This instrument was prepared by and is returnable to:
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511 Union Street, Suite 1600
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DECLARATION

OF

THE MANNING CONDOMINIUMS

Karen Johnson Davidson County
Batch# 471874 DEEDMAST
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THIS DECLARATION OF THE MANNING CONDOMINIUMS (this "Declaration") is made and entered into by CHARTWELL PROPERTIES, LLC, a Tennessee limited liability company ("Developer").

RECITALS

A. The Developer owns fee simple title to certain land located in Davidson County, Tennessee, as more particularly described in Exhibit A attached hereto (the "Land"), which Land includes all rights and privileges belonging or in anyway appurtenant or pertaining thereto.

B. The Developer desires to submit the Land, and all other related real property interests more particularly described and/or set forth below, to the provisions of the Tennessee Condominium Act of 2008, §§ 66-27-201 et seq., Tenn. Code Ann., as it exists on the date this Declaration is recorded and as it may be amended from time to time (the "Act").

C. The Developer further desires to establish for its own benefit and for the mutual benefit of all future owners and/or occupants of the Land or any part thereof, certain rights, easements, and privileges in, over and upon the said premises and certain mutually beneficial restrictions and obligations with respect to the proper use, conduct and maintenance thereof, for the purpose of enhancing the value and desirability thereof.

In consideration of the foregoing, the Developer declares as follows:

1. SUBMISSION.

1.1 Submission. The Developer submits the following to the condominium form of ownership in the manner provided herein and in the Act:

(a) the Land and all Improvements erected or to be erected thereon;

(b) all easements, rights and appurtenances thereto, and all other property, real, personal or mixed, intended for use in connection therewith; and

(c) the Residences and the Common Elements now or hereafter situated on the Condominium Property;

excluding, however, all utility and other installations or equipment owned by a cable television, telecommunication, cellular phone, utility or service provider which has contracted with or has imposed other legal requirements upon the Developer or the Association to provide a utility, telecommunication service and/or other services or equipment. The Residences and Common Elements are hereby declared to be subject to the restrictions, easements, conditions and covenants contained in this Declaration governing the use of the Residences and Common Elements and prescribing the obligations and responsibilities incident to ownership of each Residence and its appurtenant Limited Common Elements and undivided interest in Common Elements.

1.2 Name. The name by which this condominium is to be identified is The Manning Condominiums (the "Condominium").

2. **CAPITALIZED TERMS.** Capitalized terms used in this Declaration and in its exhibits, and as it and they may be amended from time to time, have the respective meanings ascribed to them in Exhibit B or as otherwise set forth in this Declaration, except where the context clearly indicates a different meaning.

3. **DESCRIPTION OF CONDOMINIUM.**

3.1 Identification of Residences. The Condominium Property consists of the following: (i) the Land; (ii) the Building located on the Land which contains thirty-six (36) Residences; and (iii) all other Improvements to the Land. The designation of each Residence is set forth on the Plat. The Plat consists of a survey of the Land, a graphic description of the Improvements located thereon, including but not limited to the Building in which the Residences are located, and a plot plan thereof. The Plat, together with this Declaration, is sufficient in detail to identify the Common Elements and each Residence and their relative locations and approximate dimensions. There shall pass with each Residence as appurtenances thereto (a) an undivided share in the Common Elements and Common Surplus; (b) the exclusive right to use such portion of the Common Elements as may be provided in this Declaration; (c) an exclusive easement for the use of the airspace occupied by the Residence as it exists at any particular time and as the Residence may lawfully be altered or reconstructed from time to time, provided that an easement in airspace which is vacated shall be terminated automatically; (d) membership in the Association with the full voting rights appurtenant thereto; and (e) other appurtenances as may be provided in this Declaration or the Act.

3.2 Residence Boundaries. Except as otherwise provided herein, each Residence shall include that part of the Building containing the Residence that lies within the boundaries of the Residence. The boundaries of a Residence are as follows:

(a) Upper Boundaries. The upper boundary shall be the horizontal plane(s) formed by the lower interior surface(s) of the unfinished ceiling or roof deck ("ceiling") of the Residence's uppermost story, excluding (i) any ceiling over a Limited Common Element and (ii) any drywall, sheetrock or gypsum board, studs, paint, coating, covering, finish, millwork or other item attached to or suspended from the ceiling. In a Residence in which the ceiling forms more than one horizontal plane, the upper boundary shall include the plane(s) formed by the unfinished vertical surface(s) that join the horizontal planes. The upper boundary of each Residence shall be subject to the easement for the benefit of the other Residences, as described in Section 3.16.

(b) Lower Boundaries. The lower boundary shall be the horizontal plane of the upper interior surface of the unfinished floor slab of the Residence's first story, excluding (i) the floor slab of any Limited Common Element and (ii) any carpeting, tile, slate, wood, parquet, marble, flooring, paint, coating, covering, finish, millwork or other item.

(c) Perimeter Boundaries. The perimetrical boundaries of the Residences shall be the vertical planes formed by the unfinished interior surfaces of the walls that bound the Residence excluding (i) any wall, railing or other vertical structure on Limited Common Element and (ii) any drywall, sheetrock or gypsum board, studs, paint, tile, wall paper, finishes, coatings, coverings, millwork or other item, all extended to intersections with other such boundaries (but no further) and with the upper and lower boundaries; provided, however, whenever any two such perimetrical boundaries formed by separate walls on the same side of a Residence would pass each other (if not otherwise terminated) without intersecting, then, if they would pass each other within an intervening partition, the boundaries shall be extended only until they intersect with the vertical plane of the center line of the intervening partition and that plane shall be one of the Residence's perimetrical boundaries or, if the walls forming two such boundaries are separated by a door or window, then a plane connecting the boundaries formed by such walls at the point the walls end to accommodate the door or window (as the case may be) shall be a perimetrical boundary of the Residence. As used in this Section 3.2(c) and (d) in Sections 7.1, 7.2 and 7.3, the term "interior surfaces" refers to surfaces which face the interior of the Residence in question, and the phrase "interior surfaces . . . of the walls that bound the Residence" encompasses the interior surfaces of windows, the interior surfaces of doors furnishing access to the Residence from outside the Residence, and any horizontal or vertical planes connecting such surfaces of windows or doors with other types of surfaces that perimetrically bound the Residence. Where the perimetrical boundary of a Residence is not defined by a vertical Common Element wall or where the Residence includes unenclosed space, the perimetrical boundary of the space shall be the vertical plane lying on the survey line defining the Residence perpendicular to the upper and lower boundaries as shown on the Plat, extended to their planar intersections with each other and with the upper and lower boundaries.

(d) Apertures and Miscellaneous. Where there are apertures in any boundary, including, but not limited to, windows and doors, such boundaries shall be extended to include the interior surface(s) of such windows, doors and other fixtures located in such apertures, including the interior surfaces of glass or other transparent materials, frameworks, window or door casings, sliders, weather stripping, thresholds, and hardware thereof.

(e) Exceptions. In cases not specifically covered above, and/or in any case of conflict or ambiguity, the survey of the Residences set forth in the Plat shall control in determining the boundaries of a Residence, except the provisions of Section 3.2 above shall control unless specifically reflected otherwise on such survey.

(f) Property Excluded from Residences. A Residence shall not be deemed to include foundations, columns, girders, beams, supports, shear walls, interior load bearing

walls, pillars, floors slabs, installations, facilities and equipment for water, sewer, power, gas, telecommunications, and other utility and service lines, pipes, conduits, ducts, vents and facilities which are utilized for, serve, or pass through the Common Elements or more than one Residence.

3.3 General Common Elements. The use and enjoyment of the General Common Elements shall be in accordance with the terms and provisions of this Declaration, including, without limitation, the restrictions provided in this Article 3 and Article 17 of this Declaration, and the other Condominium Documents. The General Common Elements shall include the following areas, without limitation: (i) all foundations, columns, girders, beams, interior shear walls, load-bearing walls or exterior walls, floor slabs and any other structural elements of the Building and the roofing system of the Building, whether or not located within the boundaries of a Residence; (ii) the exterior walls of the Building (excluding drywall, sheetrock or gypsum board, studs, paint, wall coverings or finishes, or millwork within a Residence or Limited Common Element); (iii) all installations designed for common use, including, but not limited to, the generator, life safety systems, and stairways; (iv) the entry area, vestibule from the Garage, concierge desk, office, restroom, trash room, mechanical rooms, fire pump room, corridors, elevator and equipment and facilities related thereto; (v) mechanical rooms and telephone/IT rooms; (vi) any pump room and elevator mechanical room; (vii) the elevators and elevator rooms, equipment and facilities related thereto; (viii) elevator lobbies; (ix) all driveways, sidewalks and accessways leading to the Building and located on the Condominium Property; (x) the Garage; (xi) on-site storm water drainage and retention system and (xii) all exterior planters, landscaping, lawn and grass areas and irrigation systems.

3.4 Limited Common Elements. The Limited Common Elements shall consist of the Common Elements and such other areas as shall be designated as Limited Common Elements in this Declaration. A Residence's use and enjoyment of the applicable Limited Common Elements shall be in accordance with the terms and provisions of this Declaration, including, without limitation, the restrictions provided in this Article 3 and Article 17 of this Declaration, and the other Condominium Documents.

3.5 Intentionally Omitted.

3.6 Intentionally Omitted.

3.7 Common Elements – Shared or Exclusive. Each Residence shall have use of the following Limited Common Elements:

(a) Common Elements (Shared). The Residences shall have the non-exclusive right to use as an appurtenance such portions of the Common Elements as are defined in this Declaration and/or shown on the Plat as Common Elements (Shared), including, but not limited to: (i) any portion(s) of the Common Elements, including, but not limited to, installations, facilities and equipment for water, sewer, power, gas, telecommunications, and other utility and service lines, pipes, conduits, ducts, vents and facilities which are utilized for furnishing utility and other services solely to the Residences; (ii) all common hallways, corridors and elevator lobbies and any trash rooms; (iii) any mail room and lobby (including any separate elevator lobby); (iv) the elevators serving the Residences and elevator rooms, equipment and facilities related thereto, (v) any trash chutes serving the Residences; (vi) the electrical room(s); (vii) light and electrical

fixtures outside of the Residences or attached to the exterior walls of the Residences and which solely serve the Residences; (viii) nesting gates and operating equipment and controls or access control systems serving the Garage; (ix) any pool equipment wherever located and any pool equipment area; and (x) any fitness center, any club room and lounge, and any pool and pool deck.

