

DECLARATION OF CONDOMINIUM FOR
SHERWOOD'S ROLLING HILLS CONDOMINIUMS
LOWNDES COUNTY, GEORGIA

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FOR SHERWOOD'S ROLLING HILLS CONDOMINIUMS

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LIST OF EXHIBITS

Exhibit "A"	Legal Description of Submitted Property
Exhibit "B"	Copy of Easement Agreement
Exhibit "C"	Plat of Submitted Property
Exhibit "D"	Description of Limited Common Elements
Exhibit "E"	Description of Condominium Plans
Exhibit "F"	Description of Building, Building Materials and Fixtures
Exhibit "G"	List of Units and Allocation of Common Area

DECLARATION OF CONDOMINIUMFORSHERWOOD'S ROLLING HILLS CONDOMINIUMS

WHEREAS, JAMES B. SINEATH, hereinafter referred to as "Owner" or "Declarant", owns certain real property in the City of Valdosta, Lowndes County, Georgia, being more particularly described on Exhibit "A" attached hereto and incorporated herein and made a part hereof by reference thereto; and

WHEREAS, Owner desires to submit said hereinafter described property to the provisions of the "Georgia Condominium Act", Georgia Laws, 1975, House Bill Number 619, Act Number 463, as amended from time to time (hereinafter referred to as "The Condominium Act"); and

WHEREAS, Owner has constructed six (6) buildings containing forty-eight (48) residential units on the land as described in Exhibit "A" attached hereto and made a part hereof by this reference (which portion of the land, together with the improvements located thereon, shall be referred to as the "Submitted Property" and the owner desires to submit the property to provisions of the "Georgia Condominium Act", Georgia Laws, 1975, House Bill Number 619, Act Number 463, as amended from time to time; and

NOW, THEREFORE, Owner in accordance with the Georgia Condominium Act, Georgia Laws 1975, House Bill Number 619, Act Number 463, as amended from time to time, does hereby make the following declaration.

DECLARATION

Owner hereby makes the following declaration as to divisions, covenants, restrictions, conditions, limitations and uses to which the submitted property and improvements now situated thereon specifying that this declaration shall constitute covenants to run with the land, binding upon Owner, successors, representatives, and assigns, and all subsequent owners of any part of the property or improvements, their lessees, grantees, heirs, executors, administrators, representatives, devisees, successors or assigns, and does hereby establish and submit the property described on Exhibit "A" attached hereto and incorporated herein and made a part hereof to the condominium regime (hereinafter sometimes referred to as "Submitted Property").

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The name of the condominium shall be known as SHERWOOD'S ROLLING HILLS CONDOMINIUMS.

1. Definition: Except as provided herein, the definitions set forth in the Act shall apply to this declaration and all other condominium documents. In addition to the definitions contained in the Act, the following definitions shall apply to this declaration and all other condominium documents covering the property described on Exhibit "A" attached hereto.

(a) "Board" shall mean the Board of Directors of SHERWOOD'S ROLLING HILLS CONDOMINIUM OWNER'S ASSOCIATION, INC., which is a non-profit corporation of the unit owners established pursuant to the Act, to this declaration and to the by-laws of the Association.

(b) "Building" shall mean the composite of all units comprising the single structure. The units and buildings are identified and located on plats and plans attached hereto and as hereafter provided by amendment to this declaration.

(c) "Common Elements" shall mean the common areas and facilities as defined in the Act and in this declaration, Association, and by-laws and amendments to same.

(d) "Common Expenses" shall mean the common expenses as defined in the Act, in this declaration, Association and by-laws and amendments to same.

(e) "Condominium" is that form of ownership established by the provisions of the Act.

(f) "Condominium Documents" shall include this declaration, the Articles of Incorporation of the Association and the by-laws of SHERWOOD'S ROLLING HILLS CONDOMINIUM OWNER'S ASSOCIATION, INC., all other exhibits attached hereto and all other documents, rules, and regulations promulgated pursuant to the authority created herein and by the Act, as said documents shall be amended from time to time.

(g) "Submitted Property" shall include the lands described in Exhibit "A" attached hereto and any other lands submitted under the terms hereof, and the buildings and all other improvements thereon which are or may hereafter be used in connection with the ownership and use of said land improvements as condominium property.

(h) "SHERWOOD'S ROLLING HILLS CONDOMINIUM OWNER'S ASSOCIATION, INC." shall mean a non-profit corporation organized under the laws of the State of Georgia, whose members shall be unit owners, and which unit owners will automatically become members of the Association upon becoming a unit owner. SHERWOOD'S ROLLING

HILLS CONDOMINIUM OWNER'S ASSOCIATION, INC. is hereinafter sometimes referred to as "Association".

(i) "Foreclosure" shall include the exercise of a power of sale contained in any deed to secure debt or other instrument conveying security title to the unit.

(j) "Lease" shall include all leases, sub-leases and rental contracts, whether oral or written.

(k) "Majority", except where otherwise provided by the Act, the Articles of Incorporation of the Association, or the by-laws, shall mean the number of unit owners, or their proxies, entitled to cast fifty-one (51%) percent or more of the total votes of the Association in accordance with the voting rights as determined by the Act, this declaration, Association and by-laws and amendments thereto.

(l) "Mortgage" shall include a deed to secure debt or other instrument conveying security title to a unit.

(m) "Mortgagee" shall include any grantee or holder of a deed to secure debt or other instrument conveying security title to a unit.

(n) "Plans" and "Plat" shall mean the plans and plats of the buildings and Submitted Property referred to in the Act, which plans are attached as Exhibit "E" and plats are attached as Exhibit "C", incorporated herein, which bear the statement of a registered surveyor and registered architect.

(o) "Apartment Unit", "Residence" and "Apartment" shall be synonymous with the term "Unit" as used in the Act and in the boundary described in this declaration and exhibits attached hereto as may hereafter be amended. Apartment Unit may hereafter sometimes be referred to as "Unit".

(p) "Condominium Property" shall include the lands described in the attached Exhibit "A", attached hereto and the buildings and all other improvements thereon which are or may hereafter be used in connection with the ownership and use of said land improvements as condominium property.

2. The Buildings: The exterior walls of the buildings are frame construction with exterior covering to be vinyl siding. The interior walls are sheet rock on wood studs. The roof is on wooden framing with asphalt shingles. Each building is constructed on a concrete monolithic slab foundation with concrete flooring on the first floor. Upstairs units are on a wooden floor system with one and one-half (1½") inches of light concrete. Each unit has separate heating, air-conditioning, and lighting. Each unit has individual plumbing and has individual water cut-off.

