

FOURTH AMENDMENT TO DECLARATION OF COVENANTS AND RESTRICTIONS

The undersigned, being the "Developer" pursuant to the Declaration of Covenants and Restrictions as recorded June 15, 1988 in Deed Book 358, Pages 369-449, Register's Office, Cumberland County, Tennessee, as amended (the "Declaration"), hereby amends the Declaration as follows:

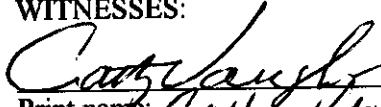
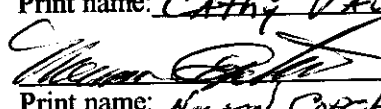
1. Article 1, Section 1.d of the Declaration is hereby amended as follows:

" 'Lot' shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties with the exception of Common Properties as heretofore defined. Notwithstanding the foregoing, the following Groups of Lots listed in Exhibit "A" hereto (each; a "Group") shall be added to those Groups of lots as recorded October 7, 1998 in Book 1023, Pages 752-756, Register's Office, Cumberland County, Tennessee, so long as there is one Owner of all of the lots in each Group, that Group shall be deemed a single Lot for purposes of this Declaration; provided, however, if at any time (a) the Owner of the Lots in any Group conveys title to the Lots within that Group to more than one Owner, or (b) more than one residence is constructed within a Group, then each Lot in that Group automatically shall be deemed a separate Lot for the purposes of this Declaration. Nothing herein shall be construed to permit the construction of more than one residence on any one platted Lot. For purposes of this paragraph, "one Owner" shall include more than one person or entity provided all such persons or entities are listed together as the grantee on the same deed conveying title to the Lots in any Group".

2. Except as modified herein, all terms and conditions of the Declaration shall remain in full force and effect.

This Amendment is made this 4 day of December, 2000, by Developer pursuant to the authority granted the Developer to amend the declaration contained in Article VIII, Section 1 of the Declaration.

WITNESSES:


Print name: Cathy Vaughn

Print name: Neilson Carlen

CUMBERLAND COVE PROPERTIES, LLC
A Tennessee limited liability company

BY: 
David C. Osterman, Chief Manager

BY: 
Donald Q. Flatt, Member/Secretary

*Done
Cushing*

STATE OF TENNESSEE
COUNTY OF PUTNAM

Before me, the undersigned authority, a Notary Public in and for said State and County, personally appeared, David C. Osterman and Donald Q. Flatt, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged themselves to be Chief Manager and Member/Secretary, respectively, of Cumberland Cove Properties, L.L.C., a Tennessee limited liability company, and that they as Chief Manager and Member/Secretary, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the limited liability company by themselves as Chief Manager and Member/Secretary.

WITNESS my hand and official seal, at office in the county of Putnam, State of Tennessee, this 4th day of December, 2000.


Notary Public

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My commission Expires: February 24, 2004

EXHIBIT "A"
(LIST OF GROUPS OF COMBINED LOTS IN CUMBERLAND LAKES)

2nd District

GROUP 1:

Lots 1, 2, 3 and 4, Block 201, in Cumberland Lakes at Cumberland Cove Unit 201, First Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 211-214, Register's Office, Cumberland County, Tennessee.

GROUP 2:

Lots 5, 6 and 7, Block 201, in Cumberland Lakes at Cumberland Cove Unit 201, First Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 211-214, Register's Office, Cumberland County, Tennessee.

GROUP 3:

Lots 12 and 13, Block 201, in Cumberland Lakes at Cumberland Cove Unit 201, First Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 211-214, Register's Office, Cumberland County, Tennessee.

GROUP 4:

Lots 14 and 15, Block 201, in Cumberland Lakes at Cumberland Cove Unit 201, First Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 211-214, Register's Office, Cumberland County, Tennessee.

GROUP 5:

Lots 1 and 2, Block 202, in Cumberland Lakes at Cumberland Cove Unit 201, First Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 211-214, Register's Office, Cumberland County, Tennessee.

GROUP 6:

Lots 7, 8 and 9, Block 203, in Cumberland Lakes at Cumberland Cove Unit 201, First Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 211-214, Register's Office, Cumberland County, Tennessee.

GROUP 7:

Lots 10 and 11, Block 204, in Cumberland Lakes at Cumberland Cove Unit 201, Second Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 220-227, Register's Office, Cumberland County, Tennessee.

GROUP 8:

Lots 12 and 13, Block 205, in Cumberland Lakes at Cumberland Cove Unit 201, Second Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 220-227, Register's Office, Cumberland County, Tennessee.

GROUP 9:

Lots 6 and 7, Block 206, in Cumberland Lakes at Cumberland Cove Unit 201, Second Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 220-227, Register's Office, Cumberland County, Tennessee.