(b) Common Elements (Exclusive). A Residence shall have the exclusive right to use as an appurtenance those portions of the Common Elements which are assigned to it or which are designated for the exclusive use of such Residence in this Declaration and/or on the Plat as Common Elements (Exclusive), including, but not limited to: (i) any balcony, patio or terrace (and all improvements thereon) to which a particular Residence has direct and exclusive access to the exclusion of other Residences and any structures, electrical, plumbing or mechanical lines and other equipment and facilities serving such balcony, patio or terrace; (ii) any fixture, facilities or equipment serving one or more but not all Residences exclusively, but located outside of the Residence (such as heating, ventilating and air conditioning equipment, ducts and facilities for a particular Residence); (iii) all installations, facilities and equipment for water, sewer, power, gas, telecommunications, and other utility and service lines, pipes, conduits, ducts, vents and facilities which are utilized for furnishing utility and other services which serve one or more but not all Residences; and (iv) the right to use the parking space(s) in the Garage as set forth herein.

(c) Expenses. Except as may be otherwise provided in this Declaration, all maintenance, repairs, replacements and reconstruction of, in or to the Common Elements shall be performed as follows:

i. Any maintenance, repairs, replacements and reconstruction of, in or to Common Elements (Shared), whether structural or nonstructural, ordinary or extraordinary, shall be performed by the Association and all costs and expenses of such maintenance, repairs, replacements and reconstruction shall be paid by the Residence Owners as Common Expenses; and

ii. Any maintenance, repairs, replacements and reconstruction of, in or to Common Element (Exclusive) shall be performed by the Association and all costs and expenses of such maintenance, repairs, replacements and reconstructions shall be paid by the Owner of the Residence to which the Common Element (Exclusive) is appurtenant.

3.8 Parking Spaces. All parking spaces within the Condominium Property shall be subject to the provisions of this Declaration.

(a) Parking Space Assignment. Each Residence shall have the exclusive use of the parking space(s) in the Garage identified in Exhibit C attached hereto. Such parking space(s) shall be a Limited Common Element (Exclusive) appurtenant to such Residence, except to the extent a transfer of such parking space is permitted under Section 3.10. No Residence Owner shall have or acquire fee simple title to a parking space at any time except as part of the Residence Owner's undivided share in the Common Elements.

(b) Garage Expenses. All parking spaces shall be maintained by the Association. All expenses related to the operation, maintenance, insurance, repair and replacement of the parking spaces and Garage shall be treated as a General Common Expense.

3.9 Storage Units. All storage units within the Condominium Property shall be subject to the provisions of this Declaration.

(a) Storage Unit Assignment. Each Residence shall have the exclusive use of the storage unit(s) in the Garage identified in Exhibit [illegible] attached hereto. Such storage unit (s) shall be a Limited Common Element (Exclusive) appurtenant to such Residence, except to the extent a transfer of such storage unit is permitted under Section 3.10. No Residence Owner shall have or acquire fee simple title to a storage unit at any time except as part of the Residence Owner's undivided share in the Common Elements.

(b) Expenses. All storage units shall be maintained by the Association. All expenses related to the operation, maintenance, insurance, repair and replacement of the storage units shall be treated as a General Common Expense; provided, however, that each Residence Owner shall be responsible for (i) cleaning the interior of the Residence Owner's storage unit(s) (and shall keep such storage unit(s) clean and orderly) and (ii) the repair of such storage unit(s) necessitated by such Residence Owner's and the Residence Owner's occupants', visitors', and tenants' negligence and intentional acts.

3.10 Assignment of an Limited Common Element (Exclusive). Any Residence Owner desiring to convey, transfer or exchange the right to use a parking space or storage unit, as the case may be, shall execute an assignment (each, a "Space Assignment") identifying the assignor, assignee, the number of the parking space or storage unit, as the case may be, being conveyed, transferred or assigned and the Residence of the assignor and the Residence to which the parking space or storage unit, as the case may be, is being conveyed, transferred or assigned. All such Space Assignments shall be made by a non-recordable instrument in writing. The Association shall maintain a book or record for purposes of documenting the current assignee of each parking space or storage unit, as the case may be, and Space Assignments ("LCE Record"). No conveyance, assignment or transfer of title in any manner whatsoever to use of a parking space or storage unit, as the case may be, constituting Limited Common Elements (Exclusive) may be made or accomplished separately from the conveyance or passing of title to the Residence to which it is appurtenant, except that the same may be separately assigned to the Association and thereafter maintained as part of the Common Elements or assigned by the Residence Owner to another Residence Owner pursuant to a Space Assignment approved by the Association provided the restrictions set forth in Sections 3.8 or 3.9, as applicable, are satisfied. Upon approval of said transfer by the Association, the Association shall record such transfer in the LCE Record. If the transfer of a parking space or storage unit, as the case may be, is not so approved by the Association, the right to use the parking space or storage unit, as the case may be, shall remain with the assignor Residence. The Association shall neither have the duty to provide an alternative parking space or storage unit, as the case may be, to the Residence Owner transferee nor shall it assume responsibility for denial of approval. Such Space Assignment shall be executed by the Developer alone, in the case of an initial assignment, and the majority of the Board of Directors or the President or Vice President of the Association in the case of a subsequent transfer. No Space Assignment or other instrument transferring a parking

space or storage unit, as the case may be, shall be recorded in the Register's Office for the County. Anything to the contrary in this Declaration notwithstanding, in the event a Residence Owner mortgages its Residence, together with the Limited Common Elements appurtenant thereto (whether or not ordinarily assignable apart from the Residence), such Limited Common Elements shall not be assignable apart from a Residence unless released from the lien of such Mortgage.

3.11 Air Conditioning, Heating and Other Equipment. Notwithstanding the fact that heating, ventilating and air conditioning equipment or other equipment serving one or more but not all Residences, may be Limited Common Elements, the Owner(s) of the Residence(s) served by such equipment shall be solely responsible for operating, maintaining, repairing and replacing such equipment and for all costs related thereto. The Association shall have the right to require that all such heating, ventilating and air conditioning equipment or other equipment be maintained by contractors approved by the Association and meeting such insurance, licensing and other requirements as the Board may reasonably require. In the event that physical changes in the Building result in additional Residences being served by such equipment or, in the alternative, Residences ceasing to be so served, then the equipment shall be a Limited Common Element appurtenant to the Residences added and shall cease to be one to the Residences deleted.

3.12 Plumbing, Electrical and Telecommunications Equipment for Residences. The Residence Owner(s) served by the following Limited Common Element shall be solely responsible for operating, maintaining, repairing and replacing such lines and equipment and for all costs related thereto. In the event that physical changes in the Building result in additional Residences being served by such equipment or, in the alternative, Residences ceasing to be so served, then the equipment shall be a Limited Common Element appurtenant to the Residences added and shall cease to be one to the Residences deleted.

(a) The potable water lines and equipment which serve one or more but not all Residences shall be a Limited Common Element of the Residence(s) so served. Such Limited Common Element shall begin at the boundary of the Residence served by such lines and equipment and shall extend to (i) the cutoff valve for a Residence and (ii) the point where such lines and equipment connect with the main meter measuring potable water consumption for a Residence(s). The Association shall have the right to require the water and sewer service for any Residences be separately metered or submetered and to surcharge any Residence used for any purpose which entails the consumption of water in excess of ordinary and customary residential uses.

(b) The sewage collection lines and equipment which serve one or more but not all Residences shall be a Limited Common Element of the Residence(s) so served. The Limited Common Element shall begin at the boundary of the Residence and shall extend to the point where such lines and equipment connect with a vertical waste line.

(c) The electrical lines and equipment which serve one or more but not all Residences shall be a Limited Common Element of the Residence(s) so served. Such Limited Common Element shall begin at the boundary of the Residence served by such lines and equipment and shall extend to the point where such lines

and equipment connect with the meter or sub-meter measuring electrical consumption for such Residence(s).

(d) The telephone and telecommunication lines and equipment which serve one or more but not all Residences shall be a Limited Common Element of the Residence(s) so served. Such Limited Common Element shall begin at the boundary of the Residence served by such lines and equipment and shall extend to the network interface point in the Residence or in the telephone/telecommunications room serving the Residence.

3.13 Doors and Windows. Each door and window in a Common Element wall bounding a Residence shall be a Limited Common Element reserved for the exclusive use of that Residence.

(a) Cleaning; Maintenance.

i. The Association shall be responsible for periodic washing of the exterior of all glass windows and doors in the Common Elements as a Common Expense at such intervals as may be determined by the Board.

The Association shall also be responsible for maintaining the exterior of the Residence entry doors; however, the Residence Owner shall be solely responsible for (i) the day to day cleaning and care of the interior of the windows and Residence entry doors and the exterior and interior of all sliding and fixed glass doors in any Common Element wall bounding its Residence, and (ii) the maintenance of all frames, window or door casings, sliders, weather stripping, thresholds, and hardware thereon.

(b) Repairs; Replacement. The Association shall be responsible for the repair and replacement of all doors and windows in the Common Elements. The costs shall be allocated as follows:

i. Each Residence Owner shall be obligated to pay the Association (in advance if required by the Association) for costs incurred by the Association for any maintenance, repair or replacement of any doors and windows in a Common Element wall bounding its Residence as a result of: (i) wear and tear, deterioration, or obsolescence; (ii) a Residence Owner's failure to maintain when this Declaration imposes the obligation to maintain such window or door on the Residence Owner; or (iii) negligence, neglect, or misuse by a Residence Owner, its Tenants or Guests or (iv) theft, vandalism, malicious mischief, or burglary to a Residence. The Association shall impose a Special Assessment against the Residence for all costs incurred, which Special Assessment shall be secured by a lien on the Residence.

ii. The Association shall pay the cost of the following as a General Common Expense: (i) for the repair or replacement of any door or window in a Common Element wall bounding a Residence which is damaged by fire or other casualty; (ii) for replacement of any door or window in a Common Element wall bounding a Residence in the event the Association is replacing all or substantially all of such doors or

windows in the Building; or (iii) for the cleaning, maintenance, repair and replacement of any door or window in the Common Elements which does not bound a Residence.

3.14 Intentionally Omitted.

3.15 Other. Any other portion of the Common Elements which, by its nature, cannot serve all Residences but serves one or more Residences shall be deemed Limited Common Elements of the Residences served. In the event of any doubt or dispute as to whether any portion of the Common Elements constitutes Limited Common Elements or in the event of any question as to which Residences are served thereby, a decision shall be made by the Board of Directors and shall be binding and conclusive when so made.