3. Apartment Units:

A. Unit Information: Attached hereto, incorporated herein and made a part hereof by reference thereto is Exhibit "G", being a list of all apartment units in the buildings and the percentage of interest in the common elements appertaining to each unit and its owner.

B. Unit Boundaries: The boundaries of each unit are as described in Exhibit "E" attached hereto and shown on the plans.

C. Unit Identification: Prior to the first conveyance of any unit there will be filed for record in the office of the Clerk of the Superior Court of Lowndes County, Georgia, with this declaration a verified statement of a registered architect or licensed professional engineer certifying that the Floor Plans fully and accurately depict the layout, location, number/letter identification and dimensions of the buildings and the units therein to be conveyed. Said plans, together with such plats as may have been filed prior thereto, shall further describe the buildings and units contained therein including the number of stories, the number of units contained in each building, the principal materials of which the buildings and units are constructed, the approximate area of each, the number of rooms, immediate common area to which it has access and such other data as may be necessary for its proper identification.

4. Common Elements: The common elements consist of the entire condominium property, except for the units, and includes all parts of the buildings not included in the units as shown on the plans and as described herein, and includes, without limitation, the following:

(a) The remainder of the land described in Exhibit "A" which is not included in the unit and not designated as a limited common element;

(b) All parking areas;

(c) All central and appurtenant equipment for services such as power, lights, telephone, gas and water which are not separate facilities;

(d) All sewer pipes serving more than one unit;

(e) All pools, tennis courts, clubhouses and service and maintenance facilities and spaces;

(f) All walks, curbing, and access paving, shrubbery, trees, and other landscaping; and

(g) All other parts of the condominium property and all appurtenances and installations in the buildings or on the condominium property intended for common use or necessary or convenient to the existence, operation, maintenance and safety of the condominium property.

5. Limited Common Elements: Each unit owner shall have an exclusive easement to the outdoor storage area as shown on the plans. Said plans shall be filed for record in the office of the Clerk of the Superior Court of Lowndes County, Georgia. The reservations herein set forth and the easements created shall not be enlarged, diminished, or varied by any custom, practice, or usage, and shall be deemed to be conveyed and transferred with the unit to which it is assigned, even though not specifically referred to in the deed or other instrument conveying or transferring titles of such unit or creating security interest in such unit.

6. Ownership of Common Elements: The common elements shall be for the common use of all unit owners. The ownership of each unit shall include ownership of the percentage of undivided interest in the common elements as assigned to each unit in Exhibit "G". The percentage of interest assigned to the respective units can be changed only by the consent of all unit owners expressed in an amendment to this declaration as hereinafter provided. Each undivided interest is to be conveyed with the unit to which it is assigned, and is included as a part of the title to such unit. It cannot be separated from the unit to which it is assigned and cannot be separately conveyed or transferred nor used as security in any manner; it shall be deemed to be conveyed or transferred with the unit to which it is assigned even though not specifically referred to in the deed of conveyance or other instrument conveying or transferring title to such unit or creating a security interest therein. The common elements shall remain undivided and no right shall exist to partition except as provided in the Act, this declaration, Association and by-laws as they now exist or as they may hereafter be amended.

7. Purpose of Property and Use Restrictions Thereon.

7.1 The purpose of the property is to provide residential housing, parking, and recreational facilities for unit owners, their respective families, tenants, guests and servants.

7.2 The units and common areas and facilities shall be occupied and used as follows:

7.2.1 No commercial business shall be permitted within the property nor shall any Owner lease his Condominium Unit for transient or hotel purposes. All leases shall be in writing with a minimum term of at least three (3) months. Any lease shall be subject in all respects to the provisions of this Declaration, the by-laws and the rules and regulations of the Association; any

failure by the tenant to comply with the terms of such documents shall be a default under the lease; and any lease shall so provide. In the event any tenant of a Condominium Unit violates the terms of such documents, the Association shall have the right to require the Owner or tenant of the Condominium Unit to terminate the lease because of the violation and to enforce the violation against the Owner.

7.2.2 There shall be no obstruction of the common areas and facilities. Except in the case of designated storage areas, nothing shall be stored in the common areas and facilities without the prior written consent of the Board of Directors.

7.2.3 Nothing shall be done or kept in any unit or in the general or limited common areas and facilities which shall increase the rate of insurance on the general or limited common areas and facilities without the prior written consent of the management committee. No owner shall permit anything to be done or kept in the unit or in the general or limited common areas and facilities which will result in the cancellation of insurance of any unit or any part of the general or limited common areas and facilities, which would be in violation of any law. No waste will be committed of the general common areas and facilities or limited common areas and facilities.

7.2.4 No sign of any kind shall be displayed to the public view from any unit or from the general or limited common areas and facilities without the prior written consent of the Board of Directors.

7.2.5 No animals, livestock or poultry of any kind shall be raised, bred, or kept in any unit or in the general or limited common areas and facilities; except that dogs, cats or other household pets may be kept in units, subject to rules and regulations adopted by the Board of Directors.

7.2.6 No noxious, dangerous or offensive activity shall be carried on in any unit or in the general or limited common areas and facilities, nor shall anything be done therein which may be or become an annoyance or nuisance to other owners.

7.2.7 Nothing shall be altered or constructed in or removed from the general or limited common areas and facilities, except upon the prior written consent of the Board of Directors.

7.2.8 The Board of Directors is authorized to adopt rules for the use of the general or limited common areas and facilities, and prescribe penalties for any violation thereof, and shall furnish such rules in writing to the owners, who shall be bound thereby. Such rules and regulations shall be binding upon the owners, their families, visitors, guests, servants, employees, lessees, licensees, invitees, successors and assigns until and

unless they are overruled and cancelled in a regular or special meeting of the Association by the affirmative vote of two-thirds (2/3) majority of the unit owners.

7.2.9 None of the rights and obligations of the owners created herein, or by the deeds conveying the condominiums, shall be altered in any way by encroachments due to settlement or shifting of structures or any other cause. There shall be valid easements for the maintenance of said encroachments so long as they shall exist; provided, however, that in no event shall a valid easement for encroachment be created in favor of an owner or owners if said encroachment occurred due to the willful conduct of said owner or owners.

