

This instrument was prepared by:
YORK & BILBREY
YORK & BILBREY
456 North Main Street
Crossville, Tennessee 38555

DECLARATION OF COVENANTS AND RESTRICTIONS
OF KEATING HOLLOW ESTATES- PHASE III & PHASE IV

Whereas, S. Roger York is the owner and developer of Keating Hollow Estates- Phase III & Phase IV.

Whereas, for the benefit and protection of the future and present owners of lots in said Subdivision, it is desired that certain covenants and restrictions be imposed on the lots in the Subdivision and be made a matter of public record, and all lots hereafter held, owned and conveyed in said Subdivision shall be owned and conveyed subject to these recorded covenants and restrictions.

Now, Therefore, for and in consideration of the above premises, S. Roger York, owner and developer, imposes upon the Subdivision known as Keating Hollow Estates- Phase III & Phase IV, the following covenants and restrictions, all of which shall be deemed covenants running with the land:

1. The lots in this subdivision shall be used exclusively for single family residential purposes.
2. No building shall be constructed, owned, or permitted to remain on any lot other than one (1) detached single family dwelling, not including a basement, and other than two additional buildings including a detached garage for the owner's vehicles.
3. The dwelling structure shall contain a minimum of 1,800 square feet of heated floor space, exclusive of porches, basements, breeze ways, and attached garages.
4. All structures within the subdivision shall be built in accordance with the most recent edition of the Standard Building Code as published by the Southern Congress in effect at the time construction begins and shall only be built by the owner acting as general contractor or by a general contractor licensed and in good standing with the Tennessee Board of Licensing Contractors, Department of Commerce and Insurance. It shall not be the duty of the developer/owner of Keating Hollow Estates- Phase III & Phase IV to enforce said building code or license requirement, but shall be the responsibility of the lot owners.
5. The driveway to each residential dwelling shall be concrete, asphalt surface material, or any other type of hardtop surface. The garage or carport entrance shall be to the side or rear of the dwelling structure as same relates to the road on which the dwelling structure faces. Carports are not allowed, except in rear of the home.
6. The type of exterior architectural design, material and appearance of all structures on any lot shall be uniform. A-Frames and log homes are not allowed. All homes must be constructed of new material and

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be of quality workmanship. No concrete blocks are to be exposed to view. All roofs on all dwelling structures shall have at least four planes. Sixty (60%) of each home is to be natural stone, brick, or cedar siding.

7. Following the commencement of construction of the dwelling structures on the lot, the exterior of said structure shall be completely finished within six (6) months from the date of such commencement of construction. Landscaping around the dwelling structure shall be completed within eighteen (18) months following commencement of construction.
8. The sewage system connected to the dwelling structure shall be designed, located, and constructed in accordance with the requirements, standards and recommendations of the State Health Department.
9. No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any lot, except dogs, cats, or other household pets, may be kept, provided that they are not kept, bred, or maintained for any commercial purposes, and provided further that they are kept up in such a way as not to violate any law or local ordinance.
10. No commercial activity of any kind can be carried on upon any of the lots.
11. No lot shall be used or maintained as dumping ground for rubbish. Trash, garbage, or other waste shall be kept in clean and sanitary containers and disposition of same shall be prompt. All sanitary containers shall be concealed from public view and from the roads in the development.
12. No obnoxious or offensive activity of any kind shall be carried on upon any lot.
13. Backyards can be fenced provided that such fencing does not exceed the height of six (6) feet. All such fences shall be constructed in a uniform and workmanlike manner and in conformity with the structure.
14. Swimming pools must be located in the backyard and shall be constructed below ground level. In the event the backyard is not fenced the swimming pool must be fenced.
15. Tractors, trailers, tractor-trailer trucks, boats, motor homes, and other like powered vehicles will be stored in the garage or out of sight as viewed from the streets. The parking of such vehicles in the driveway of the lot owner is permissible on a temporary basis to suit the convenience of the lot owner. Extended parking of any such vehicles in the driveway shall, however, not be permitted. Automobiles and other vehicles of guests and invitees shall be parked in the driveway of the lot owner and not parked in the streets unless space does not permit it and then such parking in the streets will be done in a lawful manner and only for temporary periods of visitation to the lot owner.
16. No lot shall be subdivided to form a smaller lot; however, this shall not be construed so as to prevent resubdividing of lots to establish a larger lot.

