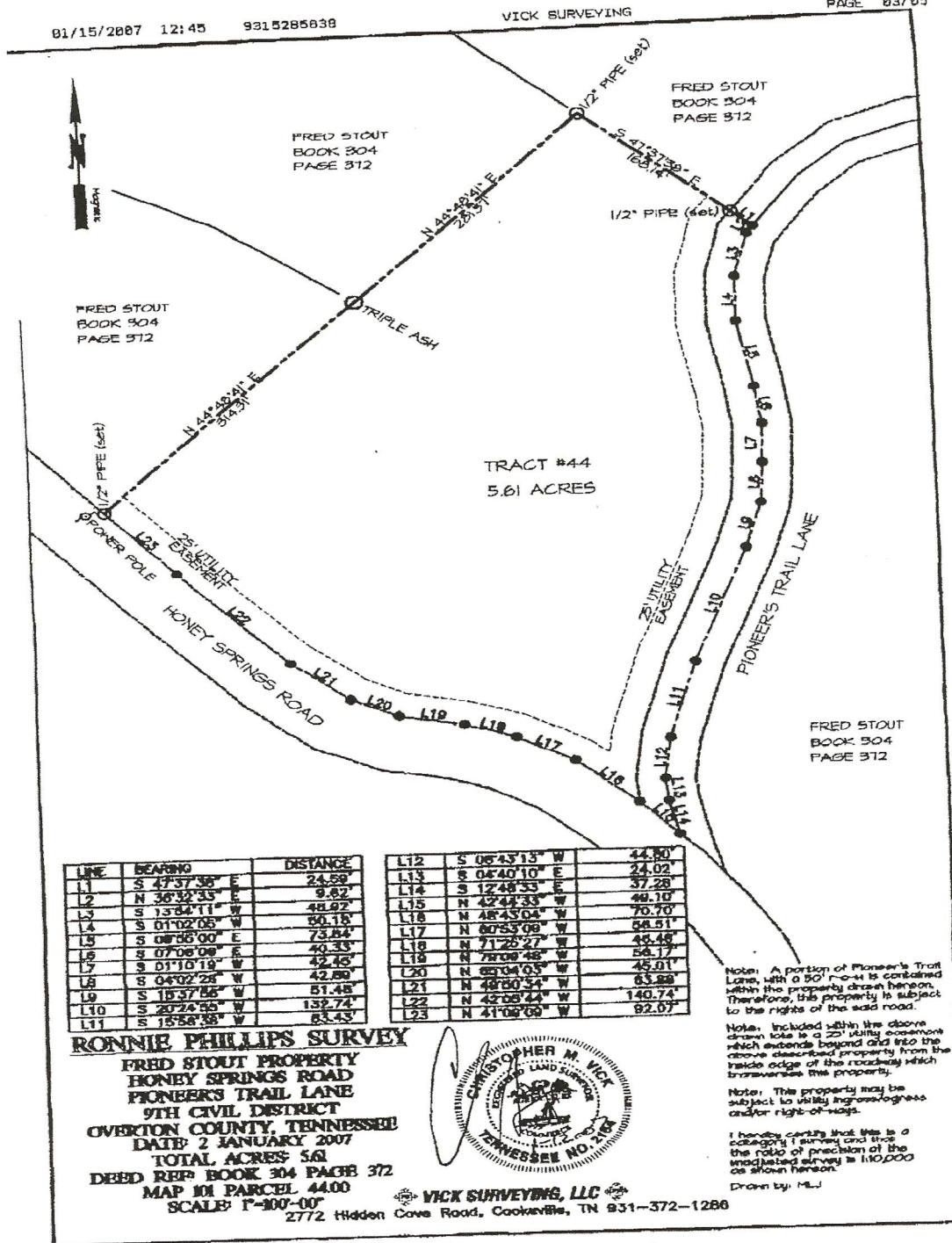


**DECLARATION OF PROTECTIVE COVENANTS AND RESTRICTIONS
FOR THE RONALD W. PHILLIP PROPERTY**

Said property is a portion of the Ronald W. Phillips property, and **this conveyance is made subject to the following restrictions and covenants**; said restrictions being recorded with the Warranty Deed, at the Register's Office, Overton County, Tennessee; **said restrictions and covenants shall run with the land and be binding upon all future owners of said land**, to-wit:

1. The property shall be used for single family residential purposes only.
2. All residential structures shall contain no less than nine hundred (900) square feet of finished living space, exclusive of open porches, garages, porticos, carports and the like.
3. No parcel or tract shall be used in a way that noxious odors emit or unsightly, unhealthy or unkept conditions exist to the nuisance of other tract or parcel owners.
4. There shall be no commercial livestock operations of any kind, including, but not limited, to the raising for sale, slaughter or residential, chickens, cattle, goats, swine or other type animal or fowl. It will be a permissible use to keep and stable horses for personal use by the owner and/or occupant of the property.
5. No activity that creates a nuisance to other land owners as the result of loud noises, music, speakers, amplification of noise, etc. A nuisance shall include any such activity that diminishes or destroys the reasonable and quiet enjoyment of the properties subject of these declarations.
6. No inoperative or unlicensed vehicles will be placed or stored on said property. No accumulation of discarded personal effects, debris, waste, garbage or any unsightly objects or matter will be permitted on property.
7. That said property must conform to local zoning regulations.
8. Buyer will keep the property in a clean, sanitary and sightly condition, and in compliance with all laws or regulations imposed by any governmental authority having jurisdiction over any property for the care, safety, health and upkeep of real estate.
9. That Buyer will not nor will Buyer permit the storage of refuse, trash or hazardous materials on said property nor may the property be used as a dump or landfill site.
10. Any residence erected on the property must have the exterior completed within six (6) months. The exterior must be constructed with new material. All exterior must be finished in earthtones only (i.e. browns, grays). No white or white variations will be permitted.
11. Before occupancy of any house or manufactured house, a sewage disposal system must be installed in conformity with the minimum standards required by the County Board of Health.
12. Mobile homes are prohibited and shall not under any circumstances be placed on the property as a temporary or permanent structure. Modular homes are permissible so long as placed in a manner to be consistent with the outside appearance of a permanent structure and will include concrete footing with block and brick underpinning. Modular home exteriors must be finished in earthtones only (i.e. browns, grays). No white or white variations will be permitted.
13. No tent, camper, school bus nor recreational vehicle will be used as a permanent residence nor shall any other temporary residence be used for longer than thirty (30) days.
14. Where protective covenants and County or Township zoning ordinances are in conflict, the stricter requirement will prevail.
15. Invalidation of any of these covenants by judgement of court order will in no way affect any of the other provisions, which will remain in full force and effect.
16. All clear-cutting of property is prohibited.
17. These covenants and restrictions shall only apply to the property herein conveyed and shall not be construed as creating any requirements to restrict any of the remaining property located within the original tract, of which this property is a part.
18. No sign of any kind shall be displayed to the public view for any lot except a professional sign of not more than one square foot advertising the property for sale or rent, except with permission from the developer.



05-214

Franklin D. "Peck" Smith, Register
Overton County

Rec #: 6402

Rec'd: 20.00

State: 166.50

Clerk: 1.00

EOR: 2.00

Total: 189.50

Instrument #: 6858

Recorded

3/1/2007 at 3:47 PM

in Record Book

30

Pgs 901-904