants of surrounding property. Specifically prohibited, but without limitation thereto, is the keeping outside of a garage or other out building constructed in accordance with the terms of these restrictions, of any motor home, camper or similar recreational vehicle; or the keeping of any motor vehicle, including cars, trucks, and motorcycles, designed, intended or actually used for the off-road purposes of track racing, dirt-bike riding, motor-cross racing, or the like. This prohibition is specifically intended to prohibit dirt-bikes, race cars and trucks and loud motorcycles.

13. Pets.

Dogs, cats or other household pets may be kept provided that they are not kept, bred, or maintained for commercial purposes. In no event shall the number of household pets exceed two (2) of any species or three (3) all together. Pets shall not be allowed to roam free but shall be contained either inside the residence or in an outside enclosure approved by the undersigned or their designee. In no event shall pets be maintained in a garage unless approved by the undersigned or their designee, which approval may be revoked without notice.

14. Water Supply.

No individual water supply systems, including wells, shall be permitted.

15. Remedies for Violations-Invalidations.

For a violation or a breach of any of these Reservations and Restrictions by any person claiming by, through, or under the undersigned or their designee, and the lot owners, or any of them individually or severally, shall have the right to proceeds at law or in equity to compel compliance with the terms hereof or to prevent by injunction the violation or breach of any of them. In addition to the foregoing right, the undersigned or their designee shall have the right, whenever there shall have been built on any lot any structure which is in violation of these restrictions, to enter upon the property where such violation of these Reservations and Restrictions exists and summarily abate or remove the same at the expense of the owner, and any such entry and abatement or removal shall not be deemed a trespass. The failure promptly to enforce any of the Reservations and Restrictions shall not bar their enforcement. The invalidation of any one or more of the Reservations and Restrictions by any Court of competent

jurisdiction in no wise shall affect any of the other Reservations and Restrictions, but they shall remain in full force and effect. In the event that the undersigned or their designee incurs any expense in the prevention, abatement, or removal of any violation of these reservations and restrictions, and/or incurs any expense in connection with the enforcement, at law or in equity of compliance with these reservations and restrictions, such expenses, including reasonable attorneys fees, shall be payable by the owner of the lot containing such violation or breach and shall be a lien in favor of the undersigned or their designee upon the Subdivision lot containing the violation or breach.

16. Membership in Homeowner's Association.

Every owner of a lot shall be a member of the Willows Ridge, Phase II, Section 1, Homeowners' Association ("Association"), which shall be established at the time developers relinquish control of the Association to the lot owners. It is anticipated that Willows Ridge, Phase II, shall consist of Willows Ridge, Phase II, Section 1 and Willows Ridge, Phase II, Section 2. The Association shall include all lots within Willows Ridge, Phase II, Section 1, and all lots within Willows Ridge, Phase II, Section 2, which shall be developed at a later date. Membership shall be appurtenant to and may not be separated from ownership of any lot. Each lot owner is deemed to covenant and agrees to pay to the Association the One Hundred Dollars (\$100.00) landscaping assessment annually as set forth in paragraph 10 hereof. This assessment, together with interest, costs, and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the property against which said assessment is made. Said assessment shall also be the personal obligation of the person or entity who is the owner of such property at the time said assessment falls due. Said assessment, if not paid within thirty (30) days after the due date, shall bear interest from the due date at the maximum rate permitted by law. The lien provided for herein shall be subordinate to the lien of any deed of trust at any time placed upon said property. The undersigned, and the undersigned's mortgagee, or any purchaser at a foreclosure sale, are specifically exempted from the payment of said assessment so long as they retain an ownership interest in any of the lots in Willows Ridge, Phase II, Section 1. The undersigned shall have full control of the application of the assessment fund until the undersigned relinquishes control of the Association to the lot owners. The undersigned has the right to hire an outside consultant, such as a bookkeeper or accountant to perform the accounting and bookkeeping functions associated with the handling of the association dues. In addition to the \$100.00 landscaping assessment, the Homeowner's Association (including the undersigned until control is relinquished) shall have the right to establish and charge such dues and/or fees as are necessary to perform the functions of the Association.

