

123284

RECORDING 84.00  
STATE TAX \$ 1  
REG. FEE \$ 1  
TOTAL \$ 84.00  
REC. NO. 129868

DECLARATION OF PROTECTIVE COVENANTS  
CONDITIONS AND RESTRICTIONS

FOR

CAMBRIDGE FARMS  
SECTION I

THIS DECLARATION OF PROTECTIVE COVENANTS, CONDITIONS  
AND RESTRICTIONS (hereinafter sometimes referred to as  
"Declaration") executed this 1st day of February, 1992, by  
Tyree Woods Company

WITNESSETH:

WHEREAS, Declarant is the owner of certain real estate  
in Sumner County, State of Tennessee, as described in R.B.  
171 P. 480, R.B. 195 P. 453, and R.B. 212 P. 862 and more  
particularly described as being tracts 8, 9, 10, 13, 15, 19,  
20, 21, 22, 23.

WHEREAS, Declarant desires to provide for the  
protection and preservation of the values, amenities,  
desirability and attractiveness of Cambridge Farms; and

WHEREAS, the Declarant desired to establish and provide  
for a system of administration and continual operation and  
maintenance of the common areas of Cambridge Farms and as  
hereinafter described; and

WHEREAS, Declarant further desires to establish for  
Declarant's benefit and for the mutual benefit and advantage  
of all future owners and occupants of Cambridge Farms, or  
any portion thereof, certain rights, easements, privileges,  
obligations, restrictions, covenants, liens, assessments and  
regulations governing the use and occupancy of Cambridge  
Farms and the maintenance, protection and administration of  
the common areas to promote and protect the operative  
aspects of residency or occupancy in Cambridge Farms and on  
all portions thereof, and are intended to be construed as  
covenants running with the land which shall be binding on  
all parties having or acquiring any right, title or interest  
in all or any portion of the Properties and which shall  
inure to the benefit of each owner thereof; and

WHEREAS, Declarant is the sole owner of the Properties.

NOW, THEREFORE, Declarant, as legal title holder of the  
Properties and for the purposes set forth above and further  
hereinafter set forth, declares as follows:

REC'D DEC 23 1992 AT 10:23 REC. IN Book 300 PAGE 229  
KATHRYN BROWN, REGISTER SUMNER COUNTY, TENN.

ARTICLE I

Definitions

The following words when used in this Declaration or any supplemental declaration hereto (unless the context shall prohibit), shall have the following meanings:

(a) "Association" shall mean and refer to Cambridge Farms Homeowners' Association, Inc., a nonprofit corporation to be organized and to exist under the laws of the State of Tennessee, its successors and assigns.

(b) "Board" shall mean and refer to the board of directors of the Association.

(c) "Building" shall mean and refer to a single-family residential building which may be built on each lot.

(d) "By-laws" shall mean and refer to the by-laws of the Association attached hereto as Exhibit "A" and made a part hereof, and as may be amended from time to time.

(e) "Common Area" shall mean all real property (including the improvements thereto) owned by the Association for the common use and enjoyment of the owners. The Common Area to first lot is described as follows:

All plots of land designated on the Plat as Open Space and/or Common Area and generally all of the Property as shown on the Plat.

(f) "Declarant" shall mean and refer to Tyree Woods Co., a Tennessee Corporation, principal place of business in Gallatin, Tennessee, its successors and assigns.

(g) "Declaration" shall mean and refer to this Declaration of Protective Covenants, Conditions and Restrictions applicable to the Properties and which shall be recorded in the Office of the Register of Deeds for Sumner County, Tennessee.

(h) "Lot" shall mean and refer to any plot of land to be used for single-family residential purposes and so designated on the Plat as the same may be amended or revised.

(i) "Majority of owners" shall mean and refer to the holders of more than fifty percent (50%) of the total votes of the Members.

(j) "Member" shall mean and refer to any person or persons who shall be an Owner, and as such, shall be a Member of the Association.

(k) "Mortgage" shall mean and refer to the holder of a first lien deed of trust encumbering a Lot.

(l) "Cambridge Farms" shall mean and refer to that certain residential community known as Cambridge Farms which is being developed on real property now Owned by Declarant in Sumner County, Tennessee, and any other property submitted to the Declaration by future development of additional sections of Cambridge Farms.

(m) "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee interest in any Lot which is part of Cambridge Farms, excluding, however, those parties having such interest merely as a security interest for the performance of an obligation.

(n) "Plat" shall mean and refer to the Plan of Cambridge Farms, Section I, of record in Book 13, Page 382, Register's office for Sumner County, Tennessee, and any amendments or revisions thereto which may be adopted and duly recorded.

(o) "Person" shall mean and refer to a natural person, as well as a corporation, partnership, firm, association, trust or other legal entity. The use of the masculine pronoun shall include the neuter and feminine, and the use of the singular shall include the plural where the context so requires.