GROUP 10:

Lots 1 and 2, Block 207, in Cumberland Lakes at Cumberland Cove Unit 201, Second Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 220-227, Register's Office, Cumberland County, Tennessee.

GROUP 11:

Lots 3, 4 and 5, Block 207, in Cumberland Lakes at Cumberland Cove Unit 201, Second Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 220-227, Register's Office, Cumberland County, Tennessee.

EXHIBIT "A" continued

GROUP 12:

Lots 6 and 7, Block 207, in Cumberland Lakes at Cumberland Cove Unit 201, Second Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 220-227, Register's Office, Cumberland County, Tennessee.

GROUP 13:

Lots 2, 3 and 4, Block 208, in Cumberland Lakes at Cumberland Cove Unit 201, Second Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 220-227, Register's Office, Cumberland County, Tennessee.

GROUP 14:

Lots 16 and 17, Block 208, in Cumberland Lakes at Cumberland Cove Unit 201, Second Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 220-227, Register's Office, Cumberland County, Tennessee.

GROUP 15:

Lots 13, 14, 15, 16, 17 and 18, Block 209, in Cumberland Lakes at Cumberland Cove Unit 201, Second Addition, a subdivision according to the plat thereof of record in Plat Book 9, Pages 220-227, Register's Office, Cumberland County, Tennessee.

GROUP 16:

Lots 1, 2 and 3, Block 214, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 17:

Lots 7 and 8, Block 216, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 18:

Lots 9 and 10, Block 216, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 19:

Lots 11 and 12, Block 216, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 20:

Lots 15 and 16, Block 216, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 21:

Lots 18 and 19, Block 216, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 22:

Lots 21 and 22, Block 216, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

EXHIBIT "A" continued

GROUP 23:

Lots 1, 34 and 35, Block 217, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 24:

Lots 2, 3 and 4, Block 217, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 25:

Lots 5, 6 and 7, Block 217, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 26:

Lots 9, 10 and 11, Block 217, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 27:

Lots 12, 13 and 14, Block 217, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 28:

Lots 28, 29 and 30, Block 217, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 29:

Lots 31 and 32, Block 217, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 30:

Lots 2 and 3, Block 218, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 31:

Lots 4, and 5, Block 218, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 32:

Lots 6 and 7, Block 218, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 33:

Lots 8 and 9, Block 218, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

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EXHIBIT "A" continued

GROUP 34:

Lots 15, 20 and 21, Block 218, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 35:

Lots 22 and 23, Block 218, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 36:

Lots 24 and 25, Block 218, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 37:

Lots 1, 2, 3, 4 and 5, Block 219, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 38:

Lots 1 and 2, Block 220, and Lot 8, Block 219, in Cumberland Lakes at Cumberland Cove Unit 201, a subdivision according to the plat thereof of record in Plat Book 9, Pages 203-205, Register's Office, Cumberland County, Tennessee.

GROUP 39:

Lots 2 and 3, Block 221, in Cumberland Lakes at Cumberland Cove Unit 201, First Addition, a subdivision according to the plat thereof of record in Plat Book 9, Page 215, Register's Office, Cumberland County, Tennessee.

GROUP 40:

Lots 1, 2 and 24, Block 224, in Cumberland Lakes at Cumberland Cove Unit 201, First Addition, a subdivision according to the plat thereof of record in Plat Book 9, Page 216, Register's Office, Cumberland County, Tennessee.

GROUP 41:

Lots 13 and 14, Block 224, in Cumberland Lakes at Cumberland Cove Unit 201, First Addition, a subdivision according to the plat thereof of record in Plat Book 9, Page 216, Register's Office, Cumberland County, Tennessee.

GROUP 42:

Lots 6, 7 and 8, Block 229, in Cumberland Lakes at Cumberland Cove Unit 201, First Addition, a subdivision according to the plat thereof of record in Plat Book 9, Page 216, Register's Office, Cumberland County, Tennessee.

GROUP 43:

Lots 1 and 2, Block 231, in Cumberland Lakes at Cumberland Cove Unit 201, Second Addition, a subdivision according to the plat thereof of record in Plat Book 9, Page 220-227, Register's Office, Cumberland County, Tennessee.

State of Tennessee, County of CUMBERLAND
Received for record the 12 day of
JANUARY 2001 at 10:35 AM. (REC# 246237)
Recorded in official records GENERAL IN
Book 1067 pages 1029-1033
Notebook 12 Page 467
State Tax \$.00 Clerks Fee \$.00,
Recording \$ 42.50, Total \$ 42.50,
Register of Deeds JUDY GRAHAM SWALLOWS
Deputy Register ADRIA C. WHITTENBURG
EK 1067 PG 1033