7.2.10 Owner, and persons he may select, shall have the right of ingress and egress over, upon, and across the general and limited common areas and facilities and the right to store materials thereon and make such other use thereof as may be reasonably necessary incident to the sales of the condominiums and operation of the units and common areas and facilities in connection with Sherwood's Rolling Hills Condominiums. Declarant and his agent shall retain the right to use of the sales office, model units and the general and limited common areas and facilities in connection therewith during the period of sales of the units in Sherwood's Rolling Hills Condominiums.

7.3.1 Nuisances - No nuisance shall be allowed upon the condominium property, nor any use or practice not originally contemplated in the uses and purposes hereinabove set forth which would be the source of any annoyance to unit owners or an interference with the peaceful possession and proper use of the condominium property by unit owners. All parts of the condominium property, including units, shall be kept in a clean and sanitary condition and no rubbish, refuse or garbage shall be allowed to accumulate or any fire hazard allowed to exist. No unit owner shall make or permit any use of his or its unit or make any use of the common elements or limited common elements which will violate the provisions of the condominium documents or any insurance policy covering the condominium property.

7.3.2 No Unlawful Use - No improper, offensive or unlawful use shall be made of any part of the condominium property, and all applicable laws, zoning ordinances and regulations of all governmental bodies shall be observed. The responsibility and expense of meeting the requirements of governmental bodies which require maintenance, modification or repair of the condominium property shall be the same as the responsibility for maintenance and repair of the property unless necessitated by the misuse, misconduct, neglect or specific use of the unit owner, in which case such expenses shall be assessed against such owner.

8. Property Rights:

Section 1. Development Plan. Sherwood's Rolling Hills Condominiums will be developed in the following manner:

(a) General. The Owner has constructed on the Submitted Property six (6) residential buildings containing forty-eight (48) residences.

Section 2. Residence. Each residence or unit, together with its undivided interest in the common area, shall for all purposes constitute real property which may be owned in fee simple and which may be conveyed, transferred and encumbered in the same manner as any other real property, subject to the provisions of this declaration. Each owner shall be entitled to the exclusive ownership and possession of his residence or unit, subject to the provisions of the Act and this declaration. Subject to the following, each residence or unit shall include all of the space within the boundaries thereof. The lower horizontal boundary shall be the unfinished flooring and the upper horizontal boundary shall be the unfinished ceiling. The vertical boundaries shall be the outer unfinished surfaces of all interior walls as shown on the plats provided for in this declaration and the architectural floor plans which shall be filed for record, simultaneously with the filing of this declaration, in the office of the Clerk of the Superior Court of Lowndes County, Georgia; provided, however, that all attachments to the exterior walls of a residence or unit which are part thereof, which protrude beyond said boundaries and which were constructed in conformity with the architectural plans and specifications, shall be deemed to be included within said boundaries. All conduits, pipes, ducts, plumbing, wiring and other facilities for the furnishing of utility services to one or more other residences or units and/or the common area are common area and are excluded from a residence or unit although located, in part, within the boundaries thereof. Each owner of a residence or unit, by acceptance of a deed therefor, agrees that he has had full opportunity to inspect and examine the residence or unit thus acquired by him and waives any claim or demand which he might otherwise have had against the owner or any other person whomsoever as a result of any discrepancy between the residence or unit as it then exists and as it is described in this declaration, the master plat plan, the supplemental plats and the architectural plans and specifications. The ownership of each residence or unit shall include, and there shall pass with each residence or unit as appurtenances thereto whether or not separately described, all of the right, title and interest of a residence or unit owner in the property, which shall include but not be limited to an undivided interest in the common area, membership in the Association and an undivided interest in the funds and assets held by the Association.

Section 3. Common Area. Ownership of the common area shall be by the owners as tenants in common. The percentage of undivided

interest of each owner in and to the common area at any particular time shall be as set forth in Exhibit "G" attached hereto and, by reference, made a part hereof. Each Owner's percentage of undivided interest in and to the common area at any particular time shall be the percentage derived by subtracting from "100" percentum the total at said time of the percentages of all other residence or unit owners. The percentages of undivided interest of the owners as defined in this declaration may be altered only by the consent of all owners (or such lesser number of owners as may hereafter be prescribed by the Act) expressed in a duly recorded amendment to this declaration.

9. Model Units and Sales Office. Owner and Owner's duly authorized agents, representatives, and employees shall have the right to maintain model units and a sales office on land within the project, and to use the model units and sales office during the period that units remain unsold.

10. Reservation of Easement to Facilitate Creation of Improvements on Land Within Project and on Additional Land. Owner and persons he may select, shall have the right of ingress and egress over, upon and across the general and limited common areas and facilities or any additional land which may hereafter be added to the project and the right to store materials thereon and make such other use thereof as may be reasonably necessary for the sales of the condominiums and operation of the units and common areas and facilities in connection with Sherwood's Rolling Hills Condominiums. Owner and his agents shall retain the right to use the sales office and model units and the general and limited common areas and facilities in connection therewith during the sale of the units.

11. Easements and Rights of Access:

A. Encroachments: If any portion of the common elements now encroaches upon any unit, or if any unit now encroaches upon any other unit or upon any portion of the common elements, as a result of the construction of the building, or if any such encroachment shall occur hereafter as a result of settling or shifting of a building, a valid easement for the encroachment and for the maintenance of the same shall exist so long as the building shall stand. In the event a building or any portion thereof shall be partially or totally destroyed as a result of fire or other casualty, or as a result of condemnation or eminent domain proceedings, and then rebuilt, encroachments of parts of the common elements upon any unit, or of any unit upon any other unit or upon any portion of the common elements or limited common elements due to such rebuilding shall be permitted and valid easements for such encroachments and the maintenance thereof shall exist so long as the building shall stand.

B. General Easements: Each unit owner shall have an easement in common with the other owner or owners of the other unit or units to use all pipes, ducts, wires, cables, conduits, chutes, utility lines or other physical facilities which may now or hereafter become common elements necessary to adequately serve the condominium property.

C. Inspection and Maintenance: Any member of the Board, or any other person authorized by the Board, shall have the right of access to all common elements and to each unit for the purposes of inspection, maintenance, repair or replacement of any part of the condominium property. Provided, however, that except in the case of emergency such right of access to a unit shall not be exercised without reasonable notice to the unit owner and all attempts will be made to make such entry and repairs, et cetera, at a reasonable and convenient time to the owner.