(p) "Properties" shall mean and refer to any and all of that certain real estate heretofore described or which may be submitted to the Declaration by future development of additional sections of Cambridge Farms.

## ARTICLE II

### Properties Subject to This Declaration

and

### Use of Common Area

Section 1. Submission of the Properties to Declaration and By-laws. The Declarant, as legal title holder in fee of

the Properties, hereby submits and subjects the Properties to the provisions of this Declaration and By-laws. This Declaration shall constitute covenants running with the land and binding upon all parties now owning or hereafter having or acquiring any right, title or interest in the Properties or any part thereof, and shall inure to the benefit of each Owner thereof. Every person hereafter acquiring a Lot or any portion of the Properties by acceptance of a deed to any interest in a Lot or any portion of the Properties shall accept such interest subject to the terms of this Declaration, and by acceptance of the same shall be bound by the terms, conditions and covenants of this Declaration.

Section 2. Owner's Easements of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

(a) the right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area;

(b) the right of the Association to suspend the voting rights and right to use of the recreational facilities by an Owner for any period during which any assessment against his Lot remains unpaid; and for a period not to exceed sixty (60) days for any infraction of its published rules and regulations;

(c) the right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the Members. No such dedication or transfer shall be effective until any instrument agreeing to such dedication or transfer signed by two-thirds (2/3) of each class of Members has been recorded in the Register's Office for Sumner County, Tennessee.

Section 3. Delegation of Use. Any Owner may delegate, in accordance with the By-laws, his right of enjoyment to the Common Area and facilities to the members of his family, his tenants, or contract purchasers who reside on a Lot.

### ARTICLE III

#### Membership

Section 1. Members. Every person or entity who is an

owner of any Lot which is included in the Properties shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot.

Section 2. Classes of Membership. The Association shall have two classes of membership:

(a) Class A. Class A Members shall be all Owners, except for Declarant prior to termination of Class B membership. If, however, Declarant owns one or more Lots after the termination of Class B membership, then Declarant shall become a Class A Member.

(b) Class B. The Class B membership shall be the Declarant, its successors or assigns. The Class B membership shall terminate and cease upon the first to occur of (i) the specific written termination by Declarant, (ii) when seventy-five percent (75%) of the Lots have been sold from the builders thereof to ultimate homeowners in all sections of Cambridge Farms or (iii) January 1, 2012.

Section 3. Class A Voting. Class A Members shall be entitled to one vote for each Lot owned. The vote for any one Lot owned by more than one person or entity shall be exercised as they among themselves shall determine, but in no event shall the vote or votes with respect to any jointly owned Lot be cast separately.

Section 4. Class B Voting. Until the termination of Class B membership, the Class B Member shall have three votes for each Lot owned.

#### ARTICLE IV

##### Assessments

Section 1. Creation of Lien and Personal Obligation for Assessments. Each Owner of any Lot shall, by acceptance of a deed therefore, whether or not it shall be so expressed in any deed or other conveyance, be deemed to covenant and agree to all the terms and provisions of these restrictions and promised to pay to the Association both annual assessments and charges and special assessments, such assessments to be established and collected from time to time as hereinafter provided. The annual and special assessments, together with such interest thereon and be a charge and continuing lien upon the Lot against which such assessment is made as of the effective date of each assessment. Each such assessment, together with such

interest thereon and costs of collection therefore as are hereinafter provided, shall also be the personal obligation of the person or entity who was Owner of such Lot at the time when the assessment fell due. In the case of co-ownership of a Lot, all of such co-owners shall be jointly and severally liable for the entire amount of the assessment. For the improvement, maintenance, operation and security of the Common Area, including, but not limited to, replacement and additions thereto, and for the cost of labor, equipment, materials, management and supervision thereof. At the option of the Association, annual assessments may be used to provide supplemental landscaping maintenance within Lots and to provide garbage and trash collection and disposal if needed to supplement that provided by public authority. Further, the Association may require annual assessments to be paid in equal monthly, quarterly or annual installments.

Section 2. Maximum Annual Assessment. The maximum annual assessment for calendar year 1992 shall be \$120.00 for each Lot, fractions of calendar years to be computed and prorated equitably, at the same uniform rate for the calendar year 1992. Thereafter, maximum annual assessments shall be determined by the Association as follows:

(a) From and after January 1, 1992, the maximum annual assessment may be increased each year not more than five percent (5%) above the maximum assessment for the previous year without a vote of the membership.

*in order to increase fees over 5% per year each class must vote 2/3*

(b) From and after January 1, 1992, the maximum annual assessment may be increased above five percent (5%) by a vote of two-thirds (2/3) of each class of members who are voting in person or by proxy, at the annual meeting or a special meeting duly called for this purpose.

(c) The Board of Directors may fix the annual assessment at an amount not in excess of the maximum.