17. Effective Dates.

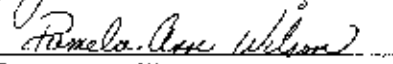
These restrictions shall be effective until December 31, 2025, and shall automatically be extended thereafter provided; however, that the owners of the majority of the square foot area of the lots in Willows Ridge, Phase II, Section 1, may, after notice to all property owners therein, release any or all of the lots hereby restricted from any one or more of said restrictions, by executing and acknowledging an appropriate agreement or agreements in writing for such purpose, and filing the same of record in the Office of the Register of Deeds for Washington County, Tennessee.

18. Future Development.

The developers hereby reserve the right to develop Willows Ridge, Phase II, Section 2, as shown by the plat referred to in the preamble to this instrument. Upon development of Willows Ridge, Phase II, Section 2, these restrictions shall be imposed on Willows Ridge, Phase II, Section 2, and the lot owners in Willows Ridge, Phase II, Section 2 shall become members of the Willows Ridge, Phase II, Homeowner's Association.

In witness whereof, the undersigned has executed this instrument on this the 17th day of June, 2003.


JOAN WILSON


PAMELA ANN WILSON

Teresa Reed Rogers
TERESA REED ROGERS


Jim C. Rogers, Jr.
JIMMIE C. ROGERS, JR.

STATE OF TENNESSEE)
)
COUNTY OF WASHINGTON)

Personally appeared before me, SONDRA L. BERRY, a Notary Public of the state and county aforesaid, JOE M. WILSON, 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, at office, this 17th day of June, 2003.

Sandra L. Berry
Notary Public



My Commission Expires:

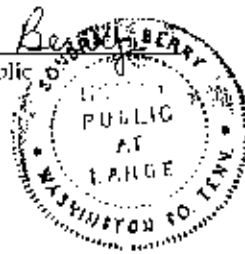
1-25-2005

STATE OF TENNESSEE)
)
COUNTY OF WASHINGTON)

Personally appeared before me, SANDRA L. BERRY, a Notary Public of the state and county aforesaid, PAMELA ANN WILSON, 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, at office, this 17th day of June, 2003.

Sandra L. Berry
Notary Public



My Commission Expires:

1-25-2005

STATE OF TENNESSEE)
)
COUNTY OF WASHINGTON)

Personally appeared before me, Sandra L. Berry, a Notary Public of the state and county aforesaid, TERESA REED ROGERS, 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, at office, this 17th day of June, 2003.

Sandra L. Berry
Notary Public



My Commission Expires:

1-25-2005

STATE OF TENNESSEE)
)
COUNTY OF WASHINGTON)

Personally appeared before me, Sandra L. Berry, a Notary Public of the state and county aforesaid, JIMMIE C. ROGERS, 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, at office, this 17th day of June, 2003.