17. Easements have been established and are shown on the plats of Keating Hollow Estates- Phase III & Phase IV recorded in the Register's Office of Cumberland County, Tennessee, in Plat Book 10, Page 601, and Plat Book 10, Page 602. These easements shall be reserved and the plat indicates that easements for the installation, construction and maintenance of utilities are established ten (10) feet to all road rights-of-way and rear lot lines of each lot and six (6) feet on the left and right of the side lines of each lot.
18. In the event any lot is resubdivided to form a larger lot, the easements reserved along the original lot lines that are being changed or relocated as a result of the resubdivision will automatically be extinguished and new utility easements established along the newly established dividing or side lines six (6) feet in width on either side of same; provided, however, that no utility installation has been made along the original lot line(s) being relocated as a result of the resubdivision.
19. Heat pumps, propane tanks, solar devices, chimney flues, hot tub pumps, swimming pool pumps, and filtration systems, satellite dishes, and similarly exposed mechanical equipment shall be aesthetically concealed from view on all sides and shall be shielded in such a manner as to minimize noise and safety concerns and should be located to the side or rear of the home.
20. After three years from the date of this instrument, the maintenance and upkeep on the entrance signs shall be the responsibility of all lot owners.
21. No lot shall be used for purposes of ingress or egress to adjoining and contiguous properties, except developer reserves the right to access his property by streets within the development.
22. No dwelling structure may be constructed any closer than thirty (30) feet from any street in the development.
23. These covenants and restriction shall be considered as covenants running with the land and shall bind the purchaser of any lot in the subdivision, and their respective heirs, assigns, and successors, and if any owner of their respective heirs, assigns, and successors, shall violate or attempt to violate the covenants and restrictions herein contained, it shall be lawful for any person or persons owning any lots in the subdivision to prosecute any proceeding at law or in equity against the person or persons violating or attempting to violate any such covenant or restriction, and either to prevent such person or persons from committing an act of violation or to recover damages for such violation. This provision shall not, however, be held or construed as creating any obligation on the part of the lot owners or developer of the subdivision, their heirs, assigns, or successors, to institute any such action or proceeding.

- 24. Invalidation of any of these covenants or restrictions by the judgment of a court of competent jurisdiction shall in no way affect the validity of any of the other covenants or restrictions, which remaining covenants and restrictions shall thereafter remain in full force and effect.
- 25. These covenants and restrictions herein set out shall only apply to the lots included in the plats of Keating Hollow Estates- Phase III & Phase IV recorded in the Register's Office of Cumberland County, Tennessee, in Plat Book 10, Page 601, and Plat Book 10, Page 602. They shall not be held or construed as creating any requirement on the part of the developer of the subdivision, his assigns, heirs, or successors, to restrict any other property which the developer now owns or hereafter owns, irrespective of whether any such property is within the vicinity of Keating Hollow Estates-Phase III & Phase IV.
- 26. The Declaration of Covenants and Restrictions of Keating Hollow Estates- Phase III & Phase IV shall only be amended by the written agreement of Eighty (80%) of the lot owners in said Keating Hollow Estates, including all other phases of said subdivision hereafter developed. Each property owner shall have one (1) vote for each lot owned. Developer shall be deemed to be a lot owner for each lot unsold or retained. Any amendment or supplement to this Declaration shall be in writing and placed of record in the Register of Deeds Office, Cumberland County, Tennessee.

IN WITNESS WHEREOF, this Declaration has been duly signed by the owner of Keating Hollow Estates - Phase III & Phase IV, this 18th day of August, 2004.

S. Roger York
S. ROGER YORK

ACKNOWLEDGMENT

STATE OF TENNESSEE

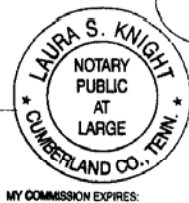
BK 1180 PG 1058

COUNTY OF CUMBERLAND

Before me, the undersigned authority, a Notary Public in and for said State and County, personally appeared S. ROGER YORK, with whom I am personally acquainted, who acknowledged that he executed the within and foregoing instrument as his free act and deed for the purposes therein contained.

Witness my hand and seal of office on this the 18th day of August, 2004.

Laura S. Knight
Notary Public



My commission expires: 4/24/06

State of Tennessee, County of CUMBERLAND
Received for record the 05 day of
OCTOBER 2004 at 9:59 AM. (REC# 324181)
Recorded in official records GENERAL IN
Book 1180 pages 1055-1058
State Tax \$.00 Clerks Fee \$.00,
Recording \$ 22.00, Total \$ 22.00,
Register of Deeds JUDY GRAHAM SWALLOWS
Deputy Register PHYLLIS K. BURDICK