Section 3. Special Assessments. In addition to the special assessments hereinabove authorized, the Association will levy special assessments for the purpose of defraying, in sole or in part, the cost of any construction or reconstruction, improvements; provided, however, that any such special assessment Members present and voting in person or by proxy in each class of membership at the annual meeting or a special meeting duly called for this purpose. Special assessments shall be due and payable on the date(s) which are fixed by the resolution authorizing such assessment.

Section 4. Notice and Quorum for Any Action Authorized

Under Sections 2 and 3. Written notice of any meeting called for the purpose of taking any action authorized under Section 2 or 3 or at which such action may be taken shall be sent to all Members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting sixty percent (60%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

*special assess  
must have 60%  
of A+B to call*

Section 5. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all occupied Lots. All initially unoccupied Lots shall be assessed at twenty-five percent (25%) of the assessment for occupied Lots. The full assessment for occupied Lots shall be prorated and due on the first day of the month following the first occupancy of a residence on any Lot and thereafter at the full assessment rate regardless of occupancy.

Section 6. Date of Commencement of Annual Assessments: Due Dates. The annual assessments provided for herein shall commence as to all Lots in the first day of the first month following the conveyance of the Common Area. The first annual assessment shall be adjusted according to the number of months the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be established by the Board of Directors.

Section 7. Records of Assessment. The Association shall cause to be maintained in the office of the Association a record of all Lots and assessments applicable thereto which shall be open to inspection by any Owner. Written notice of each assessment shall be mailed to every owner of the Lot subject to assessment. The Association shall, upon demand and payment of a reasonable charge, furnished to any owner a certificate in writing signed by an officer of the Association setting forth whether the assessments against the Owner's Lot have been paid, and if not, the amount due and owing. Absent manifest error, such certificates shall be conclusive as evidence for the third parties as to the status of assessments against such Lot.

Section 8. Effect of Non-Payment of Assessment or Other Charges. If any annual, quarterly or monthly assessment or any special assessment is not paid on the date when due, or if any sum or charge agreed to be paid by Owners in this Declaration is not paid when due, then such assessment, sum or charge shall be delinquent and shall

accrue interest thereon at the highest rate permissible under the laws of the State of Tennessee, after the date due. If such assessment, sum or charge is not paid within thirty (30) days after the due date, then the Association may bring an action at law against the Owner personally and/or foreclose the lien against the Lot by court action or trustee's sale, as hereinafter provided, and there shall be added to the amount of such assessment, sum or charge all reasonable attorneys' fees and costs incurred by the Association in such action, and in the event a judgment is obtained, such judgment shall include interest on the assessments as indicated above.

Section 9. Enforcement of Lien by Trustee's Sale. For and in consideration of the privileges and protections granted herein, and for the express purpose of securing the payment of the assessments, other sums and charges described in Section 8 above; rendering unnecessary court proceedings for the enforcement of the lien described in Sections 1 and 8 above, each Owner accepting a deed to a Lot, for his heirs, administrators, successors and assigns, does hereby transfer and convey unto Laura Y. Goodall, Trustee, her successors and assigns, each such Lot deeded to such Owner, with the appurtenances, estate, title and interest thereto belonging, unto the Trustee for the following uses in trust:

Said Owners agree to pay all assessments, sums and charges when due and upon demand of said Trustee or the Association, to pay, discharge or remove any and all liens (except a first mortgage or deed of trust lien) which may be hereafter placed against said Owner's Lot which shall adversely affect the lien granted herein, and in case the Trustee or his successors or the Association shall hereafter be required to appear in any court or tribunal to enforce, or defend the title to, or possession of, said Lot or the lien granted herein, or appear in any court to prove said indebtedness, all costs and expenses of such appearance or proceedings, together with a reasonable attorney's fee, shall be allowed and be payable by Owner upon demand of the Trustee or Association, and upon failure to do any of these things then said Trustee or Association may do any or all of said things, and the amounts so paid shall bear interest from the date of payment at the highest rate then permitted by the laws of the State of Tennessee, and shall be and become a part of the indebtedness secured hereby.

If said assessments, sums or charges, or interest thereon, are not paid promptly when due or within any period of cure allowed above, or if after said Owner(s) fail(s) to pay any other sums due as above provided, or further, fail to reimburse the Trustee or Association within thirty (30) days from the date of Trustee's or Association's payment of



such sums, this trust conveyance shall remain in full force and effect, and the said Trustee or his successor in trust is hereby authorized and empowered, upon giving twenty (20) days notice by three (3) publications in any newspaper, daily or weekly, published in Sumner County, Tennessee, to sell said Lot at the front door of public outcry, free from the equity of redemption, statutory right of redemption, homestead, dower and all other exemptions of every kind which are hereby expressly waived; and the said Trustee or his successor in trust is authorized and empowered to execute and deliver a deed to the purchaser at such foreclosure sale. The Association may bid at any sale under this trust conveyance. The Trustee may at any time after default in the payment of any of the above described indebtednesses enter and take possession of said Lot and shall only account for the net rents actually received by him. It is further agreed that in the event the Trustee fails, before selling said Lot, as herein provided, to enter and take possession thereof, the purchaser shall be entitled to immediate possession thereof upon the delivery to him by the Trustee of a deed for said Lot. In case of sale hereunder, the proceeds shall be applied by the Trustee as follows:

(a) To the payment of all costs, charges and expenses of executing this conveyance and enforcing said lien as herein provided; also reasonable attorneys' fees for advice in the premises, or for instituting or defending any litigation which may arise on the account of the execution of this conveyance, or the enforcement of said lien; also the expenses of any such litigation.