3.16 Easements. The following easements are hereby created (in addition to any easements created under the Act):

(a) Support. Each Residence, the Building and the Improvements shall have an easement of support and of necessity over, under and upon, and shall be subject to an easement of support and necessity in favor of, all other Residences, the Common Elements, and any other structure or improvement which abuts any Residence, the Building or the Improvements.

(b) Utility and Other Services; Drainage.

i. Easements are reserved under, through and over the Condominium Property as may be required from time to time for utilities, telecommunications and security systems, and other services and systems and for drainage in favor of the Association and/or entities providing such utilities, telecommunications and security systems, and other services and systems and drainage in order to serve the Condominium Property or the Residence Owners. Drainage systems on the Condominium Property, if any, shall be maintained continuously in good condition by the Association and easements are granted hereby over all Residences in favor of all Owners and the Association with respect thereto.

ii. A Residence Owner shall do nothing within or outside its Residence that interferes with or impairs, or may interfere with or impair, the provision of such utilities, telecommunications and security systems, other services and systems and drainage or the use of easements for the purposes set forth in this Declaration. The Board of Directors or its agent shall have a right of access to the Common Elements and each Residence to install, maintain, repair or replace the pipes, wires, ducts, vents, cables, conduits and other facilities for utilities, telecommunications and security systems, and other services and systems and for drainage, and to remove any Improvements interfering with or impairing such facilities or easements; provided such right of access, except in the event of an emergency, shall not unreasonably interfere with the Residence Owner's permitted use of the Residence, and except in the event of an emergency (which shall not require prior notice), entry shall be made on not less than 1 day's notice

(which notice shall not, however, be required if the Owner is absent when the giving of such notice is attempted).

(c) Encroachments. If (i) any portion of the Common Elements encroaches upon any Residence; (ii) any Residence encroaches upon any other Residence or upon any portion of the Common Elements; (iii) any encroachment shall hereafter occur as a result of (1) construction of the Building and other Common Elements; (2) settling or shifting of the Building or other Common Elements; (3) any alteration, repair, replacement or improvement to the Common Elements made by or with the consent of the Association or the Developer, as appropriate, or (4) any repair, restoration or replacement of the Improvements to the Common Elements (or any portion thereof) or any Residence after damage by fire or other casualty or any taking by condemnation or eminent domain proceedings of all or any portion of any Residence or the Common Elements, then, in any such event, a valid easement shall exist for such encroachment and for the maintenance of same so long as the Improvements to the Condominium Property shall stand. This section shall not constitute a waiver of any improper construction of the Building and other Common Elements.

(d) Ingress and Egress. (i) The Developer, Association and each Residence Owner shall have a non-exclusive easement, and each Tenant, employee, agent, licensee or invitee of the Developer, Association or a Residence Owner shall have a license, for pedestrian traffic over, through and across sidewalks, paths, walkways, driveways, hallways, lobbies, corridors, elevators and other portions of the General Common Elements as may be from time to time intended and designated for such use and for vehicular and pedestrian traffic over, through and across such portions of the General Common Elements as may, from time to time be paved and intended for such purposes.

i. The Developer, Association and each Residence Owner shall have a non-exclusive easement, and each Tenant, employee, agent, licensee or invitee of the Developer, Association or a Residence Owner shall have a license, for pedestrian traffic over, through and across those sidewalks, paths, walkways, driveways, hallways, lobbies, corridors, elevators and other portions of the Common Elements as may be from time to time intended and designated for such use and required for access to and from the Residences and for vehicular and pedestrian traffic over, through and across such portions of the Common Elements as may, from time to time be intended for such purposes.

ii. None of the easements in this Section 3.16(d) shall be encumbered by any leasehold or lien other than those on the Condominium Parcels. Any such lien encumbering such easements (other than those on Condominium Parcels) shall automatically be subordinate to the rights of the Developer, Association and Residence Owners with respect to such easements.

(b) Construction; Maintenance. The Developer (including its designees, contractors, successors and assigns) shall have the right, in its (and their) sole discretion from time to time, to enter the Condominium Property, or any Improvements or Residences located or to be located thereon, and take all other action necessary or

convenient for the purpose of completing the construction thereof, or any part thereof, or for purposes of satisfying maintenance and repair obligations under this Declaration and purposes of attending to other maintenance or repair emergencies, provided such activity does not prevent or unreasonably interfere with the Residence Owners' use or enjoyment of the Condominium Property or otherwise usurp the authority granted the Association herein in the opinion of the Developer.

(c) Sales and Leasing Activity. For as long as Developer owns any Residence, the Developer, its designees, successors and assigns, shall have the right to use any such Residences and parts of the Common Elements or Association Property as model residences or offices for sales, leasing, resales, marketing, construction, administration, management or other purposes, to show the models and the Common Elements to prospective purchasers and tenants of Residences, to erect on the Condominium Property and/or Association Property signs and other promotional material to advertise Residences for sale or lease and for any other similar purpose the Developer deems appropriate in its opinion; provided, however, that no such use shall be made of, and no signs or other promotional material shall be erected on or in, any Residence not owned by Developer.

(d) Additional Easements. The Association, through its Board, on the Association's behalf and on behalf of all Residence Owners (each of whom hereby appoints the Association irrevocably as its attorney-in-fact for this purpose), shall have the right to grant such additional general ("blanket") and specific access, electric, water, sewer, drainage, gas or other utility, cable television, security systems, telecommunications or service easements (and appropriate bills of sale for equipment, conduits, pipes, lines and similar installations pertaining thereto), or relocate any such utility or service easements or facilities in any portion of the Condominium Property or Association Property, to grant access easements or relocate any access easements in any portion of the Condominium Property or Association Property, and to grant such other easements as the Association (upon a majority vote of the Board) shall deem necessary or desirable for the proper operation and maintenance of the Improvements, or for the general health, welfare or business opportunities of the Residence Owners or their tenants, or for the purpose of carrying out any provisions of this Declaration or otherwise, provided that such easements or the relocation of easements will not prevent or unreasonably interfere with the reasonable use of the Residences for their lawful purposes.

(e) Necessary Structures, Equipment Or Fixtures Serving a Residence. To the extent that any structure, equipment or fixture (i) benefits or supports any mechanical, electrical or plumbing structures, equipment or fixtures (including without limitation chandeliers, lighting fixtures, or fans), any signage, or any ceiling covering or finish, wall covering or finish, or flooring situated in a Residence (ii) but is located or must reasonably be located in the Common Elements above the upper horizontal boundary of such Residence, then such portions of the Common Elements shall be burdened with a non-exclusive easement for the installation, use, maintenance, repair and replacement of structures, equipment or fixtures. Such non-exclusive easement shall be in favor of the Residence so benefited. Unless otherwise provided in this Declaration, it shall be the obligation of the Owner of the benefited Residence to maintain, replace and repair such structures,

equipment and fixtures. In such circumstance, the benefited Owner shall repair all damage to any Common Elements resulting from performance of any such work. Notwithstanding anything to the contrary herein, no concrete slab shall be penetrated or altered in any way without the approval of the Board and no existing chutes, flues, conduits, wires, pipes, chases or other apparatus shall be moved, altered, or their use impaired without the written consent of the Board.

3.17 Intentionally Omitted.

3.18 Subdivision of Residences.

(f) No Subdivision of Residence. Notwithstanding anything to the contrary in this Declaration, the Developer shall have the right, without the vote or consent of the Board of Directors or Residence Owners, to subdivide, combine, or redesignate any Residences owned by the Developer. No other Residences may be divided or subdivided, unless the Owner thereof complies with the requirements of Sections 3.18(b) and 6.2.

(g) Amendment. The amendment to this Declaration must be recorded in the Register's Office of the County signed by the Residence Owner(s) of the Residences to be subdivided, combined, or redesignated and joined in by the Mortgagee holding a Mortgage encumbering the Residence. The amendment must satisfy the following requirements: identify each subdivided, combined, or redesignated Residence with a distinct and separate name or numerical designation; identify the percentage share of each subdivided, combined, or redesignated Residence in the General Common Expenses, General Common Elements and applicable Limited Common Expenses; attach a survey and plot plan depicting the Building, location, boundaries and numbering of each subdivided, combined, or redesignated Residence; and allocate the Voting Interests of each subdivided, combined, or redesignated Residence. No amendment to create additional Residences or to subdivide a Residence, except for an amendment by the Developer, shall be effective without the prior written consent of the Association, which may not be unreasonably withheld.

4. **RESTRAINT UPON SEPARATION AND PARTITION OF COMMON ELEMENTS.** A Residence's undivided share in the Common Elements and Common Surplus is appurtenant to a Residence. The right to use the Common Elements appurtenant to a Residence shall pass with the title to the Residence, whether or not separately described. The appurtenant share in the Common Elements and Common Surplus, and the exclusive right to use all Limited Common Elements appurtenant to a Residence, except as elsewhere herein provided to the contrary, cannot be conveyed or encumbered except together with the Residence. No action for partition or division of the Common Elements, the Condominium Property, or any part thereof shall be permitted. Every person acquiring an interest in the Common Elements or Condominium Property shall be deemed to have waived any right seek partition or division.

5. **OWNERSHIP OF COMMON ELEMENTS AND COMMON SURPLUS AND SHARE OF COMMON EXPENSES; VOTING RIGHTS.**

5.1 Percentage Ownership and Shares. The undivided percentage interest in the Common Elements and General Common Surplus, and the percentage share of the General Common Expenses, appurtenant to each Residence, is as set forth in Exhibit D (identified

as "General Common Share"). Each Residence's percentage share of the Common Expenses and Common Surplus is set forth in Exhibit D (identified as "Common Share").

5.2 Voting. Each Residence's Voting Interest shall be determined as follows: Each Residence shall be entitled to cast one indivisible vote. If a Residence Owner owns more than one Residence, the Voting Member for such Residences shall be entitled to cast the number of votes for each Residence owned.

5.3 "Majority of Voting Interests." Unless otherwise provided in this Declaration, all references to a "Majority of the Voting Interests" of the Residence Owners or a particular category of Residence Owners or such other specified percentage of the Voting Interests of the Residence Owners or a particular category of Residence Owners shall refer to the Voting Interests cast by those Residence Owners present in person or by proxy at a duly called meeting of the Association at which a quorum is present, and not to the number of Residence Owners, the total number of Residences or to the total Voting Interests of all Residence Owners.