12. Use and Restrictions. The use of the condominium property shall be in accordance with the following provisions so long as the condominium exists:

A. Apartment Units: Each of the apartment units shall be occupied as a residence for single-family residential purposes, and are restricted to such use. Each unit may be leased or rented by the unit owner subject to the previous section 7.2.1 and other provisions of this Declaration.

B. Common Elements: The common elements shall be used only for the purposes for which they are intended in the furnishing of services and facilities for the enjoyment of the unit owners.

C. Nuisances: No nuisance shall be allowed upon the condominium property, nor any use or practice not originally contemplated in the uses and purposes hereinabove set forth which would be the source of any annoyance to unit owners or an interference with the peaceful possession and proper use of the condominium property by unit owners. All parts of the condominium property, including units, shall be kept in a clean and sanitary condition and no rubbish, refuse or garbage shall be allowed to accumulate or any fire hazard allowed to exist. No unit owner shall make or permit any use of his or its unit or make any use of the common elements or limited common elements which will violate the provisions of the condominium documents or any insurance policy covering the condominium property.

D. No Unlawful Use: No improper, offensive, or unlawful use shall be made of any part of the condominium property, and all applicable laws, zoning ordinances, and regulations of all governmental bodies shall be observed. The responsibility and expense of meeting the requirements of governmental bodies which require maintenance, modification or repair of the condominium property shall be the same as the responsibility for maintenance

and repair of the property unless necessitated by the misuse, misconduct, neglect or specific use of the unit owner in which case such expenses shall be assessed against such owner.

E. Regulations and Rules: Regulations and rules concerning the use of condominium property may be made and amended from time to time by the Board. Copies of such regulations and rules shall be maintained by the secretary of the Association and furnished to all unit owners and mortgagees upon request. Such regulations and rules shall be binding upon the owners, their families, visitors, guests, servants, employees, lessees, licensees, invitees, successors and assigns until and unless they are overruled and cancelled in a regular or special meeting of the Association by the affirmative vote of two-thirds (2/3) majority of the unit owners.

13. Insurance and Casualty Losses:

A. Insurance: The Board of Directors or its duly authorized agent shall have the authority to and shall obtain insurance (all in form, content and amount acceptable to any mortgagee) for all of the improvements on the property (with the exception of improvements and betterments made by the respective unit owners at his expense and further excluding title insurance, which shall be an expense of the owner) against loss or damage by fire or other hazards, including extended coverage, vandalism and malicious mischief, in an amount sufficient to cover the full replacement cost of any repair or reconstruction in the event of damage or destruction for any such hazard. The policy shall also include comprehensive general liability insurance with a minimum limit of \$1,000,000.00. Such insurance policy or policies shall contain a loss payee clause in favor of said mortgagee(s) and a 30-day notice of cancellation to mortgagee clause in a form acceptable to said mortgagee(s). It shall be left up to the Directors to purchase director's and officer's liability coverage with a minimum limit of \$1,000,000.00. The Board of Directors shall be written in the name of the Association as Trustees for each of the unit owners in such proportions as the Board of Directors shall determine which determination shall be based on the annual insurance review provided for in this section. Such insurance shall be governed by the following provisions:

(1) Companies: All policies shall be written with a company licensed to do business in the State of Georgia, and holding a rating of A - Class 12.

(2) Beneficiaries: All policies shall be for the benefit of unit owners and their mortgagees as their interests may appear.

(3) Certificates: Provision shall be made for the issuance of a certificate of insurance to each owner and his mortgagee, if any, which shall specify the proportionate amount of such insurance attributable to the particular owner's unit.

" (4) Policies: A copy of all policies and endorsements thereto shall be deposited with the Board of Directors or with the Insurance Trustee appointed by the Board.

(5) Adjustments: Exclusive authority to adjust losses under policies hereafter in force on the property shall be vested in the Board of Directors or its duly authorized agent and any mortgagee; provided, however, that no mortgagee having an interest in such losses may be prohibited from participating in the settlement negotiations, if any, related thereto.

(6) Contribution: In no event shall the insurance coverage obtained and maintained by the Board of Directors hereunder be brought into contribution with insurance purchased by individual owners or their mortgagees.

(7) Additional Insurance: It shall be the individual responsibility of each owner at his own expense to provide as he sees fit, title insurance on his individual unit, comprehensive personal liability insurance, theft or other insurance coverage covering improvements, betterments, and personal property damage and loss.

(8) Insurance Review: The Board of Directors shall conduct an annual insurance review which shall include a replacement cost appraisal, without respect to depreciation, of all improvements on the property (with the exception of improvements and betterments made by the respective owners at their expense) by one or more qualified building cost estimators.

(9) Policy Provisions: The Board of Directors or its duly authorized agent shall be required to make every effort to secure insurance policies that will provide for the following: (i) a waiver of subrogation by the insurer as to any claims against the Board of Directors, its duly authorized agent, the owners and their respective servants, agents and employees; (ii) a waiver of its right to repair or reconstruct instead of paying cash by the insurer; (iii) that the policies on the property cannot be cancelled, invalidated or suspended on account of the conduct of any director, officer, or employee of the Association or its duly authorized agent without the prior demand in writing delivered to the Association to cure the defect and the allowance of a reasonable time thereafter within which the defect may be cured by the Association, its agent, or any owner or mortgagee; and (iv) that any "other insurance" clause in the master policy excludes individual owner's policies from consideration.

B. No Partition: There shall be no judicial partition of the property or any part thereof, nor shall the Owners or any person acquiring any interest in the property or any part thereof seek any such judicial partition until the happening of the conditions set forth in this declaration in the case of damage or

destruction or unless the property has been removed from the provisions of the Act.

C. Insurance Trustee:

(1) Trustee: When Trustee is referred to herein, the same shall mean the Board of Directors, unless the Board of Directors has named a Trustee. All insurance policies purchased by and in the name of the Association shall provide that the proceeds covering property losses shall be paid to the Board of Directors of the Association and/or the Trustee (if such Trustee has been appointed) and any mortgagee, jointly. If a Trustee resigns or is unable or unwilling to serve at any time, a majority vote of the Board of Directors shall appoint a successor Trustee. Immediately upon the receipt by the Association of such proceeds, the Association shall endorse the instrument by means of which such proceeds are paid and deliver or cause to be delivered such instrument to the Insurance Trustee and any mortgagee, jointly.