(b) To the payment of all taxes which may be unpaid on said premises.

(c) To the payment of all unpaid indebtedness herein secured.

(d) The residue, if any, to be paid to said Owners, their order, or to their representatives or assigns.

In the event of the death, absence, inability or refusal to act of said Trustee at any time when action of the foregoing powers and trusts may be authorized, or for any other reason, the lawful owner and holder of said lien is hereby authorized and empowered to name and appoint a successor in trust to execute this trust by an instrument in writing to be recorded in the Register's Office for Sumner County, Tennessee, and title therein conveyed to the above named Trustee shall be vested in said successor. Trustee is authorized to appoint an attorney-in-fact to conduct in his stead and on his behalf and with the same power possessed by

said Trustee as granted herein, any and all foreclosure sales authorized above.

The lien described in this Section and in Sections 1 and 8 above shall be subordinate to the lien of a recorded first mortgage or deed of trust encumbering any such Lot or portion of a Lot. Provided, however, in the event the holder or owner of such mortgage or first deed of trust becomes the Owner of such Lot after foreclosure thereof or a third party purchases such Lot after foreclosure thereof, any such purchaser shall become subject to the lien reserved herein for the purpose of securing all assessments becoming due from and after the date such purchaser accepts a deed to said Lot or enters into possession of said Lot, whichever shall first occur.

## ARTICLE V

### Architectural and Building Restrictions

The Architectural Committee shall have the responsibility of enforcement of these restrictions until all the Lots have been sold by the builders to ultimate homeowners. The Board of Directors of the Association shall assume responsibility for enforcement of the restrictions after that time.

Section 1. Approval of Development. Before commencing the construction, reconstruction, remodeling, alteration or addition of any Building or structure, fence, wall, driveway, path or other improvement of any nature, the Owner shall first submit its building plans, specifications, site and landscape plans, drainage plans, and an elevation sketch (collectively the "Plans") of all improvements, to the Architectural Committee, as hereinafter described, for its written approval. Any changes in the Plans from those submitted for approval must be resubmitted for approval by the Architectural Committee pursuant to this Section as if an original submission. The Plans shall include all materials for driveways, walls, fences, swimming pools and tennis courts. In the event the Architectural Committee shall fail to approve or disapprove the Plans in writing within thirty (30) days after they have been received by the Architectural Committee, such approval will not be required and this covenant shall be deemed to have been complied with. The Plans shall be delivered to the Architectural Committee in person or by certified mail at the address to be designated from time to time by Declarant or the Association.

Plans for any improvements must conform to certain restrictions as set forth in Section Two hereof, and further must conform to the other requirements of this Declaration. The Architectural Committee shall be the sole judge or arbiter of such conformance or non-conformance. Further, the Architectural Committee may approve or disapprove plans when the Architectural Committee, in its sole discretion, determines that the proposed improvements or any feature of the Plans are not architecturally or esthetically compatible with Cambridge Farms.

If the Architectural Committee approves the Plans, the actual construction in accordance with the Plans shall be the responsibility of the Owner; provided, however, upon the completion of the improvements, and prior to occupancy, the Owner shall notify Declarant, who shall have ten (10) days thereafter in which to have the improvements inspected by the Architectural Committee to insure that the construction was completed in accordance with the Plans approved by the Architectural Committee prior to construction. In the event that the Architectural Committee shall fail to approve or disapprove the completed improvements in writing within ten (10) days after receipt of notice from the Owner that the improvements are completed, such approval shall not be required and these covenants will be deemed to have been complied with. In the event an Owner has made changes from the original Plans approved by the Architectural Committee and such changes were not previously approved by the Architectural Committee, occupancy of the subject improvements shall be delayed until the necessary corrections have been made.

In the event any Owner shall fail to complete his residence according to the approved plans or to maintain the improvements situated upon his or her lot in a manner satisfactory to the Association, the Association may, upon the vote of two-thirds (2/3) of the Association's Directors, and after ten (10) days notice in writing to the Lot Owner, in the event of his continued failure to commence the correction of the matter in issue, enter upon said Lot and complete, repair, maintain or restore the exterior of the improvements erected thereon. The cost of such exterior repair and maintenance shall be added to and become a part of the assessment to which such Lot is subject and the Owner shall be personally liable for the cost of such maintenance so incurred.