6. **AMENDMENTS.** Except as elsewhere provided herein, amendments to Condominium Documents may be effected as follows:

6.1 By the Association. The subject matter of a proposed amendment shall be included in the notice of any meeting at which a proposed amendment is to be considered. A resolution for the adoption of a proposed amendment may be proposed either by a majority of the Board of Directors of the Association or by Residence Owners holding not less than 20% of the Voting Interests (at least 6 votes). Directors and members not present in person or by proxy at the meeting considering the amendment may express their approval in writing, provided that such approval is delivered to the Secretary of the Association at or prior to the meeting. Except as elsewhere herein provided, all amendments must be approved by the affirmative vote of Residence Owners holding not less than 80% of the Voting Interests present in person or by proxy at a duly called meeting of the Association (at least 22 votes). Notwithstanding the foregoing, the Association shall be prohibited from adopting any amendment to this Declaration or the other Condominium Documents or imposing any Rules and Regulations which would eliminate, modify, prejudice, abridge or otherwise adversely affect any rights, benefits, privileges or priorities of the Developer without the prior written consent of the Developer in each instance. The Association shall provide all Residence Owners with a copy of all amendments to Condominium Documents.

6.2 Material Amendments. Unless otherwise provided specifically to the contrary in this Declaration, no amendment shall change the configuration or size of any Residence not owned by Developer in any material fashion or change the percentage by which the Owner of a non-Developer Residence shares the Common Expenses and owns the Common Elements and Common Surplus (any such change or alteration being a "Material Amendment"), unless the record Owner(s) thereof shall join in the execution of the amendment, and such amendment receives affirmative vote of Residence Owners holding not less than sixty-six percent (66%) of the Voting Interests present in person or by proxy at a duly called meeting of the Association. None of the following shall constitute a Material Amendment: the acquisition of property by the Association, material alterations or substantial additions to such property or the Common Elements by the Association, the redecoration or renovation of the Association Property or Common Elements, or the construction or removal of a Common Element wall between Residences

owned by the same Residence Owner pursuant to Section 9.2; or the subdivision, combination, or redesignation of any Residence by the Developer pursuant to Section 3.18.

6.3 Mortgagee's Consent. No amendment may be adopted which would eliminate, modify, prejudice, abridge or otherwise adversely affect any rights, benefits, privileges or priorities granted or reserved to mortgagees of Residences or make any materially adverse change in the sections hereof entitled "Insurance", "Reconstruction or Repair after Casualty", or "Condemnation" unless a majority of the Eligible Mortgagees shall join in the amendment. Except as specifically provided herein, the consent and/or joinder of any lien or mortgage holder on a Residence shall not be required for the adoption of any amendment to this Declaration and, whenever the consent or joinder of a lien or mortgage holder is required, such consent or joinder shall not be unreasonably withheld or delayed. Whenever the consent or approval of an Eligible Mortgagee or other mortgagee is required by the Condominium Documents, or any applicable statute or law to any action of the Association or to any other matter relating to the Condominium, the Association, the Board, or by the Condominium Documents, the Association shall request such consent or approval of such Eligible Mortgagee or other mortgagee by written request. Any Eligible Mortgagee or other mortgagee receiving such request shall be required to consent to or disapprove the matter for which the consent or approval is requested in writing within 60 days after the Eligible Mortgagee or other mortgagee receives such request. The response of the Eligible Mortgagee or other mortgagee must be sent by certified mail, return receipt requested (or equivalent delivery evidencing such request was delivered to and received by the Association) and the response must be received by the Association. If such response is not timely received by the Association, the Eligible Mortgagee or other mortgagee shall be deemed to have consented to and approved the matter for which such approval or consent was requested. Such consent or approval given or deemed to have been given, where required, may be evidenced by an affidavit signed by a majority of the directors, the President or Secretary of the Association, which affidavit, where necessary, may be recorded in the Register's Office for the County. Such affidavit shall be conclusive evidence that the applicable consent or approval was given as to the matters therein contained.

6.4 By The Developer. Notwithstanding anything herein contained to the contrary, during the time the Developer has the right to elect a majority of the Board of Directors of the Association, the Condominium Documents may be amended by the Developer alone, without requiring the consent of any other party, to effect any change whatsoever, except for the following:

(h) an amendment to effect a Material Amendment, which must be approved, if at all, in the manner set forth in Section 6.2 above; or

(i) an amendment which the Act or applicable law requires be approved by a certain percentage of the Voting Interests.

No amendment may be adopted which would eliminate, modify, prejudice, abridge or otherwise adversely affect any rights, benefits, privileges or priorities granted or reserved to the Developer, without the consent of the Developer in each instance.

6.5 Scrivener's Errors, Re-Calculations, and Supplementation. Notwithstanding the foregoing, the following amendments may be made by the Developer alone during the

time the Developer has the right to elect a majority of the Board of Directors of the Association and by the Board of Directors thereafter without the necessity of a vote of the Voting Members: amendments to correct any scrivener's errors or to make other non-material changes, including changes in percentage interest calcualtions on Exhibit D; to supplement Exhibit C, from time to time; to comply with applicable federal, state or local laws; or to bring the Condominium and/or the Condominium Documents into compliance with the applicable rules and regulations of the Federal National Mortgage Association, Department of Housing and Urban Development, and the Veterans Administration.

6.6 Execution and Recording. An amendment, other than amendments made by the Developer alone pursuant to this Declaration, shall be evidenced by a certificate of the Association, executed either by the President or Vice President of the Association or a majority of the members of the Board of Directors which shall include recording data identifying the Declaration and shall be executed with the same formalities required for the executed of a deed. An amendment of the Declaration is effective when the applicable certificate is properly recorded in the Register's Office for the County.

6.7 Contest of Amendment. Any legal proceeding to contest the validity of an amendment must be filed within 1 year of the date the amendment is recorded in the Register's Office for the County.

7. **MAINTENANCE AND REPAIRS.** The responsibility for protection, maintenance, repair and replacement of the Condominium Property, and restrictions on its alteration and improvement shall be as follows:

7.1 Association Maintenance. The Association is responsible for the protection, maintenance, insurance, repair and replacement of all Common Elements and Association Property except for those Limited Common Elements or other portions of the Building which this Declaration requires the Residence Owner to maintain. The costs of maintaining the General Common Elements and the Association Property shall be a General Common Expenses. Except as otherwise provided in this Declaration, the cost of maintaining Limited Common Elements shall be borne by those Residences entitled to the use and benefit of such Limited Common Elements and the costs of which shall be in proportion to each Residences' percentage share of the Limited Common Expenses for such Limited Common Element. In the event any maintenance, repair and replacement of the Common Elements or Association Property arises from or is necessitated by the negligence, neglect or misuse of specific Residence Owners, their Tenants or Guests in the opinion of the Board, the cost and expense of such maintenance, repair and replacement shall be paid solely by such Residence Owners as a Special Assessment. The Association's maintenance responsibilities include, without limitation, the following:

(a) air conditioning condensation drain lines, up to the point where they enter each Residence, unless only one Residence is served by such condensation drain line;

(b) all installations, fixtures and equipment (i) located within one Residence but serving another Residence, or (ii) located outside the Residence and furnishing of utilities or services to more than one Residence or the Common Elements;

(c) any controlled access and intercom systems serving the Residences;

(d) the exterior surface of the entrance door to each Residence;

(e) all exterior Building walls, including painting, waterproofing, and caulking, and the Building roof;

(f) all portions of the Residence contributing to the support of the Building in which it is located, which portions shall include, but not be limited to, all exterior walls of the Building, support columns, shear walls, floor slabs, structural elements and load bearing portions of walls and partitions, excluding interior surfaces. The Association's responsibilities do not include interior wall switches or receptacles, plumbing fixtures, or other electrical, plumbing or mechanical installations located within a Residence and serving only that Residence. All incidental damage caused to a Residence or Limited Common Elements by work performed or ordered to be performed by the Association shall be promptly repaired by and at the expense of the Association, which shall restore the property as nearly as practical to its condition before the damage, and the cost of such repair shall be a Common Expense, except the Association shall not be responsible for the damage to any alteration or addition to the Common Elements made by a Residence Owner or his predecessor in title or for damage to paint or other wall, ceiling or floor covering or finishes, paneling, flooring or carpet which, of necessity, must be cut or removed to gain access to work areas located behind them;

(g) the maintenance, cleaning, repair and replacement of the Garage, including without limitation drives, decks, ramps, parking spaces, striping, sidewalks, curbs, bollards, drains and signage located in the Garage, together with lighting, fire/life safety, mechanical, electrical and plumbing systems and their respective components, nesting gates and operating equipment and controls, access control systems serving the Garage, security and other systems and their components for the Garage;

(h) snow and ice removal from all sidewalks, paths, walkways, driveways, hallways, lobbies, corridors, elevators and other portions of the General Common Elements as may be from time to time intended and designated for such use and for vehicular and pedestrian traffic and all recreational areas on the Common Elements; and

(i) the maintenance of all planters, landscape areas, trees, shrubbery, grass and landscaping, and all parking, pedestrian, recreational and open areas (including the amenities terrace) in the Common Elements.

7.2 Residence Owner Maintenance. Each Residence Owner is responsible, at such Residence Owner's own expense, for all maintenance, repairs, and replacements of the Residence Owner's Residence and those Limited Common Elements which are not to be maintained by the Association pursuant to this Declaration.

(a) Residence Owner Maintenance. The Residence Owner's responsibilities for maintenance include, without limitation, the maintenance, repair and replacement of: (i) the entire Residence, including, without limitation, all maintenance, repair and replacement of screens, windows and window glass and sliding and fixed glass doors (except as otherwise provided in Section 3.13); (ii) all doors (except as otherwise provided in Section 3.13) within or affording access to the Residence; (iii) all drywall, sheetrock or gypsum board, all studs, all

non-load-bearing walls, partitions and room dividers; (iv) all built-in shelves, cabinets, counters, storage areas and closets; (v) all electrical, mechanical and plumbing lines, pipes, fixtures, equipment, switches, wires, valves, drains, conduits, ducts, electric lines, outlets (including connections) and other facilities for the furnishing of utility and other services serving exclusively the Residence; (vi) the circuit breaker panel and all electrical wiring for the Residence from the meter to the electrical panel in the Residence; (vii) appliances, water heaters, smoke alarms and exhaust or vent fans; (viii) all air conditioning, and heating equipment, thermostats, ducts and installations serving the Residence exclusively, except as otherwise provided in Section 3.11; (ix) carpeting and other floor coverings; (x) door and window hardware and locks; (xi) shower pans; (xii) the main water supply shut-off valve for the Residence; (xiii) all furniture, furnishings and personal property contained within the respective Residence; (xiv) other facilities or fixtures which are located or contained entirely within the Residence and serve only the Residence; (xv) all interior surfaces, including without limitation all paint, coatings, coverings, finishes, millwork or other item attached to or suspended from the ceiling, walls or floors; and (xvi) all other maintenance or repair of or replacements involving a Residence as contemplated and authorized under this Declaration.