(2) Duties of Trustees: The Insurance Trustee (other than the Board of Directors) shall not be liable for the payment of premiums or for the payment of such repairs or reconstruction as hereinafter provided. Any proceeds remaining after defraying such costs shall be disbursed to the beneficial owners and any remittance to unit owners and their mortgagees shall be payable jointly to them. This is a covenant for the benefit of any mortgagee of a unit and may be enforced by such mortgagee.

(a) If it is determined as provided herein that the damage or destruction for which the proceeds are paid shall not be repaired or reconstructed, such proceeds shall be disbursed to such persons as herein provided.

(b) Any and all disbursements of funds, whether such funds consist of insurance proceeds, special assessments, sales proceeds or any combination thereof, to be made by the Insurance Trustee for any purpose whatsoever shall be made pursuant to and in accordance with a certificate of the Association signed by the President or Vice President and attested by the Secretary setting forth whether or not the damage or destruction was to the common area for one or more units or both. If the damage or destruction is not to be repaired or reconstructed, said certificate shall direct that disbursements be made by the Insurance Trustee as by law provided in accordance with the terms of this section.

(c) If the damage or destruction is to the common area and is to be repaired or reconstructed, said Insurance Trustee may request the signature of any or all mortgagees known to said Insurance Trustee as it may in its sole discretion request and said certificate may direct that disbursements be made by the Insurance Trustee to those persons and in such amounts as may be specified therein or, in the alternative, said certificate may authorize the

Insurance Trustee to make disbursements upon and pursuant to such written authorization as may be submitted to it by an architect or other persons named herein as having been employed by the Association to supervise such repairs or reconstruction.

(d) If the damage or destruction is to one or more units and is to be repaired or reconstructed, said Insurance Trustee may request the signature of any or all the mortgagees on such unit or units as the Trustee in its sole discretion may request, and said certificate may direct that disbursements be made by the Insurance Trustee to those persons and in such amounts as may be specified herein, or, in the alternative, said certificate may authorize the Insurance Trustee to make disbursements upon and pursuant to such written authorization as may be submitted to it by an architect or other persons named therein as having been employed by the Association to supervise such repairs or reconstruction.

(e) The Insurance Trustee (other than the Board of Directors) shall not incur any liability to any owner, mortgagee, or other person for any disbursements made by it pursuant to and in accordance with any such certificates or written authorizations. Nor shall the Insurance Trustee incur any liabilities to any owner or mortgagee by reasons of disbursements at the order of any court.

(D) Damage and Destruction:

(1) Loss Estimates: Immediately after the damage or destruction by fire or other casualty to all or any part of the condominium property covered by insurance written in the name of the Association, the Board of Directors, or its duly authorized agent shall proceed with the filing and adjustment of all claims arising under such insurance and obtain reliable and detailed estimates of the cost of repair or reconstruction of the damaged or destroyed property. Repair or reconstruction, as used in this paragraph, means repairing or restoring the property to substantially the same condition in which it existed prior to the fire or other casualty with each unit and the common area having the same vertical and horizontal boundaries as before.

(2) Determination to Repair or Reconstruction: Any such damage or destruction shall be repaired or reconstructed unless at least eighty (80%) percent of the total votes of the Association shall decide within sixty (60) days after the casualty, not to repair or reconstruct. If, for any reason, the amount of the insurance proceeds to be paid as a result of such damage or destruction or if reliable and detailed estimates of the cost of repair or reconstruction are not made available to the Association within said period of sixty (60) days after the casualty, then such period shall be extended until such information shall be made available to the Association if such proceeds are paid; provided, however, that said period of time in no event exceed ninety (90) days after the casualty. In the determination of the question of

whether or not to repair or reconstruct, the mortgagee shall not have the right to participate in the determination as to whether the damaged property or destroyed property shall be repaired or reconstructed except in the following cases: (a) a unit owner being in default under the terms of the mortgage, (b) damage or destruction of the units mortgaged, (c) the common elements, the limited common elements, or (d) damage or destruction to more than fifty (50%) percent of the units. In such event, the mortgagee or mortgagees shall have an irrevocable proxy (so long as said mortgagees shall continue as the mortgagee) to jointly exercise the vote of the unit owner in the determination of whether the damage or destruction shall be repaired or reconstructed. Unless written notice specifying the right to exercise the proxy as set forth above has been given to the Secretary of the Association, the owners are deemed and conclusively presumed to be authorized to vote on such matters. Should the Association determine in the manner described above that the damage or destruction shall not be repaired or reconstructed, then and in that event, (i) the property shall be deemed to be owned in common by the unit owners; (ii) the undivided interest in the property owned in common which shall appertain to each unit owner shall be the percentage of undivided interest previously owned by such owner in the common area; (iii) any liens affecting any of the units shall be deemed to be transferred in accordance with the existing priorities to the percentage of undivided interest of the unit owner in the property; and (iv) the property shall be subject to an action for partition by the suit of any unit owner, in which event the net proceeds of sale shall be paid to the Insurance Trustee. Said net proceeds of sale, together with the net proceeds of the insurance on the property, shall be considered as one fund, which, after payment of all expenses of the Insurance Trustee, shall be divided among all of the unit owners in a percentage equal to the percentage of undivided interest owned by each owner in the property, after first paying out of the respective share of the unit owners, to the extent sufficient for the purpose, all liens on the undivided interest in the property owned by each unit owner. Prior to any disbursements to unit owners, the holder of a first mortgage on any unit shall receive payment in full of the debt secured by such mortgage to the extent that such debt does not exceed an amount equal to (i) the insurance proceeds paid with respect to the unit covered by such mortgage; plus (ii) any sums which might otherwise be due the owner of such unit from the proceeds of the sale of the entire property. Disbursements to owners shall be made as provided for herein.

E. Repair and Reconstruction: If the damage or destruction for which the insurance proceeds are paid is to be repaired or reconstructed and such proceeds are not sufficient to defray the cost thereof, the Board of Directors shall levy a special assessment without the necessity of a vote of the Owners against all owners in the condominium association, and against all owners in the case of damages to the common area, in sufficient amounts

to provide funds to pay such excess cost of repair or reconstruction. Such assessments on account of damage to the common area shall be in proportion to the owner's share in the common area. Any and all sums paid to the Association under and by virtue of those special assessments provided for above to defray the estimated excess cost of repair or reconstruction shall be deposited by the Association with the Insurance Trustee. The proceeds from insurance and assessments, if any, received by the Insurance Trustee, when the damage or destruction is to be repaired or reconstructed, shall be disbursed as provided for herein.