In addition to the approval of Plans and other matters herein set forth, the Architectural Committee shall have the right to waive minor violations and allow minor variances where the same resulted unintentionally or without gross carelessness on the part of any Owner and are not materially

harmful to the Properties. If such waiver is granted in writing, then thereafter such matters so waived shall no longer be deemed a violation of these restrictions.

The approval by the Architectural Committee of the Plans and completed improvements as required above is not intended to be an approval of the structural stability, integrity or design of a completed improvement or of the safety of any component compliance with the covenants contained in this Declaration, and further, to insure the harmonious and orderly architectural development and improvement of the Properties. Notice is hereby given to any future occupant of any such completed improvement and all invites, business guests and other persons who may from time to time enter or go on or about such completed improvements that no permission or approval granted by the Architectural Committee with respect to construction pursuant to this Declaration shall constitute or be construed as an approval by them of the structural stability or design of any building, structure or other improvement and no liability shall accrue to the Architectural Committee in the event that any such construction shall subsequently prove to be defective. No structure of a temporary nature shall be allowed on any Lot at any time except that of an Owner's contractors and subcontractors during the period of construction of improvements.

The Architectural Committee shall consist of three (3) members with one vote each, as follows: Robert H. Goodall Sr. (as one member); Betty A. Goodall (as one member); Robert H. Goodall Jr. (as one member). Said members shall be empowered to appoint a successor should a vacancy occur. Two (2) votes shall be required for a quorum at any meeting of the Architectural Committee. A majority of those votes present at a meeting at which a quorum is present shall constitute the action of the Architectural Committee. By supplemental declaration, the members of the Architectural Committee may delegate to the Association the authority and duty to appoint the Architectural Committee.

#### Section 2. Improvement, Setback and Use Restrictions.

(a) All numbered lots in said subdivision shall be used for single-family residential purposes only.

(b) No building shall be located nearer to the front line or nearer to the side street than the building setback lines shown on the Plat, except with the written consent of the Declarant and the approval of the necessary governing body. To determine compliance with this provision,

measurements shall be taken in the manner then required by the applicable zoning laws and regulations of the governing body having jurisdiction.

(c) To ensure a standard of improvements satisfactory to purchasers of adjacent property, no Building or other structure shall be constructed, altered, improved or used without the written approval of the Architectural Committee of completed working drawings, plans, specifications, site plans and uses of such structures and buildings, provided that said approval shall not be unreasonably withheld. In like manner, all subsequent alterations, improvements, additions or uses must be approved in writing as set forth hereinabove, provided that said approval shall not be unreasonably withheld. Any Buildings or structures on the property must be placed, constructed, altered, improved or used according to the working drawings, plans, specifications, site plans and uses approved in writing as hereinabove provided. Once construction has commenced on a structure approved as herein provided, said construction shall proceed as soon as practicable to completion in accordance with the plans and specifications approved. A failure to exercise the right of approval in any one or more instance shall not be a waiver of the right to exercise such right of approval in other instances. This paragraph is intended to apply to all original construction and to such structures as fencing, antennas, animal enclosures, clothes lines, etc., without specific limitation thereto but as examples, and other buildings and structures.

(d) It shall be obligatory upon all Owners of Lots to consult with authorities of the governing body having jurisdiction before any driveways, culverts or other structures or grading are constructed within the limits of any dedicated roadways, and such placements or construction shall be done in accordance with the requirements of the governing body having jurisdiction in order that the roads or streets within Cambridge Farms which shall be affected by such placement of construction may not be disqualified for acceptance in the road system of the governing body having jurisdiction.

(e) A perpetual easement is reserved on each Lot as shown on the Plat for the construction and maintenance of utilities and for drainage purposes. No structure shall be erected or maintained upon said easements, except such as are constructed for public utility purposes.

(f) No lot shall be re-subdivided.

(g) Prior to the termination of Class B membership, the restrictions and provisions hereinabove set forth may be

amended at any time and from time to time by Robert H. Goodall Sr., Betty A. Goodall, and Robert H. Goodall Jr. , without the joinder of any lot Owner. The restrictive covenants as amended from time to time may be enforced by the Declarant, or any one or more of the Owners of Lots. Any failure to enforce these restrictions because of any violations shall not be deemed a waiver of such right as to any subsequent or other violation, said right being a continuing one.

(h) No portable, mobile or temporary structure shall be allowed on any Lot of Cambridge Farms where a permanent structure is under construction except for use by the exclusive real estate listing agent for the initial development of Cambridge Farms.

(i) No buildings shall be unattached to the primary structure on the Lot either by builders or homeowners to ensure the beauty and conformity of the subdivision except by written approval of the Architectural Committee, as provided in paragraph (d) hereof.

(j) To ensure a standard satisfactory to other surrounding homeowners, all builders must be approved in writing by the Declarant. A failure to exercise a right of approval in any one or more instances shall not be a waiver of the right to exercise such right of approval in other instances.