7.3 Other Residence Owner Responsibilities

(a) Balconies, Patios and Terraces. Where a Limited Common Element consists of a balcony, patio or terrace, the Residence Owner who has the right of exclusive use of the area shall be responsible for the day to day cleaning and care of the following: walls, floor, ceiling, railings, gates, and/or the interior surface of the glass barrier panels bounding said area, if any; the approved pavers, tiles or other hard-surface floor covering of the balconies, patios and terraces; all fixed glass and sliding glass doors providing access to the area; and the wiring, electrical outlet(s) and fixture(s) thereon, if any, and the replacement of light bulbs. The Association reserves the right, but not the obligation, to maintain (other than the day to day cleaning) the approved pavers, tiles or other hard-surface floor covering of the balconies, patios and terraces and charge such costs as Limited Common Expenses to the benefited Residences. The Association shall be responsible for the maintenance, repair and replacement of the Building support columns and concrete slabs, structural elements, as well as the walls, railings, gates, and the exterior surface of the glass barrier panels bounding the balconies, patios and terraces as General Common Expenses. Although the Residence Owner shall be responsible for day to day cleaning and care of such Limited Common Element, all painting and maintenance of the exterior surfaces and structures of the Building and the balconies, patios and terraces shall be the responsibility of the Association and shall be a General Common Expense.

(b) Interior Decorating. Each Residence Owner is responsible for all decorating within its Residence, including interior surfaces, including without limitation all paint, coatings, coverings, finishes, millwork or other item attached to or suspended from the ceiling, walls or floors, window treatments, lamps and other light fixtures, and other furnishings and interior decorating.

(c) Flooring. The Association shall have the right to adopt Rules and Regulations to reduce the transmission of noise created by normal usage to adjoining Residences

and those on the floor above and below a Residence. The Rules may include measures prescribing the floor coverings for the Residences. Initially, the floor surface of all Residences must be covered either with (i) wall-to-wall carpeting with not less than 80 oz. padding or (ii) hard surface flooring with sound absorbent underlayment as hereinafter described. If any hard-surface floor covering (e.g. stained concrete, marble, slate, ceramic tile, wood or parquet) is installed in any Residence, the Residence Owner must also install a sound absorbent underlayment for a combined assembly of a minimum Impact Isolation Classification (IIC) rating of fifty (50) and a minimum Sound Transmission Classification (STC) rating of fifty (50), as determined by ASTM Standards E-90, E-413 and E492 and perimeter sound isolation material, or other acceptable material which shall be of sufficient quality or quantity so as to reduce the transmission of noise created by normal usage to adjoining Residences and those on the floor beneath the Residence, all installed in accordance with the Rules and Regulations as amended from time to time. All such assemblies also shall use acoustical sealant where required. Such flooring must be approved by the Board prior to the installation of same and a material specification sheet and laboratory sound test results must accompany all requests for installation approval. If the installation is made without prior approval, the Board may, in addition to exercising all the other remedies provided in this Declaration, require the Residence Owner to cover all such hard-surface flooring with carpeting, or require the removal of such hard-surface flooring at the expense of the offending Residence Owner.

EACH RESIDENCE OWNER, BY ACCEPTANCE OF A DEED OR OTHER CONVEYANCE OF HIS RESIDENCE, HEREBY ACKNOWLEDGES AND AGREES THAT SOUND AND IMPACT NOISE TRANSMISSION IN A MID-RISE BUILDING SUCH AS THE CONDOMINIUM IS VERY DIFFICULT TO CONTROL, AND THAT NOISES FROM ADJOINING OR NEARBY RESIDENCES AND OR MECHANICAL EQUIPMENT CAN AND WILL BE HEARD IN RESIDENCES. THE DEVELOPER DOES NOT MAKE ANY REPRESENTATION OR WARRANTY AS TO THE LEVEL OF SOUND OR IMPACT NOISE TRANSMISSION BETWEEN AND AMONG RESIDENCES AND THE OTHER PORTIONS OF THE CONDOMINIUM PROPERTY, AND EACH RESIDENCE OWNER HEREBY WAIVES AND EXPRESSLY RELEASES, TO THE EXTENT NOT PROHIBITED BY APPLICABLE LAW AS OF THE DATE OF THIS DECLARATION, ANY SUCH WARRANTY AND CLAIM FOR LOSS OR DAMAGES RESULTING FROM SOUND OR IMPACT NOISE TRANSMISSION.

The structural integrity of balconies, patios and terraces is adversely affected by water intrusion and rusting aggravated by the water retention qualities of indoor-outdoor carpet, river rock and unglazed ceramic tile and its grout. For this reason no indoor-outdoor carpet or river rock may be used on balconies, patios or terraces and all tile and its bedding and grout must be of such materials and so applied as to be waterproof. No tile or other hard surface floor covering shall be installed on any balcony, patios or terrace without the prior written approval of the Board of Directors as to the type and color of the proposed tile or other hard surface floor covering. Any flooring installed on the balconies, patios and terraces of a Residence shall be installed so as to insure proper drainage.

(d) Window Coverings. The covering and appearance of the windows and doors, whether by draperies, shades, reflective film or other items, whether installed within or outside of the Residence, which are visible from the exterior of the Residence, shall be subject to the Rules and Regulations of the Association.

7.4 Maintenance Contracts. If there shall become available to the Association maintenance or service contracts for items which are located within the Residences and otherwise the responsibility of the Residence Owner, such as for the maintenance of water heaters, or appliances, or for maintenance of heating, air-conditioning and ventilation systems, for pest control or for any other services which may be the subject of a maintenance contract, which the Association determines is for the benefit of the Residence Owners, then upon the approval of the Board, the Association may enter into such contractual undertakings. The expenses of such contractual undertakings of the Association shall be a Common Expense, allocated only among the Residence Owners. If, on the other hand, the Board determines by that the program may be undertaken by the Association for the benefit of only those Residence Owners who elect to be included in the program, then the costs of such contractual undertakings shall be borne exclusively by those Residence Owners electing to be included in the program, but the Association may arrange for the collection of the contract costs from the individual Residence Owners electing to be included therein, may execute the contractual undertaking involved upon such terms and conditions as the Association deems proper and require from the Residence Owners electing to be included, such written undertakings as the Association shall deem proper, to evidence said Residence Owners' obligations to the Association for their proportionate share of the costs of such program.

All maintenance, repairs and replacements not covered by the maintenance contracts shall remain the responsibility of the Residence Owner and shall be performed by licensed maintenance company(ies) satisfactory to Association in the Association's sole discretion. If a Residence Owner fails to take advantage of the services or maintenance provided by a maintenance or service contract, the Residence Owner shall not be excused from paying his share of the cost thereof or from performing the required maintenance.

8. **ADDITIONS, ALTERATIONS OR IMPROVEMENTS BY THE ASSOCIATION.** Whenever in the judgment of the Board of Directors, the Common Elements, the Association Property, or any part of either, shall require capital additions, alterations or improvements (as distinguished from repairs, replacements, reconstruction or uninsured losses) costing in excess of Alterations Limit, as defined below, in the aggregate in any calendar year, the Association may proceed with such additions, alterations or improvements only if the making of such additions, alterations or improvements shall have been approved by Residence Owners holding not less than a Majority of the Voting Interests present in person or by proxy at a duly called meeting at which a quorum is attained. The "Alterations Limit" shall be the greater of the sum of $300,000 as adjusted by the CPI, or 40% of the annual budget for the Association. Any such additions, alterations or improvements to such Common Elements, the Association Property, or any part of either, costing in the aggregate less than the Alterations Limit in a calendar year may be made by the Association without approval of the Residence Owners. The cost and expense of any such additions, alterations or improvements to such Common Elements or Association Property shall constitute a part of the Common Expenses and shall be assessed to the Residence Owners as a Common Expense. For purposes of this section, "aggregate in any calendar year" shall include the total debt incurred in that year to perform the above-stated purposes, regardless of whether the repayment of any part of that debt is required to be made beyond that year.

It is the intent of this Article 8 that the Association shall have the authority to pay for the expenses identified in the foregoing paragraph through General Common Assessments, Assessments against those Residences benefited or served by the Limited Common Elements to which such additions, alterations or improvements were made, Special Assessments payable on such terms as conditions as determined by the Board or loans to the Association, the debt service of which shall be assessed to the Owners through Assessments against the applicable Residences entitled to use of (or benefiting from) the particular component of the applicable Common Elements.

9. ADDITIONS, ALTERATIONS OR IMPROVEMENTS BY RESIDENCE OWNER.

9.1 Consent of the Board of Directors. No Residence Owner shall make any addition, alteration or improvement in or to the Common Elements, the Association Property, any or any Limited Common Element without the prior written consent of the Board of Directors. Without limiting the generality of the foregoing, no Residence Owner without having first obtained the prior written consent of the Board of Directors shall:

(a) change, modify or remove, in whole or in part, replace, reroute, or otherwise affect any wall or partition, pipe, duct, wire or conduit, or obstruct any easement herein provided for;

(b) change, modify or otherwise affect in any manner any mechanical, electrical, plumbing, telecommunication, or structural system or element of the Building or any exterior architectural feature or component of the Building;

(c) remove or change the style, pattern, material, texture or exterior color of any door, window, screen, fixture or equipment in the Common Elements or on an exterior of a Residence or Building wall;

(d) cover, from the inside or outside, the glass or other transparent or translucent material in any door or window in a Common Element wall with, or apply or affix thereto, any material or substance which shall render the same opaque or change the exterior color thereof, except interior draperies, curtains, shades or shutters which are lined, backed, covered or painted on the side visible from the exterior with a neutral color or material, any and all of which shall conform to Building standards from time to time promulgated by the Board of Directors;

(e) affix to or over any exterior door or window, or otherwise install on the exterior of any Residence or the Building, any awning or protective or decorative panel, paneling, trim, enclosure, fixture, or appliance;

(f) otherwise change, modify or alter the exterior of any Residence or Building, including the flooring of any balcony, patio or terrace, so that it thereby differs in appearance from any other Residences of the same type; or

(g) screen or otherwise enclose any balcony, patio or terrace.

IN NO EVENT MAY THE LOWEST SURFACE OF THE CEILING SLAB OR THE HIGHEST SURFACE OF A FLOOR SLAB OF ANY RESIDENCE BE CUT OR PENETRATED.