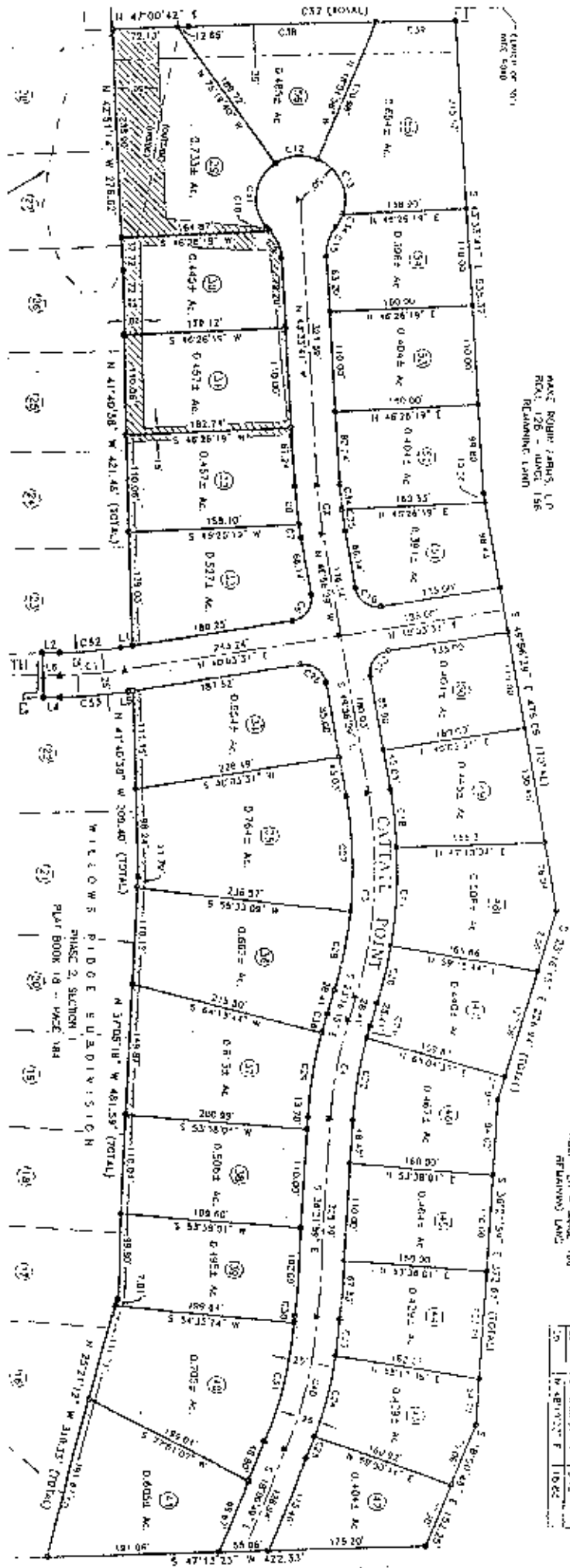
Sandra L. Berry
Notary Public



My Commission Expires:

1-25-2005

REST8166RC.009-04



CURVE DATA

CURVE NO.	BEARING	LENGTH	RADIUS	CHORD	ANGLE
1	N 47°00'42" E	12.65			
2	S 47°31'41" E	110.00			
3	S 47°31'41" E	110.00			
4	S 47°31'41" E	110.00			
5	S 47°31'41" E	110.00			
6	S 47°31'41" E	110.00			
7	S 47°31'41" E	110.00			
8	S 47°31'41" E	110.00			
9	S 47°31'41" E	110.00			
10	S 47°31'41" E	110.00			
11	S 47°31'41" E	110.00			
12	S 47°31'41" E	110.00			
13	S 47°31'41" E	110.00			
14	S 47°31'41" E	110.00			
15	S 47°31'41" E	110.00			
16	S 47°31'41" E	110.00			
17	S 47°31'41" E	110.00			
18	S 47°31'41" E	110.00			
19	S 47°31'41" E	110.00			
20	S 47°31'41" E	110.00			
21	S 47°31'41" E	110.00			
22	S 47°31'41" E	110.00			
23	S 47°31'41" E	110.00			
24	S 47°31'41" E	110.00			
25	S 47°31'41" E	110.00			

CURVE DATA

NUMBER	CHORD	BEARING	LENGTH	RADIUS	ANGLE
1	12.65	N 47°00'42" E	12.65		
2	110.00	S 47°31'41" E	110.00		
3	110.00	S 47°31'41" E	110.00		
4	110.00	S 47°31'41" E	110.00		
5	110.00	S 47°31'41" E	110.00		
6	110.00	S 47°31'41" E	110.00		
7	110.00	S 47°31'41" E	110.00		
8	110.00	S 47°31'41" E	110.00		
9	110.00	S 47°31'41" E	110.00		
10	110.00	S 47°31'41" E	110.00		
11	110.00	S 47°31'41" E	110.00		
12	110.00	S 47°31'41" E	110.00		
13	110.00	S 47°31'41" E	110.00		
14	110.00	S 47°31'41" E	110.00		
15	110.00	S 47°31'41" E	110.00		
16	110.00	S 47°31'41" E	110.00		
17	110.00	S 47°31'41" E	110.00		
18	110.00	S 47°31'41" E	110.00		
19	110.00	S 47°31'41" E	110.00		
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22	110.00	S 47°31'41" E	110.00		
23	110.00	S 47°31'41" E	110.00		
24	110.00	S 47°31'41" E	110.00		
25	110.00	S 47°31'41" E	110.00		