(k) Invalidation of any one of these covenants by proper court decree or otherwise shall in no wise affect any of the other provisions herein contained, it being intended in any event that all restrictions set out herein shall remain in full force and effect.

(l) No structures such as fencing, antennas, (including dish antennas and radio towers), animal enclosures, clothes lines, or any other buildings or structures shall be permitted, except by written approval from the Architectural Committee, as provided in paragraph (d) herein.

(m) Swimming pools will be permitted only if located in the rear or enclosed within the dwelling and only if built no nearer than five (5) feet to any Lot line. All swimming pools shall be fenced for safety, provided that any chain link fences around swimming pools shall be screened from view by neighboring properties.

(n) Inoperable vehicles may not be kept on any Lot.

Moreover no Owner shall permit any motor vehicles (operable or inoperable) owned by such Owner or by any person occupying his dwelling or by any person on his premises as guest or invitee to remain parked on the public streets or parking areas which are a part of the Common Area for more than forty-eight (48) hours.

(o) No pre-existing structure may be brought into the subdivision and placed or erected on any Lot.

(p) Automobiles may not be assembled, disassembled or serviced in plain view on any Lot.

(q) No mobile home, house trailer, camper, boat or other like vehicle may be stored on any Lot unless screened from view of adjoining Lots, streets, and the Common Area.

(r) The restrictions contained in Article V, Sections 2, 5 and 6 are covenants running with the land and shall be binding and obligatory upon all persons who now own, or may hereafter own, possess or occupy any Lot for a period of thirty (30) years from the date of recording of the Declaration, and thereafter until terminated by two-thirds (2/3) of the votes of the Owners at the time such termination is approved. Any or all of the restrictions and covenants herein contained may be amended prior to said expiration date as provided in paragraph (h) hereof, and thereafter by the approval of two-thirds (2/3) of the votes of the Owners at the time the amendment is made, duly executed and recorded pursuant to law.

(s) The ground floor of any one-story residential building, exclusive of garages, porches or carports, shall not be less than 1050 square feet. One and one half story structures shall not be less than 1200 square feet.

(t) All homes to be brick to grade or masonry construction unless otherwise approved by the Architectural Committee.

Section 3. Maintenance. All Lots, together with the exterior of all improvements located thereon, shall be maintained in a neat and attractive condition by their respective Owners. To provide uniformity in the maintenance of the landscaping, the Association may contract with one or more landscaping services to provide maintenance services for all Lots within the development excepting only enclosed courts. Dead or diseased trees, shrubs, bushes or other vegetation shall be cut and removed promptly from any Lot by the Owner thereof. Upon the failure of any Owner to maintain his Lot, whether vacant or occupied, in a neat, clean, sanitary, safe and attractive condition, the

Association, or the authorized agents or employees of the Association may, after thirty (30) days notice to such Owner, enter upon such Lot and have the grass, weed and other vegetation cut when and as often as the same is necessary in its judgment and may have dead or diseased trees, shrubs and other plants and trash removed therefrom. Such Owner shall be personally liable to the Association for the cost of any such cutting, clearing, maintenance or removal determined by the Board of Directors of the Association to be necessary, and the liability for the amounts expended for such cutting, clearing, maintenance or removal shall be a permanent charge and lien upon such Owner's Lot enforceable by the Association by an appropriate proceeding at law or in equity. All costs incurred by the Association on behalf of such Owner shall be reasonable. Although notice given as hereinabove provided shall be sufficient to give the Association or the right to enter upon such Lot and perform the work required, entry for the purpose of performing the work required shall be only between the hours of 7:00 a.m. and 6:00 p.m. on any day except Sunday.

Section 4. Regulation by the City of Gallatin. It shall be expressly understood and agreed to by each Owner that the City of Gallatin, Tennessee is hereby authorized and empowered to require the Association and each Owner, jointly and/or severally, to provide for the orderly maintenance and upkeep of the Common Area. In the event that the City of Gallatin, Tennessee and its agents may, upon ten (10) days notice to the Association, enter upon the Common Area and make any repairs or improvements to the Common Area which the City of Gallatin or its agents, in its sole discretion, deem necessary to restore the maintenance and upkeep of the Common Area to an orderly condition and to alleviate any unsightly problems associated with the Common Area. Thereafter, the Association and each Owner shall be obligated to pay to the City of Gallatin its costs for all improvements, work and/or labor supplied or shall be a personal obligation of the Association and each Owner, jointly and severally. All such costs shall be paid to the City of Gallatin, Tennessee within five (5) days of receipt from the City of Gallatin, Tennessee of a statement for such costs, which receipt shall be required to be served upon the President of the Association only. All Owners hereby waive notice of receipt of said statement for such costs. In order to secure payment at and after the due date, there shall arise a continuing lien and charge against each Lot in favor of the City of Gallatin, the amount of which shall include costs and reasonable attorneys' fees to the extent permissible by law. The City of Gallatin, Tennessee may bring an action at law against the Association and/or any Owner, or foreclose the lien against any property owned by



any owner. Neither the Association nor any Owner may waive or otherwise escape liability for the costs incurred by the City of Gallatin, Tennessee as described herein.