Developer shall not be required to obtain any of the consents referred to in this Article 9 before altering any Residence which it owns.

The Board shall have the obligation to answer, in writing, any written request by a Residence Owner for approval of such an addition, alteration or improvement to the Common Elements, the Association Property, any Residence or any Limited Common Element thereof within 30 days after such request and receipt of all additional information requested, and the failure to do so within the stipulated time shall constitute the Board's consent. The Board may require, at its sole discretion, a structural engineer, architect, or other professional to review the proposed additions, alterations and improvements, with such review to be at the Owner's sole expense. The Board may condition the approval in any manner, including, without limitation, those satisfaction of the requirements described in Section 9.4.

The proposed additions, alterations and improvements by the Residence Owner shall be made in compliance with all laws, rules, ordinances and regulations of all governmental authorities having jurisdiction. Once approved by the Board of Directors, such approval may not be revoked so long as (i) the conditions imposed by the Association are satisfied and (ii) such proposed additions, alterations, and/or improvements are commenced within one year of approval. A Residence Owner making or causing to be made any such additions, alterations or improvements shall be deemed to have agreed, for such Owner, and its heirs, personal representatives, successors and assigns, as appropriate, to hold the Association, the Developer and all other Residence Owners harmless from and to indemnify them for any costs, claims, damages, expenses, or liabilities to the Condominium Property, Association Property and/or other Residences and expenses arising from the additions, alterations and improvements, and shall be solely responsible for the operation, maintenance, repair, insurance and replacement thereof from and after that date of installation or construction thereof as may be required by the Association. The Association's rights to review and approve of plans and other submissions under this Declaration are intended solely for the benefit of the Association.

Neither the Developer, the Association nor any of their respective officers, directors, employees, agents, contractors, consultants or attorneys shall be liable to any Residence Owner or any other person by reason of a mistake in judgment, failure to point out or correct deficiencies in any plans or other submissions, negligence, or any other misfeasance, malfeasance or non-feasance arising out of or in connection with the approval or disapproval of any plans or submissions. Anyone submitting plans hereunder, by the submission of same, and any Residence Owner, by acquiring title to same, agrees not to seek damages from the Developer or the Association arising out of the Association's review of any plans hereunder. Without limiting the generality of the foregoing, the Association shall not be responsible for reviewing, nor shall its review of any plans be deemed approval of, any plans from the standpoint of structural safety, soundness, workmanship, materials, usefulness, conformity with building or other codes or industry standards, or compliance with governmental requirements.

Notwithstanding anything to the contrary in this Declaration, none of the following shall require the prior approval of the Association: painting of the interior of any Residence or replacement of the carpet in a Residence (so long as it complies with the requirements of Section 7.3(c) and any Rules applicable to flooring in a Residence).

9.2 Combining or Separating Residences.

(a) Residences. A Residence Owner who owns two or more adjacent Residences separated by a Common Element wall may, at his own expense, combine the Residences to form one dwelling by removing all or a part of that wall, but only if he first complies with the requirements of this Article 9 and obtains the written approval of the alteration from the Board of Directors and the approval of all Eligible Mortgagees holding mortgages on the Residences. A Residence Owner who thus combines two Residences may at any time restore the Common Element wall in its original location and shall be required to do so before conveying one but not both of the Residences or before conveying the Residences to different parties.

(b) Board Approval. Anything herein to the contrary notwithstanding, the Board of Directors' approval of the construction or removal of a divider wall or Common Element wall(s) separating two or more Residences owned by the same Residence Owner shall not be withheld unless the Residence Owner fails to demonstrate to the Board of Directors' reasonable satisfaction (i) that the party selected to perform the work is capable of performing it satisfactorily, and (ii) that the proposed alteration would not in any material way (A) interfere with any other Residence Owner's use and enjoyment of his Residence, (B) impair the Building's structural soundness, (C) impair utility services to any Residence or the Building, or (D) violate any applicable law or ordinance.

(c) No Affect on Voting or Percentage Ownership. The construction or removal of a divider wall or Common Element wall separating two Residences shall not affect the Voting Interests and percentage ownership of the Common Elements appurtenant to each Residence and other rights and obligations hereunder, and each Residence remains as a separate legal Residence.

9.3 Conditional Alteration of Common Elements, Association Property. In the event that any Residence Owner proposes to make any addition, alteration or improvement, which would entail or require (a) any penetration of the Common Element roof or perimeter walls bounding a Residence, (b) any protrusion into, addition to, alteration of or improvement to the Common Elements (including the Limited Common Elements) or Association Property, or (c) any use of the Common Elements or Association Property other than as contemplated by this Declaration (collectively, "Conditional Use"), then any such Conditional Use shall be subject to approval by the Association, which approval shall not be unreasonably withheld if such Conditional Use is necessary to comply with a governmental requirement which cannot be accommodated within the boundaries of the Residence. It is contemplated that the Association and Residence Owners will make reasonable accommodations to permit Residence Owners to create, close and or relocate entrances to their respective Residences or Spaces in the Common Element wall of the Building. Each Residence Owner seeking a Conditional Use shall comply with all of the following requirements:

(a) Such Conditional Use is subject to the Board's prior written consent.

(b) The Board may require the Residence Owner requesting such Conditional Use to deliver and maintain during all times that such Conditional Use continues a bond or security deposit for the demolition and removal of all such uses, additions, alterations or improvements in connection with its Conditional Use and the restoration of the Common Elements or the Association Property to its condition

prior to such use, addition, alteration or improvement in connection with the Residence Owner's Conditional Use.

(c) The Board may require the Residence Owner to pay an annual fee to the Association for Conditional Use based on the average rental of comparable space in the surrounding area and the square footage of the Common Elements or the Association Property used in connection with such Conditional Use.

(d) Each Residence Owner, its successors and assigns shall be solely responsible for the operation, maintenance, repair, replacement and insurance of all such uses, additions, alterations or improvements to the Common Elements, Association Property and its Residence in connection with such Conditional Use from and after the date of installation or construction thereof. Neither the Developer nor the Association shall have any liability or responsibility for any damage to the Common Elements, Association Property or Residences caused by or related to such Conditional Use.

9.4 Restrictions on Contractors, Workers. The Board of Directors of the Association shall have the right to adopt restrictions and conditions regulating the terms on which construction, repairs, maintenance and replacement within the Condominium Property can be performed, including without limitation, the review and approval of plans, design, structural integrity, and aesthetic appeal relative to the exterior of Condominium Property (in the context of any requested physical change to such exterior), construction details, lien protection, Association oversight, contractor's access, deliveries, and storage of materials and hours of construction and other matters relating to such work. The Association shall have the right to approve the contractor performing the work, to require that the work be performed only during certain specified hours or only on certain days so as to minimize the disruption and inconvenience to the other Residence Owners, and to require that the contractor fulfill such bonding and insurance requirements as the Board may reasonably require. Any contractor, worker or other person who does not comply with the Association's regulations and requirements regarding construction in and about the Condominium Property shall be denied access to the Condominium Property and shall not be permitted to perform further work at the Condominium Property. The Residence Owner shall further be responsible for any damage done to the Condominium Property by any contractor, worker or other person performing work in the Residence and such damage shall be the subject of a Special Assessment against the Residence Owner by the Association.

10. PROVISIONS PERTAINING TO THE DEVELOPER.

10.1 Construction, Development, Sales. In addition to all other rights granted or reserved to the Developer in the Condominium Documents, the Developer shall have the right to conduct on the Condominium Property, all operations necessary, in its sole discretion, to complete the construction and development of the improvements within the Condominium Property, to market, sell and lease the Residences and to promote the Condominium. Regardless of any restriction or regulation, the Developer or its agents may enter upon the Condominium Property to operate and park any such vehicles and equipment as shall be necessary in the sole discretion of the Developer or its agents for such purposes. The Developer shall have the right to (i) use any Residence or other portion of the Condominium Property as a model Residence, or for offices for sales, leasing, resales, management, administration, business, construction or other purposes in

connection with the Developer's program to develop, sell or lease Residences, and (ii) place signs, banners, balloons, flags and other promotional devices on the Common Elements designating the Developer's models or offices and advertising Residences owned by the Developer for sale or lease. Such promotional devices may be placed in such locations and shall be of such size and character as the Developer may determine.

10.2 Dissolution or Merger of Developer. In the event of the Developer's merger or consolidation into any other entity which survives the Developer, all rights of the Developer under this Declaration or any other Condominium Document shall pass to and may be exercised by its successor or survivor.

10.3 Assignability of the Developer's Status. The rights, privileges, exemptions and immunities of the Developer under the Condominium Documents are freely assignable, in whole or in part. The Developer shall have the right to appoint and designate a successor by a written instrument identifying and designating such assignee executed in recordable form and, upon the recording of such instrument in the Register's Office for the County, the assignee shall succeed to those rights, privileges, exemptions and immunities assigned by the Developer under this Declaration.

10.4 Changes in Developer-Owned Residences and Common Elements by Developer. Without limiting the generality of the provisions of Section 9.5 above, and notwithstanding anything to the contrary in this Declaration, the Developer shall have the right, without the vote or consent of the Board of Directors or Residence Owners, to (i) expand, alter, add to, relocate, modify, reduce or substitute any recreational facilities (provided that such expansion, alteration, addition, relocation, modification, reduction or substitution does not materially adversely affect the market value or the current or ordinary use of Residences owned by Residence Owners); (ii) make alterations, additions or improvements in, to and upon Residences owned by the Developer and any Limited Common Elements appurtenant thereto, whether structural or non-structural, interior or exterior, ordinary or extraordinary; (iii) change the layout or number of rooms in any Developer-owned Residences; (iv) change the size of Developer-owned Residences by combining separate Developer-owned Residences into a single space (although being kept as two separate legal Residences), (v) subdivide, combine, or redesignate any Developer-owned Residences by changing the location of the boundaries between Developer-owned Residences and creating additional legal Residences; or (vi) reapportion among the Developer-owned Residences affected by such change in size pursuant to the preceding clause, their appurtenant interests in the Common Elements and share of the Common Surplus and Common Expenses; provided, however, that except for the affected Developer-owned Residences, neither the percentage interest in the Common Elements, nor the share of the Common Surplus and Common Expenses of any Residences, nor the boundaries of the non-Developer owned Residences shall be changed by reason thereof unless the Owners of such Residences shall consent thereto. Developer shall comply with all laws, ordinances and regulations of all governmental authorities having jurisdiction in making any of the foregoing changes. In making any such alterations, additions and improvements, the Developer may expand, alter, add to, relocate, modify, reduce or eliminate Common Elements adjacent to or near such Residences, incorporate portions of the Common Elements into adjacent Residences and incorporate Residences into adjacent Common Elements, provided that such expansion, alteration, addition, relocation, modification, reduction or elimination does not materially adversely affect the market value or the current or ordinary use of Residences owned by Residence Owners other than the Developer or discriminate against a Residence Owner.