14. Minor Repairs: Notwithstanding the foregoing provisions, in the event of damage by fire or other casualty to either the common area or a single unit covered by insurance written in the name of the Association and if the insurance proceeds initially offered or paid therefor are less than Two Thousand Dollars (\$2,000.00) and the estimated cost of repairing such damage is less than twice the amount of such proceeds, then the instrument by means of which such proceeds are paid shall be endorsed by the Insurance Trustee and delivered to the Association and the damage shall be repaired in accordance with the following provisions:

A. Common Area: If the damage is confined to the common area, such insurance proceeds shall be used by the Association to defray the cost of such repairs. If the cost of such repairs is less than the amount of such insurance proceeds, the excess shall be retained by the Association or its duly authorized agent and placed in the reserve maintenance fund or such other fund as may be established for the purpose of providing for the maintenance, repair and replacement of the common area. If the cost of such repair exceeds the amount of such insurance proceeds, such excess may be provided either by means of a special assessment levied by the Board of Directors against all owners in proportion to each owner's share in the common area or by means of an appropriation from the reserve maintenance fund or such other fund as may be established for the purpose of providing for the maintenance, repair and replacement of the common area as the Board of Directors, in the exercise of its sole discretion, may determine.

B. Single Units: If the damage is confined to a single unit, such insurance proceeds shall be used by the Association to defray the cost of such repairs. If the cost of such repairs is less than the amount of such insurance proceeds, the excess shall be paid jointly to the owner and his mortgagee, if any, who may use the proceeds as they alone may determine. If the cost of such repairs exceeds the amount of such insurance proceeds, such excess shall be provided by means of a special assessment levied by the Board of Directors against the owner of the damaged unit. Payment for repairs provided for in this subsection shall be made only after all such repairs have been completed and approved by the Association, the owner and his mortgagee, if any, which approval shall not be unreasonably withheld.

15. Association of Unit Owners: The operation of the condominium shall be carried on by an association known as the Sherwood's Rolling Hills Condominium Owner's Association, Inc. and, as above defined, which shall be organized and operated pursuant to the Act, this declaration, and the by-laws. Each unit owner shall be a member of the Association. Voting shall be on a percentage basis and the percentage of the vote to which each member shall be entitled shall be the percentage of his ownership in the common elements as stated in Exhibit "G". All funds and property acquired by the Association shall be held by the Board in trust for the members in accordance with the provisions of this declaration and the Act.

16. Board of Directors.

16.1 The governing board of the Sherwood's Rolling Hills Condominiums Project shall be the Board of Directors of Sherwood's Rolling Hills Condominium Owner's Association, Inc., a non-profit corporation, which shall manage and maintain the property and business of the project pursuant to the provisions of this Declaration, its Articles of Incorporation and its by-laws.

16.2 Until a date seven (7) years from August 1st, 1994, all rights, duties and functions of the Board of Directors shall, at Declarant's option, be exercised by Declarant. Declarant shall have the option at any time after the date of the filing of this declaration to turn over to the members of Sherwood's Rolling Hills Condominium Owner's Association, Inc. the responsibility of electing the Board of Directors.

17. Common Expenses:

A. Budget: At the first meeting of the Board, and thereafter within thirty (30) days prior to the date of each annual meeting of the Association, the Board shall prepare a budget for the succeeding calendar year, and shall estimate the amount of common expenses to be paid for such year. The amount of common expenses as determined shall be allocated and assessed by the Board among the unit owners in proportion to their respective percentages of ownership of the common elements as specified in Exhibit "G".

B. Common Expenses: The common expenses shall include, but not be limited to, the following:

(1) Fees and expenses of managing and administering the Association.

(2) Expenses of maintaining, preserving, operating, repairing or replacing the condominium property.

(3) Expenses of utility services for the common property, including water, gas, electricity and sewer.

(4) The cost of all insurance premiums on all policies of insurance obtained by the Board pursuant to this declaration.

(5) All rental and other payments required to be made for any property which is hereafter leased or rented for the use and benefit of the Association.

(6) Amounts determined by the Board to be reasonably required as working capital of the Association, for a general operation reserve, for a reserve fund for replacements, and for deficiencies arising from unpaid assessments.

(7) Special assessments for capital improvements and working capital as provided for below.

C. Assessment. The Board shall promptly advise each unit owner in writing of the estimated amount of common expenses payable by him as so determined by the Board, and shall furnish him with a copy of the budget on which such estimate is based, and upon written request of an owner or his mortgagee shall furnish a copy to his mortgagee. The amount so assessed by the Board against each unit for each calendar year shall be a lien against the unit owned by such owner as of January 1 of such year. If said estimated amount proves inadequate for any such year, including non-payment of any owner's assessment, the Board may, at any time, levy a special assessment which shall be assessed against the owners in proportion to their respective percentage of ownership of the common elements. Any such special assessment shall be a lien against the residence units as of the date specified in the notice of such special assessment. Each owner shall pay to the Association's Treasurer such expenses in equal monthly installments on or before the first day of each month or at such other time and in such other manner as the Board shall designate from time to time.

D. Special Assessments for Capital Improvements, Reserves and Working Capital: In addition to the assessments provided for above, the Association may levy special assessments for the purpose of paying, in whole or in part, the cost of construction of any new improvements or reconstruction or replacement of any existing improvement within the common elements, including the costs of any fixtures or personal property relating thereto, and the Association may levy special assessments for an adequate reserve fund for the periodic maintenance, repair and replacement of the common elements which funds shall be maintained out of regular assessments or common expenses; provided that such assessment shall have been approved by the vote of two-thirds (2/3) of the owners voting at a meeting duly called for this purpose, written notice of which shall have been given in the manner specified in the by-laws of the Association. For purposes of said special assessments for capital improvements, any mortgagee or mortgagees shall have an irrevocable proxy (so long as said mortgagee shall continue as the mortgagee)

to jointly exercise the vote of the unit owner and shall be given notice of same as a unit owner. Unless written notice specifying the right to exercise the proxy has been given to the secretary of the Association, the owners are deemed and conclusively presumed to be authorized to vote on said matter.

Additionally, a working capital fund must be established for the initial months of the project operations equal to at least a two month estimated common area charge for each unit.