Section 5. Animals and Pets. No animals, livestock or poultry of any kind shall be raised, bred, pastured or maintained on any Lot, except household pets which may be kept as pets for the sole pleasure of the occupants but not for any commercial purpose or use, (limited to one (1) dog and one (1) cat per household).

Section 6. Nuisances and Unsightly Materials. No house or other approved structure on any Lot shall be used for any commercial or business purpose. Each Owner shall refrain from any act or use of his Lot which could reasonably cause embarrassment, discomfort, annoyance or nuisance to the neighborhood. No noxious, offensive or illegal activity shall be carried on upon any Lot. Boats, trailers, campers, vans, or trucks of any kind may be stored in enclosed areas only and must not be visible from neighboring Lots, streets, roads or open areas. No motorcycle, motorbike, motor scooter, trail bike, go-cart or motorized vehicle of any type without a muffler or mufflers shall be permitted to be operated within Cambridge Farms.

Section 7. Governmental Restrictions. Each Owner shall observe all governmental building codes, health regulations, zoning restrictions and other regulations applicable to his Lot. In the event of any conflict between any provision of any such governmental code, regulation or restriction and any provisions of this Declaration, the more restrictive provision shall apply.

## ARTICLE VI

### Easements

Section 1. General. Until termination of the Class B membership, Declarant reserves an easement for ingress and egress generally across the Properties at reasonable places on the Properties and the various Lots for the purpose of completing Declarant's intended development. Said ingress and egress easement shall in any event be reasonable and shall not interfere with the construction of improvements on a Lot nor the use and enjoyment of a Lot by a Lot Owner.

Section 2. Emergency. There is hereby reserved without further assent or permit a general easement to all

policemen, security guards employed by Declarant and/or the Association, firemen, ambulance personnel, garbage collectors, mail men, utility personnel, delivery service personnel and all similar persons to enter upon the Properties or any portion thereof which performance of their respective duties. included in the persons designated to have access to the Properties are all police and fire officers of the City of Gallatin and Sumner County, Tennessee.

Section 3. Easements Shown on the Plat. The Plat contains certain designated easements for landscaping, roads, ingress and egress, utilities and drainage. The easements so designated on the Plat encumber the Lots as shown on the Plat, and are hereby established as perpetual and irrevocable easements. Said easements are granted and reserved for the use and benefit in common of all Owners of Cambridge Farms and their agents, servants, family members and invitees. No Owner shall have the right to restrict, impede or take any action which might in any way prohibit or limit the use in common by all Owners of said easements. However, use of the easements and Common Area shall be subject to and governed by the provisions of this Declaration and the By-laws, rules and regulations of the

## ARTICLE VII

### General Provisions

Section 1. Duration. Except as provided in Article V, Section 2 hereof, these restrictions shall be appurtenant to and run with the land and shall be binding upon all Owners and parties hereinafter having an interest in any of the Properties and all parties claiming under them for a period of ninety-nine (99) years from the date of the recording of this Declaration.

Section 2. Enforcement. All restrictions herein may be enforced by Declarant, his successors and assigns until the termination of the Class B membership, by the Association or any Owner, by proceeding at law or in equity against the person, firm or other entity violating or attempting to violate any covenant or covenants, either to restrain the violation thereof or to recover damages, together with reasonable attorneys' fees and court costs.

Section 3. Partial Invalidity. Any invalidation of any one or more of these restrictions by judgment or court order of a court of competent jurisdiction, or statute, or

failure on the part of Declarant, the Association or any Owner to enforce any of said restrictions, shall in no way affect any of the other provisions hereof or be deemed to be a waiver of the right to enforce such restrictions any time after the violation thereof.

Section 4. Abatement. In the event that any Owner violates any of the terms or conditions of these restrictions and fails to cure the same within ten (10) days after written notice thereof, then Declarant or the Association, in addition to the other rights and remedies provided for herein, shall have the express right, privilege and license to enter upon any Lot to take any reasonable action to cure such violation, and all reasonable costs thereof shall be at the expense of the Owner of such Lot and shall be payable to Declarant or the Association upon demand by Declarant or the Association.