LEGEND

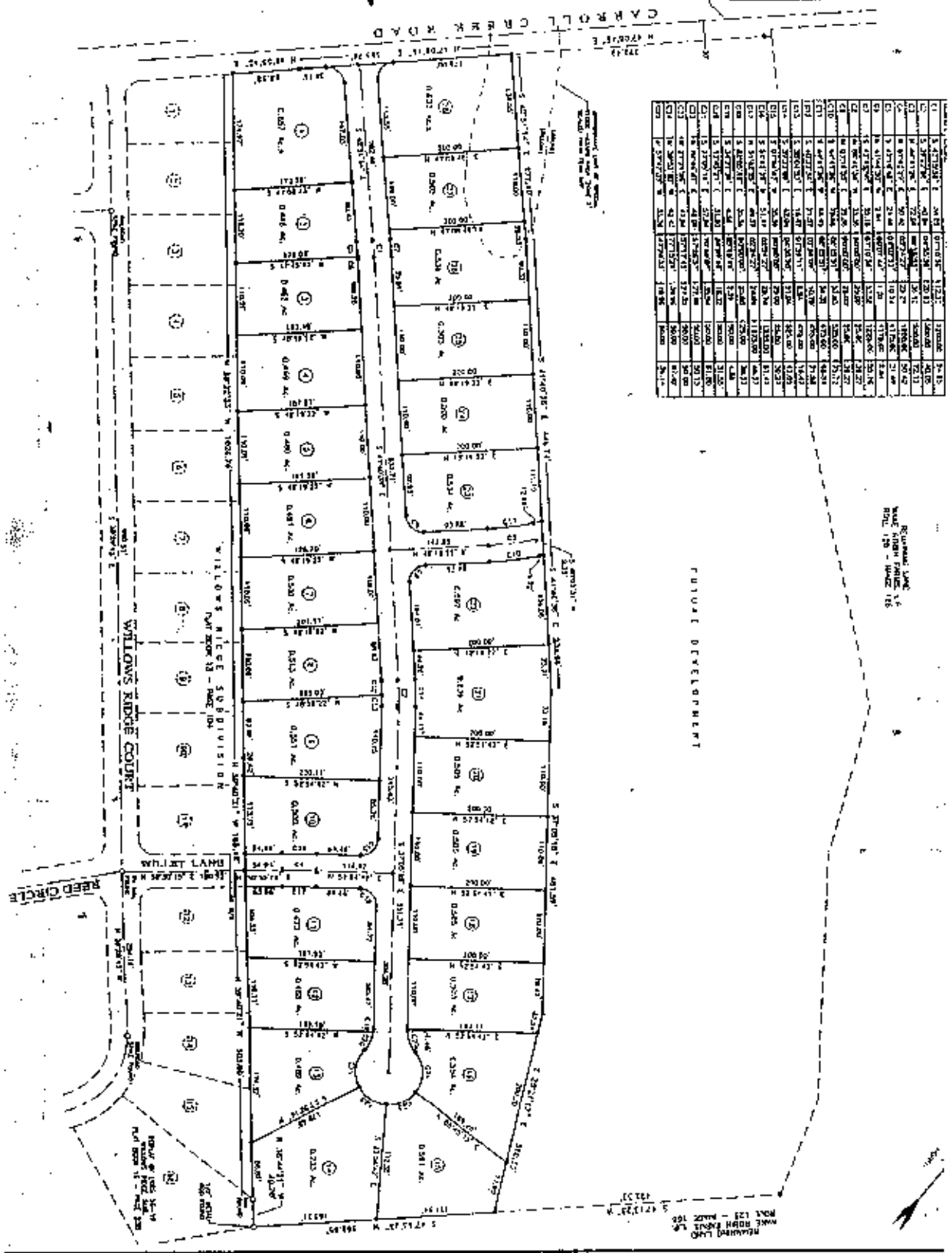
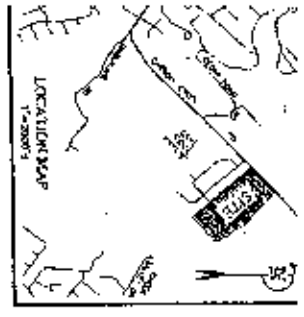
- 1/2" UTMA PCD TO BE SET WITH PLASTIC CAP
- IMPRINTED TO JOHNSON PLS 2155
- NAT'L SPIKE TO BE SET
- ACRE
- LOT NUMBER
- SMCS PLOTTED FROM CED AND/OR P.C.T. DESCRIPTIONS
- CENTER OF RIGHT-OF-WAY (UNLESS NOTED)
- UNIMPA BUILDING SETBACK LAL
- DRAINAGE AND UTILITY EASEMENT WIDTH VARIES BASED ON LOCATION OF UTILITIES (UNLESS NOTED)