Any amendments to this Declaration required by changes of the Developer made pursuant to this Article 10, shall be effected by the Developer alone pursuant to Section 6.4, without the vote or consent of the Board of Directors or Residence Owners (or their mortgagees) required. Without limiting the generality of Section 6.4 hereof, the provisions of this Section may not be added to, amended or deleted without the prior written consent of the Developer.

10.5 Reservation to Grant Additional Easements. During the time the Developer controls the Association, the Developer reserves the right to grant such additional easements, and other instruments and restrictions as are required pursuant to applicable law or governmental authority or as Developer deems in its sole discretion to be reasonable, helpful or necessary in connection with the construction, sales, leasing, development, operation and management of any portion of the Condominium Property. Each Owner, by acceptance of a deed to a Residence and each Mortgagee, by acceptance of a lien upon any portion of the Condominium Property, hereby authorize the Developer to execute, on their behalf and without further authorization, such grants of easement or other instruments as may from time to time be necessary to grant easements over and upon the Condominium Property, or any portion thereof, in accordance with the provisions of this Declaration.

10.6 Budget. During the time the Developer controls the Association, the Developer reserves the right to modify or amend the budget of the Association. During this time, the budget of the Association is not guaranteed and may be changed in the sole discretion of the Developer.

11. OPERATION OF THE CONDOMINIUM BY THE ASSOCIATION; POWERS AND DUTIES.

11.1 Power and Duties. The Association shall be the entity responsible for the operation of the Condominium and the Association Property. The powers and duties of the Association shall include those set forth in the Bylaws and Charter. In addition, the Association shall have all the powers and duties set forth in the Act or other laws, as well as all powers and duties granted to or imposed upon it by this Declaration, including, without limitation:

(a) The irrevocable right to have access to each Residence from time to time during reasonable hours to administer, maintain, repair and replace the Common Elements and Association Property.

(b) To manage, control, operate, regulate, administer, insure maintain, repair, replace, reconstruct, add to and improve the Common Elements, Association Property, other property acquired or leased by the Association and any property owned by another, for which the Association, by Declaration, law rule, regulation, or contract has a right or duty to provide such services.

(c) To maintain accounting records according to accounting practices normally used by similar associations or as required by the Act.

(d) To make and collect Assessments and other charges against the Residences and their Owners (whether or not such sums are due and payable to the Association), and to use the proceeds thereof in the exercise of its powers and duties.

(e) To purchase insurance for the Condominium Property and Association Property and insurance for the protection of the Association, its officers, directors and Residence Owners.

(f) To adopt and amend, upon a majority vote of the Board, reasonable Rules and Regulations covering the details of the operation, use, maintenance, and conservation of the Common Elements and Association Property or relating to the health, comfort, safety and welfare of the Residence Owners and to flooring, noise transmission, and clothes dryers and other appliances.

(g) To enforce by legal means the provisions of the Act, the Declaration, this Charter, the Bylaws, and the rules and regulations for the use of the Condominium Property and Association Property.

(h) To contract for the management and maintenance of the Condominium Property and to authorize a management agent (which may be affiliated with the Developer) to assist the Association in carrying out its powers and duties by performing such functions as the submission of proposals, collection of Assessments, preparation of records, enforcement of rules and operation, maintenance, improvement, repair and replacement of the Common Elements with such funds as shall be made available by the Association for such purposes. The Association and its directors and officers shall, however, retain at all times the powers and duties granted by the Condominium Documents and the Act, including, but not limited to, the making of Assessments, promulgation of rules and execution of contracts on behalf of the Association.

(i) To employ personnel to perform the services required for the proper operation of the Condominium and the Association Property.

(j) To borrow money for any purpose, subject to any limitation in this Declaration, to execute promissory notes and other evidences of indebtedness and to give as security therefor mortgages and security interests in the Common Elements, Association Property or other assets of the Association, if any, provided that in the event the aggregate amount of principal indebtedness incurred by the Association in any calendar year exceeds the greater of $300,000, as adjusted by the CPI, or 40% of the Association's budget for the previous year and the Association encumbers the Common Elements, Association Property or other assets of the Association then such actions must be approved by Residence Owners holding a majority of the Voting Interests present in person or by proxy at a duly called meeting of the Association at which a quorum is attained. In such event, each Residence Owner may relieve his or her Residence of the lien encumbering his interest in the Common Elements by payment of the proportionate amount of the indebtedness attributable to his or her Residence. Upon the payment, the secured party shall release the lien of record encumbering such Residence's undivided interest in the Common Elements.

(k) To grant easements under, through and over the Condominium Property as may be required from time to time for utilities, telecommunications and security systems, and other services and systems and for drainage in favor of the Association and/or entities providing such utilities, telecommunications and security systems, and other services and systems and drainage in order to serve

the Condominium Property and/or the members of the Association. To grant such easements, and other instruments and restrictions as are required pursuant to applicable law or governmental authority or as the Board deems in its sole discretion to be reasonable, helpful or necessary in connection with the maintenance, repair, replacement, operation, administration, or management of any portion of the Condominium Property.

(l) To execute all documents or consents, on behalf of all Residence Owners (and their mortgagees), required by all governmental and/or quasi-governmental agencies in connection with land use and development matters (including, without limitation, plats, waivers of plat, unities of title, covenants in lieu thereof, etc.), and in that regard, each Owner, by acceptance of the deed to such Owner's Residence, appoints and designates the Board of Directors of the Association as such Owner's agent and attorney-in-fact to execute, any and all such documents or consents.

(m) The power to buy, accept, own, operate, lease, sell, trade and mortgage both real and personal property without the consent of Residence Owners, including without limitation, the authority to obtain title to Residences through foreclosure of its lien or deed in lieu of foreclosure. The expenses of ownership (including the expense of making and carrying any mortgage related to such ownership), rental, membership fees, operation, replacements and other expenses and undertakings in connection therewith shall be Common Expenses.

(n) All of the powers which a corporation not for profit in the State of Tennessee may exercise pursuant to by the Condominium Documents, the Tennessee Nonprofit Corporations Act, Sections 48-51-101 et seq., Tennessee Code Annotated, the Tennessee For-Profit Business Corporations Act, Section 48-11-101 et seq, Tennessee Code Annotated, and the Act, in all cases except as expressly limited or restricted in the Act.

11.2 Limitation of Liability of Association. Notwithstanding the duty of the Association to maintain and repair portions of the Condominium Property, the Association shall not be liable to Residence Owners for costs, claims, damages, expenses, or liabilities (other than for the cost of maintenance and repair) caused by any latent condition of the Condominium Property. Further, the Association shall not be liable for any such injury or damage caused by defects in design or workmanship or any other reason connected with any repairs, replacement, additions, alterations, improvements or other activities done by or on behalf of any Residence Owner(s) regardless of whether or not same shall have been approved by the Association pursuant to Article 9 hereof. Further, the Association shall not be liable to any Residence Owner, Tenant or other person or entity for any property damage, personal injury, death or other liability as a result of the Association's failure or inability to access a Residence in accordance with Section 11.1(a) above or on the grounds that the Association did not obtain or maintain insurance (or carried insurance with any particular deductible amount) for any particular matter where: (i) such insurance is not required hereby; or (ii) the Association could not obtain such insurance at commercially reasonable costs or upon reasonable terms.

11.3 Restraint Upon Assignment of Shares in Assets. A Residence Owner's interest in the funds and assets of the Association cannot be assigned, hypothecated or transferred in any manner except as an appurtenance to its Residence.

11.4 Approval or Disapproval of Matters. Whenever the decision of a Residence Owner is required upon any matter, whether or not the subject of an Association meeting, that decision shall be expressed by the same person who would cast the vote for that Residence at an Association meeting, unless the joinder of the record Owners is specifically required by this Declaration or by law.

11.5 Acts of the Association. Unless the approval or action of Residence Owners, and/or a certain specific percentage of the Board of Directors of the Association, is specifically required in the Condominium Documents or applicable law, all approvals (or actions required or permitted to be given or taken by the Association) shall be given or taken by the Board of Directors, without the consent of Residence Owners, and the Board may so approve or authorize the action through the proper officers of the Association without a specific resolution. An approval or action of the Association may be conditioned in any manner the Association deems appropriate or the Association may refuse to take or give such action or approval without the necessity of establishing the reasonableness of such conditions or refusal.

11.6 Effect on Developer. If the Developer holds a Residence in the ordinary course of business, none of the following actions may be taken without the prior written approval of the Developer:

(a) For a period of one (1) year after completion of construction, assessment of the Developer as a Residence Owner for capital additions, alterations or improvements (as distinguished from repairs, replacements, reconstruction or uninsured losses);

(b) Any action by the Association that would be detrimental to the sales or leasing of Residences by the Developer; provided, however, that an increase in Assessments for Common Expenses without discrimination against the Developer shall not be deemed to be detrimental to the sales of Residences.

12. **DETERMINATION OF COMMON EXPENSES AND FIXING ASSESSMENTS THEREFOR.** The Board of Directors shall from time to time, and at least annually, prepare and adopt a budget for the Condominium, determine the amount of Assessments payable by each Residence Owner to meet the General Common Expenses and the applicable Limited Common Expenses and allocate and assess such expenses among the Residence Owners in accordance with the provisions of this Declaration and the Bylaws. The Board of Directors shall advise all Residence Owners promptly in writing of the amount of the Assessments payable by each of them as determined by the Board of Directors at least 30 days in advance of the first payment date and shall furnish copies of the budgets on which such Assessments are based to all Residence Owners and, if and as required and upon written notice of such requirement to the Association, to their respective Eligible Mortgagees. Incidental income to the Association, if any, may be used to pay regular or extraordinary Association expenses and liabilities, to fund reserve accounts, or otherwise as the Board shall determine from time to time and need not be restricted or accumulated. Any budget adopted shall be subject to change, upon the approval of such change by the Board to cover actual expenses at any time. Any such change shall be adopted consistent with the provisions of this Declaration and the Bylaws. In the event that the Board shall not approve an estimated annual budget or shall fail to determine new General Common Assessments for any period, or shall be delayed in doing so, each Residence Owner shall continue to pay each month the amount of the Owner's respective General Common Assessments as last determined.