E. Collection: The Board shall take prompt action to collect any common expenses due from any unit owner which remain unpaid for more than ten (10) days from the due day for payment thereof. In the event of default by any unit owner in paying the common expenses as determined by the Board, such unit owner shall be obligated to pay interest at the legal rate on such common expenses from the due date thereof, together with all expenses, including reasonable attorney's fees actually incurred, incurred by the Board in any proceeding brought to collect such unpaid common expenses. The Board shall have the right and duty to attempt to recover such common expenses, together with interest thereon, and the expenses of the proceedings, including attorney's fees, in an action to recover the same brought against such unit owner, or by foreclosure of the lien granted by the Act on the unit of such owner. The common expenses assessed against any unit with interest, cost and reasonable attorney's fees shall be a lien upon such unit in accordance with the Act. Each such assessment, together with interest, cost and attorney's fees shall also be the personal obligation of the person who is the owner of such unit at the time the assessment fell due. Personal obligations for delinquent assessments shall not pass to successors in title, or interest, unless assumed by them, or required by the Act. Common expenses as used herein shall mean expenditures made or liabilities incurred by or on behalf of the owner's Association together with any assessment for the creation and maintenance of reserves.

F. Any assessment lien as provided for hereinabove shall be subordinate to any first mortgage or purchase money mortgage. A lien for common expense charges and assessments shall not be affected by any sale or transfer of a unit except that a sale or transfer pursuant to a foreclosure of a first mortgage or second purchase money mortgage shall extinguish a subordinate lien for common expense charges and assessments which became payable prior to such sale or transfer. Any such sale or transfer pursuant to a foreclosure shall not relieve the purchaser or transferee of a unit from liability, nor the unit so sold or transferred, from the lien of any common expense charges thereafter becoming due.

18. Rights of Unit Owner. The right of a unit owner to sell, transfer or otherwise convey his or her unit in a condominium shall not be subject to any right of first refusal or similar restriction.

19. Rights of Action: Sherwood's Rolling Hills Condominium Owner's Association, Inc. and any aggrieved unit owner shall be granted and is hereby granted a right of action against unit owners for failure to comply with the provisions of the declaration, by-laws, or amendments thereto, or with the decisions of Sherwood's Rolling Hills Condominium Owner's Association, Inc. which are made pursuant to the authority granted to Sherwood's Rolling Hills Condominium Owner's Association, Inc. in such documents. Each unit owner shall also have similar rights of action against Sherwood's Rolling Hills Condominium Owner's Association, Inc.

20. Maintenance, Repair, Alteration or Improvement of Condominium Property.

A. Apartment Units: Each unit owner shall at his own expense keep the interior of his unit and appliances, equipment and fixtures therein in good order, condition and repair and in a clean and sanitary condition, and shall be responsible for all redecorating and painting necessary to preserve or maintain the good condition and appearance of his unit. Each unit owner shall also be responsible for all damages to any part of his unit, to any other unit or to any of the common elements, which may result from the neglect, negligence, misuse, or misconduct of such unit owner, his employees, agents, invitees, tenants or guests or family.

B. Exteriors: No unit owner shall change, modify or alter in any way or manner whatsoever the design or appearance of any surface or facade on the exterior of such owner's unit, nor paint or decorate any such exterior surface or facade, nor install, erect or attach to any part of any such exterior surface any sign, fixture, or thing whatsoever, nor make any alterations or additions to any part of the condominium property, unless such owner shall have first obtained the written consent of the Board.

C. Common Elements: All maintenance, repairs, replacements, alterations, and improvements to the common elements and limited common elements, whether located inside or outside of a unit (unless necessitated by the neglect, misuse or misconduct of an owner) shall be made by the association and the cost of same shall be charged to all unit owners as a common expense as provided herein.

21. Conveyances, Easements.

21.1 Every deed, lease, mortgage or other instrument may describe a unit by its identifying number set forth in Exhibit "C" and in the floor plans, Exhibit "E". Every such description shall be deemed good and sufficient for all purposes and shall be deemed to convey, transfer, encumber, or otherwise effect the unit owner's corresponding percentage of undivided ownership in the common areas

and facilities, as a tenant in common, as set forth in Exhibit "G", even though the same is not exactly mentioned or described.

21.2 Every deed, lease, mortgage or other similar instrument shall be deemed to:

21.2.1 Except and reserve with respect to a unit: (1) any portion of the common areas and facilities lying within said unit; (2) easements through said unit, appurtenant to the common areas and facilities and all other units, for support and repair of the common areas and facilities and all other units; (3) easements, appurtenant to the common areas and facilities, for encroachment upon the air space of said unit by those portions of the common areas and facilities located within said unit.

21.2.2 Include with respect to a unit nonexclusive easements for ingress and support of said unit through the common areas and facilities for the repair of said unit through the common areas and facilities.

21.2.3 Except and reserve, with respect to the undivided percentage interest in the common areas and facilities, nonexclusive easements appurtenant to all units for ingress, egress, support and repair.

21.2.4 Include, with respect to the undivided percentage interest in the common areas and facilities, nonexclusive easements through each unit for support and repair of the common areas and facilities and nonexclusive easements for encroachments upon the air space of all of the units by and for the portions of the common areas and facilities lying within the units.

22. Notice of Lien or Suit: A unit owner shall give notice to the Board of every lien against his unit (other than for permitted mortgages, taxes and assessments by the Association) within five (5) days after said unit owner receives notice of the attaching of the lien, and shall give notice to the Board of every suit or other proceeding which may affect the title to his unit, such notice to be given within five (5) days after such owner receives knowledge of such suit or other proceeding. A unit owner shall give notice to the Board immediately upon receipt by such owner from a mortgagee holding a mortgage on such unit of any notice, demand, or other communications demanding payment of the debt secured by such mortgage, accelerating or proposing to accelerate the maturity of such debt, or in any manner informing such owner of an actual, pending or alleged default by the owner under such mortgage.

23. Notices: Unless required by the Act any notice required by any of the condominium documents shall be a written notice delivered to the recipient or mailed to him by United States mail, postage prepaid, at his last known address if the recipient is an

individual, or addressed to the President of the Association, if the recipient is the Association or the Board. All notices delivered by mail shall be deemed to have been given as of the date and hour of the postmark thereon. The address of unit owners shown on the records maintained by the Secretary of the Association shall be the address of such owner for mailing of all notices required from the Board or the Association, and it shall be the responsibility of each owner to furnish the Secretary written notice of any error in such records or change of address.

