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This instrument was prepared by
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DECLARATION OF CONDITIONS, COVENANTS AND RESTRICTIONS

THIS DECLARATION is made this 28th day of April, 1989, by BEECHVIEW CORPORATION, hereinafter referred to as "declarant".

RECITALS

DECLARANT is the owner and developer of that certain real property in Wayne County, Tennessee, known as Beechview Recreation Development, hereinafter referred to as "the development", which property is a portion of the property conveyed by deed from Carolyn Mathis, Clerk and Master, to Beechview Corporation, dated June 28, 1988, of record in Deed Book 112 at page 673, Register's Office of Wayne County, Tennessee, to which reference is made and more particularly described in Exhibit A hereto.

DECLARANT intends to sell and convey the property situated within the development and before doing so, desires to impose upon it mutual and beneficial restrictions, covenants, equitable servitudes and charges under a general plan of improvement for the benefit of all the property in the development and the owners and future owners thereof.

NOW, THEREFORE, DECLARANT declares that all of the property in the development is held and shall be held, conveyed, hypothecated or encumbered, leased, rented, used, occupied and improved, subject to the provisions of this declaration, all of which are declared and agreed to be in furtherance of a plan for the development, improvement and sale or lease of said property and are established and agreed upon for the purpose of enhancing and protecting the value, desirability and attractiveness thereof. This declaration shall apply to all of said property, and to all persons owning said property or may hereinafter own said property, this declaration shall be effective immediately and shall run with the land, thereby binding declarant, its successors and assigns (hereinafter referred to collectively as "declarant"), and all purchasers of lots situated within said subdivisions, all as hereinafter set forth.

I. BUILDING RESTRICTIONS

1. On all lots designated "recreational only", the following restrictions apply:

a. No permanent improvement may be erected on any recreational lot in said subdivision. Use for living accommodations is limited to tents and recreational vehicles;

b. Camping facilities that are to be placed and left on any lot will be limited to picnic tables, grills and/or fire pits and are subject to any applicable TVA and/or Corps. of Engineers' Rules and Regulations;

c. All recreational lots are subject to certain flowage easements as set out in instruments of record in Deed Book 26 at pages 226 and 433, Register's Office of Wayne County, Tennessee. No tents, recreational vehicles or other valuable personal property shall be left on the lots from December 1 through May 31 of any given year;