Section 5. Exoneration of Declarant. Each Owner of any Lot in the Properties or any other party interested in the Properties expressly agrees that:

(a) No duty or obligation is imposed upon Declarant to enforce or attempt to enforce any of the covenants or restrictions contained herein, nor shall Declarant be subject to any liability of any kind or nature whatsoever from any third party from failing to enforce the same; and

(b) Declarant's approval (or approval by the Architectural Committee) of any building plans, specifications, site or landscape plans or elevations, or any other approvals or consents given by Declarant pursuant hereto (or by the Architectural Committee) or otherwise shall not be deemed a warranty, representation or covenant that any such buildings, improvements, landscaping or other action taken pursuant thereto or in reliance thereon complies with any or all applicable laws, rules, building codes requirements or regulations, the sole responsibility for all of same being upon the respective Owner; and Declarant and the Architectural Committee are expressly released and relieved of any and all liability in connection therewith. Owner agrees to indemnify and hold the Declarant and the Architectural Committee harmless from all loss or damage, including reasonable attorneys' fees, incurred by Declarant or Architectural Committee as a result of any suit or claim made by any party concerning any feature of construction of the improvements made to any Lot, the non-compliance thereof with such laws, rules, building codes requirements or regulations, or further, any suit or claim made by any injured or alleged injured party claiming to have been damaged or injured by any failure in the structure of any completed improvement, or any negligence in design or

workmanship of any component of such completed improvements on such Lot.

Section 6. Other Lands of Declarant. Nothing contained within these restrictions shall be held or construed to impose any restrictions, covenants, or easements on any other land of the Declarant, except for the land contained within the description of the Properties, unless specifically submitted and included within these restrictions by a supplementary declaration. Further sections of Cambridge Farms may be added hereunder by supplementary declaration pursuant to Section 7 hereof.

Section 7. Additional Sections. Additional land within the area described in Record Book 171, Page 480, Record Book 195 Page 453, Record Book 212, Page 862 in County Court Clerk's office for Sumner County, Tennessee may be annexed by the Declarant without the consent of Members within twelve (12) years after the date of this instrument provided that the Federal Housing Administration and the Veterans Administration determine that the annexation is in accord with the general plan heretofore approved by them.

#### ARTICLE VIII

##### Amendment

Section 1. Amendment. The covenants and restrictions of this Declaration may be amended pursuant to Article V, Sections 2 (g) and 2 (s) hereof. Any such amendment shall not become effective until the instrument evidencing such change has been filed of record. Every purchaser or subsequent grantee of any interest in any property now or hereafter made subject to therefore, thereby agrees that the covenants and restrictions of this Declaration may be amended as provided herein.

Section 2. FHA/VA Approval. As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration: Annexation of additional properties, dedication, conveyance or mortgage of Common Area, and amendment of this Declaration of Covenants, Conditions and Restrictions.

IN WITNESS WHEREOF, the Declarant has caused this Declaration of Protective Covenants, Conditions and Restrictions to be duly signed this 23 day of December, 1992.

By Robert H. Goodall  
Robert H. Goodall  
President & Declarant

STATE OF TENNESSEE

COUNTY OF SUMNER

PERSONALLY appeared before me, the undersigned, a Notary Public in and for said County and State, Robert H. Goodall, with whom I am personally acquainted, and who acknowledged himself to be the President of TYREE WOODS CO., the within named bargainer, a Tennessee corporation, and that he as such President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as such President.

WITNESS my hand and official seal at Gallatin, Tennessee, this, the 23 day of Dec., 1992.



Marcella Weise  
NOTARY PUBLIC

My commission Expires: 8-29-93  
8-22-94

249

ARTICLE VI  
VOTING RIGHTS

The Association shall have two classes of voting membership:

Class A. Class A members shall be all Owners, with the exception of the Declarant, and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member(s) shall be the Declarant (as defined in the Declaration), and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

- (a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership; or
- (b) on January 1, 2012.

ARTICLE VII  
BOARD OF DIRECTORS

The affairs of this Association shall be managed by a Board of nine (9) Directors, who need not be members of the Association. The number of directors may be changed by amendment of the By-Laws of the Association. The names and addresses of the persons who are to act in the capacity of directors until the selection of their successors are:

<u>NAME</u>	<u>ADDRESS</u>
Robert H. Goodall Sr.	904 Lakeshore Gallatin, Tn 37066
Robert H. Goodall Jr.	2504 Hwy 31W White House, Tn 37188
Betty Ann Goodall	904 Lakeshore Gallatin, Tn 37066

At the first annual meeting the members shall elect three directors for a term of one year, three directors for a term of two years and three directors for a term of three years; and at each annual meeting thereafter the members shall elect three directors for a term of three years.

## ARTICLE VIII

### DISSOLUTION

The Association may be dissolved with the assent given in writing and signed by not less than two-thirds (2/3) of each class of members. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association shall be dedicated to an appropriate public agency to be used for purpose similar to those for which this Association was created. In the event that such dedication is refused acceptance, such assets shall be granted, conveyed and assigned to any nonprofit corporation, association, trust or other organization to be devoted to such similar purposes.

## ARTICLE IX

### DURATION

The corporation shall exist perpetually.

## ARTICLE X

### AMENDMENTS

Amendments of these Articles shall require the assent of 75 percent (75%) of the entire membership.