24. Agent to Receive Service of Process: All notices, stipulations, writing, or process to be served upon the Association, or upon the Board, shall be delivered to the authorized agent of the Association and of the Board. Said agent shall be the then incumbent President of the Association, whose name and residence address shall be a matter of record as part of this paragraph and declaration. From time to time as new persons serve in the office of President, the Secretary shall so certify. Until the election of the first President, James B. Sineath shall be considered the authorized agent.

25. Renewal of Covenants and Restrictions: The provisions of this declaration and the other condominium documents shall constitute covenants running with the land, binding on the undersigned, their successors and assigns, as on all subsequent owners of any part of the condominium property, together with their grantees, successors, heirs, executors, administrators, devisees, lessees, and assigns. By the acceptance of any deed or other document conveying or transferring any interest in a unit, the recipient thereof accepts and ratifies all covenants and restrictions contained herein and in the other condominium documents. Each unit owner, by the acceptance of said deed or other document, covenants and agrees, each with the other, that he will join in the execution of any and all documents which are deemed necessary by the Board to renew or extend said covenants and restrictions from time to time so long as the condominium exists.

26. Waiver: The failure of the Association or any unit owner to enforce any covenant, restriction or other provisions of the Act or the condominium documents shall not constitute a waiver of the right to do so thereafter.

27. Association Executive Board.

(a) The Owner shall relinquish all special rights, expressed or implied, through which the Owner may directly or indirectly control, direct, modify, or veto any action of the Association, its Executive Board, or a majority of unit owners in control of the Association which relinquishment of rights shall pass to the Owners of the units within the project not later than the earlier of the following: (i) 120 days after the date by which seventy-five

percent (75%) of the units submitted to the condominium form of ownership have been conveyed to unit purchasers, or (ii) seven (7) years from the date of the first conveyance to a unit purchaser.

(b) The requirements of paragraph (a) of this section shall not affect the owners' rights as unit owners to exercise the votes allocated to units which the owners own.

(c) Until the first annual meeting of the Board of Directors of the Owner's Association, the non-profit corporation, Sherwood's Rolling Hills Condominium Owner's Association, Inc., may be governed by an interim board composed of developer representatives. The annual meeting of the non-profit corporation shall take place within one (1) year after the first condominium unit is conveyed. The first annual meeting of the Board of Directors will be selected by owners.

28. Ad Valorem Taxes. Ad valorem real estate taxes must be assessed and shall be lienable only against the individual units, together with their undivided interest in the common elements and not against the entire structures or against common areas in excess of each unit owner's undivided interest in the project.

29. Amendment of Condominium Regime. The owners covenant that the condominium regime may not be amended or merged with a successor condominium regime without prior written approval of the Administrator of the Veterans' Administration or Secretary of Housing and Urban Development or the proper officials of Federal National Mortgage Association.

30. Amendments by Owners: This declaration shall be amended in the following manner, (except in those cases involving the combination of units):

A. Proposed Amendments: Any member of the Association may propose an amendment to this declaration. Such proposed amendment must be submitted in writing to the Secretary at least twenty (20) days prior to the date of the special or regular Association meeting at which the proposal is to be considered.

B. Notice: A statement of the subject matter of the proposed amendment or amendments shall be included in the notice of any Association meeting at which the proposed amendments are to be considered.

C. Resolution: A resolution for the adoption of a proposed amendment may be proposed by any member of the Association. The resolution for adoption must be approved by the owners entitled to cast not less than seventy-five percent (75%) of the total authorized votes of the Association.

D. Absentee Vote: Members not present at any meeting may vote by proxy as provided in the by-laws.

E. Execution and Recording: A copy of each amendment shall be attached to a certificate certifying that the amendment was duly adopted, which certificate shall be executed by the President and Secretary in recordable form. The amendment shall be effective when such certificate and a copy of the amendment are filed for record in the office of the Clerk of the Superior Court of Lowndes County, Georgia.

31. Construction: The provisions of this declaration and all other condominium documents shall be construed in light of the provisions of the Act and, to the extent possible, as being consistent with the Act. If any provision, sentence, clause, phrase or word of this Declaration or any other condominium document is held invalid or unenforceable for any reason, such holding shall not be deemed to affect, alter, modify, or impair in any manner any other provision herein or in said documents. Whenever the context so permits, the use of the plural shall include the singular, the plural, and the use of any gender shall be deemed to include all genders. The captions used herein and in the other condominium documents are solely to aid in the location of the various provisions, and in no way shall such captions be construed to limit or define the subject matter of such provisions.

32. Miscellaneous:

A. Incorporation of the Act: Except as modified by the provisions of this declaration and the exhibits hereto, the Act is by reference hereby incorporated herein.

B. Multiple Owners: If any unit shall be owned as tenants in common by two or more persons, such persons shall be jointly and severally liable for the common expenses assessed against such unit and for the prompt discharge of each and every obligation or duty imposed on such owners by the condominium documents.

C. Enforcement: Each owner, tenant, or occupant of a unit shall be bound to comply with the statutory provisions and condominium documents as the same may be in effect from time to time and with the decisions, resolutions, rules and regulations of the Association as the same may be in effect from time to time, and failure to do so shall be grounds for an action to recover damages or to obtain injunctive and other equitable relief, or both.

D. Severability: The provisions of this declaration shall be deemed independent and severable, and the invalidity or partial invalidity or unenforceability of any one provision or portion hereof shall not affect the validity or enforceability of any other provision hereof.

E. Captions: The caption to this declaration are inserted only as a matter of convenience and for reference and in no way define, limit or describe the scope of this declaration or the intent of any provisions hereof.

F. Law Controlling: This declaration, the condominium plat and plans and by-laws shall be construed and controlled by and under the laws of the State of Georgia.

G. Effective Date: This declaration shall take effect when recorded.

H. Name of Preparer: This declaration was prepared by Joseph E. Vallotton, Attorney at Law, 1007 North Patterson Street, Valdosta, GA 31601.

IN WITNESS WHEREOF, the undersigned has executed this instrument this 5th day of August, 1994.

Signed, sealed and delivered
in the presence of:

Joseph E. Vallotton
Witness

[Signature]
NOTARY PUBLIC FOR GEORGIA

[Signature] (SEAL)
JAMES B. SINEATH

Notary Public, Licensed in the State of Georgia
My Commission Expires March 18, 1998