LINE DATA

NUMBER	DIRECTION	DISTANCE
1	N 47°00'42" E	12.65
2	S 47°31'41" E	110.00
3	S 47°31'41" E	110.00
4	S 47°31'41" E	110.00
5	S 47°31'41" E	110.00
6	S 47°31'41" E	110.00
7	S 47°31'41" E	110.00
8	S 47°31'41" E	110.00
9	S 47°31'41" E	110.00
10	S 47°31'41" E	110.00
11	S 47°31'41" E	110.00
12	S 47°31'41" E	110.00
13	S 47°31'41" E	110.00
14	S 47°31'41" E	110.00
15	S 47°31'41" E	110.00
16	S 47°31'41" E	110.00
17	S 47°31'41" E	110.00
18	S 47°31'41" E	110.00
19	S 47°31'41" E	110.00
20	S 47°31'41" E	110.00
21	S 47°31'41" E	110.00
22	S 47°31'41" E	110.00
23	S 47°31'41" E	110.00
24	S 47°31'41" E	110.00
25	S 47°31'41" E	110.00

WANT FROM PAGES 1 & 2
 PCD TO BE SET WITH PLASTIC CAP
 IMPRINTED TO JOHNSON PLS 2155

Phase II
Section I



Lot	Area (Ac.)	Area (Sq. Ft.)	Area (Sq. Ft.)	Area (Sq. Ft.)	Area (Sq. Ft.)
1	0.25	17,424	17,424	17,424	17,424
2	0.25	17,424	17,424	17,424	17,424
3	0.25	17,424	17,424	17,424	17,424
4	0.25	17,424	17,424	17,424	17,424
5	0.25	17,424	17,424	17,424	17,424
6	0.25	17,424	17,424	17,424	17,424
7	0.25	17,424	17,424	17,424	17,424
8	0.25	17,424	17,424	17,424	17,424
9	0.25	17,424	17,424	17,424	17,424
10	0.25	17,424	17,424	17,424	17,424
11	0.25	17,424	17,424	17,424	17,424
12	0.25	17,424	17,424	17,424	17,424
13	0.25	17,424	17,424	17,424	17,424
14	0.25	17,424	17,424	17,424	17,424
15	0.25	17,424	17,424	17,424	17,424
16	0.25	17,424	17,424	17,424	17,424
17	0.25	17,424	17,424	17,424	17,424
18	0.25	17,424	17,424	17,424	17,424
19	0.25	17,424	17,424	17,424	17,424
20	0.25	17,424	17,424	17,424	17,424
21	0.25	17,424	17,424	17,424	17,424
22	0.25	17,424	17,424	17,424	17,424
23	0.25	17,424	17,424	17,424	17,424
24	0.25	17,424	17,424	17,424	17,424
25	0.25	17,424	17,424	17,424	17,424
26	0.25	17,424	17,424	17,424	17,424
27	0.25	17,424	17,424	17,424	17,424
28	0.25	17,424	17,424	17,424	17,424
29	0.25	17,424	17,424	17,424	17,424
30	0.25	17,424	17,424	17,424	17,424
31	0.25	17,424	17,424	17,424	17,424
32	0.25	17,424	17,424	17,424	17,424

REMAINING LAND
WOLF HORN PARK
WOLF HORN PARK

FUTURE DEVELOPMENT

WILLIAMS RIDGE COURT

REED CIRCLE

REMAINING LAND
WOLF HORN PARK
WOLF HORN PARK