Unless otherwise determined and directed by the Board of Directors, General Common Assessments shall be payable on the first day of each month during the given budget period, in equal installments over such budget period.

The General Common Expenses shall include the expenses of and reserves for the operation, maintenance, repair and replacement of the General Common Elements and Association Property, costs of carrying out the powers and duties of the Association and any other expenses designated as Common Expenses by the Act, the Condominium Documents or by the Association.

13. COLLECTION OF ASSESSMENTS.

13.1 Liability for Assessments. A Residence Owner, regardless of how title is acquired, including a purchaser at a judicial sale, shall be liable for all Assessments coming due while it is the Residence Owner. The grantee shall be jointly and severally liable with the grantor for all unpaid Assessments against the grantor for its share of the Common Expenses or otherwise up to the time of the conveyance, without prejudice to any right the grantee may have to recover from the grantor the amounts paid by the grantee. The liability for Assessments cannot be avoided by waiver of the use or enjoyment of any Common Elements or by the abandonment of the Residence against which the Assessments are made or otherwise.

13.2 Special Assessment. In addition to Assessments levied by the Association to meet the Common Expenses of the Condominium, the Board may levy Special Assessments payable by Residence Owners in lump sums or installments, in the discretion of the Board. Except in the event of an emergency (i.e., a condition that is immediately threatening to the safety of persons or property), should the amount of the Special Assessments for capital additions, alterations or improvements (as distinguished from repairs, replacements, reconstruction or uninsured losses) to the General Common Elements or the Association Property in the aggregate in any year exceed the Alterations Limit, the Board must obtain approval of Residence Owners holding a majority of the Voting Interests represented at a meeting of the Association at which a quorum is attained. Any Special Assessment which exceeds the Alterations Limit for additions, alterations or improvements (as distinguished from repairs, replacements, reconstruction or uninsured losses) to Limited Common Elements and serves less than all of the Residences must be approved by a majority of the Voting Interests of those Residences subject to the Special Assessment present in person or by proxy at a meeting at which not less than 40% of those Residences subject to the Special Assessment are represented. The Alterations Limit on any Special Assessments for General Common Elements shall be computed separately from the Alterations Limit on any Special Assessments for Limited Common Elements.

13.3 Default in Payment of Assessments for Common Expenses. Assessments and installments thereof not paid within 10 days from the date when they are due shall bear interest at 10% per annum or the highest rate allowed by applicable law, whichever is less, from the date due until paid and shall be subject to an administrative late fee in an amount not to exceed the greater of $25.00 or 5% of each delinquent installment. The Association has a lien on each Condominium Parcel for any unpaid Assessments on such Parcel, interest thereon and reasonable attorneys' fees and costs incurred by the Association incident to the collection of the Assessments or enforcement of the lien. Except as set forth below or prohibited by law, the lien is effective from, and shall relate back to, the date of the recording of this Declaration. However, as to first mortgages of

record, the lien is effective from and after recording of a claim of lien. The lien shall be evidenced by the a claim of lien recorded in the Register's Office for the County, stating the description of the Condominium Parcel, the name of the record Owner, the amount due and the due dates. The claim of lien shall not be released until all sums secured by it (or such other amount as to which the Association shall agree by way of settlement) have been fully paid or until it is barred by law. The claim of lien shall secure (whether or not stated therein) all unpaid Assessments, interest thereon and costs and attorneys' fees which are due and which may accrue subsequent to the recording of the claim of lien and prior to the entry of a final judgment of foreclosure thereof. A claim of lien shall be signed and acknowledged by an officer or agent of the Association. Upon payment, the person making the payment is entitled to a satisfaction of the lien in recordable form. The Association may bring an action in its name to foreclose a lien for unpaid Assessments in the manner a mortgage of real property is foreclosed and may also bring an action at law to recover a money judgment for the unpaid Assessments without waiving any claim of lien. The Association is entitled to recover its reasonable attorneys' fees incurred for collection of the unpaid Assessments, including without limitation, pre-suit collection efforts, lien foreclosure action or an action to recover a money judgment for unpaid Assessments and any appellate or bankruptcy proceedings.

As an additional right and remedy of the Association, upon a default in the payment of Assessments and after 30 days' prior written notice to the applicable Residence Owner and the recording of a claim of lien, the Association may declare the Assessment installments for the 12 months following the date the claim of lien is filed to be accelerated and immediately due and payable. In the event that the amount of such installments changes, the amount of the accelerated installments set forth in the claim of lien shall be deemed to increase or decrease as of the effective date of such increase or decrease.

13.4 Notice of Intention to Foreclose Lien. No foreclosure shall be completed unless the Association gives written notice to the Residence Owner of its intention to foreclose its lien to collect the unpaid Assessments in accordance with the requirements of Tennessee Code Annotated §35-5-101 et seq. (as such statute may hereinafter be amended). Notice of a foreclosure of the Association's lien shall be given to the Residence Owner and to all lien holders of record as provided in Tennessee Code Annotated §66-27-415(a) (as such statute may hereinafter be amended).

13.5 Appointment of Receiver to Collect Rental. If the Residence Owner remains in possession of the Residence during the pendency of a foreclosure proceeding or after a foreclosure judgment has been entered, the court in its discretion may require the Residence Owner to pay a reasonable rental for the Residence. If the Residence is occupied, rented or leased during the pendency of the foreclosure action, the Association is entitled to the appointment of a receiver to collect the rent. The expenses of such receiver shall be paid by the party which does not prevail in the foreclosure action.

13.6 Institutional First Mortgagee. An Institutional First Mortgagee who acquires title to a Residence by foreclosure or by deed in lieu of foreclosure shall not be liable for the unpaid Assessments (or installments thereof) that became due prior to the Institutional First Mortgagee's receipt of the deed. An Institutional First Mortgagee acquiring title to a Residence as a result of foreclosure or deed in lieu thereof may not, during the period of its ownership of such Residence, whether or not such Residence is unoccupied, be excused from the payment of some or all of the Common Expenses coming due during

the period of such ownership. Notwithstanding anything to the contrary herein, upon a foreclosure action initiated by an Institutional First Mortgagee or the Association, the Association shall be entitled to a priority in the proceeds from the foreclosure sale to satisfy the Association's lien for up to 6 months of unpaid Assessments as provided in and subject to limitations of Tennessee Code Annotated §66-27-415(b), and provided that (i) requirements of notice are complied with as provided in Tennessee Code Annotated §66-27-415(d) and (ii) the Association's lien is extinguished unless proceedings to enforce the lien are instituted within 6 years as provided in Tennessee Code Annotated §66-27-415(e).

13.7 Certificate of Unpaid Assessments. Within seven (7) days after written request by a Residence Owner or mortgagee of a Residence, the Association shall provide a certificate stating all Assessments and other moneys owed to the Association by the Residence Owner with respect to its Residence. Any person other than the Residence Owner who relies upon such certificate shall be protected thereby.

13.8 Installments. Regular Assessments shall be collected monthly or quarterly, in advance, at the option of the Association. Initially, Assessments will be collected monthly.

13.9 Application of Payments. Any payments received by the Association from a delinquent Residence Owner shall be applied first to any interest accrued on the delinquent installment(s), then to any administrative late fees, then to any costs and reasonable attorneys' fees incurred in collection, then to the delinquent Assessments, and then to any accelerated Assessments. The foregoing shall be applicable notwithstanding any restrictive endorsement, designation or instruction placed on or accompanying a payment.

13.10 Association Working Capital Fund. The Developer shall establish in the name of the Association a fund ("Association Working Capital Fund") for the purpose of having funds available for initial and non-recurring items, capital expenses, permit fees, licenses, utility deposits, advance premiums for insurance policies and coverages and other expenses for operation of the Association pursuant to this Declaration. Each time the Developer conveys a Residence to a purchaser, the Developer shall collect from the purchaser of the Residence an amount equal to 2 months of the General Common Assessments ("Working Capital Contribution"). Each Residence's Working Capital Contribution shall be collected at the time of closing of the sale of the Residence and transferred to the Association within 10 days thereafter. A Residence's Working Capital Contribution shall not be considered as advance payment of General Common Assessments. Notwithstanding the foregoing, the Developer shall have the right to use the Association Working Capital Fund to pay for Common Expenses prior to the time the Developer relinquishes control of the Association to Residence Owners other than the Developer unless prohibited by law. The Developer shall indemnify the Association for the amount of the Residences' Working Capital Contributions which the Developer is obligated to collect and transfer to the Association hereunder. Thereafter, each time a Residence is conveyed to a purchaser, the Association shall collect from the purchaser of the Residence an amount equal to 1 month of the Working Capital Contribution. Each Residence's Working Capital Contribution shall be collected at the time of closing of the sale of the Residence and transferred to the Association within 10 days thereafter. A Residence's Working Capital Contribution shall not be considered as advance payment of General Common Assessments and/or Residential Assessments.

14. **INSURANCE.** In order to adequately protect the Residence Owners, the Association, Common Elements and Association Property, insurance shall be carried and kept in force at all times in accordance with the following provisions:

14.1 Purchase, Custody and Payment of Association's Policies.

(a) Purchase. All insurance policies purchased by the Association shall be issued by insurance companies authorized to do business in Tennessee with an A.M. Best rating of A-, financial size VIII or greater, or such other rating as may be reasonably approved by the Board of Directors, or by reputable surplus lines carriers with a similar rating offering policies for property in Tennessee.

(b) Named Insured. The named insured on all insurance policies purchased by the Association shall be the Association, individually, and as agent for Owners of Residences covered by the policy, without naming them, and as agent for their mortgagees, without naming them. The Residence Owners and their mortgagees shall be deemed additional insureds.

(c) Custody of Policies and Payment of Proceeds. All policies and endorsements thereto shall be held by the Association, and all policies shall provide that payments for losses made by the insurer shall be paid to the Association.

(d) Copies to Mortgagees. One copy of each insurance policy, or a certificate evidencing such policy, and all endorsements thereto, shall be furnished by the Association upon request to any mortgagee who holds a mortgage encumbering a Residence covered by the policy. Copies or certificates shall be furnished not less than 30 days prior to the beginning of the term of the policy, or not less than 30 days prior to the expiration of each preceding policy that is being renewed or replaced, as appropriate.

(e) Personal Property and Liability. Except as specifically provided herein, the Association shall not be responsible to Residence Owners to obtain insurance coverage upon the property lying within the boundaries of any Residence, including, but not limited to, their personal property, and for their personal liability, living or occupancy expenses, loss of use, loss of rents, business interruption or for any other risks not otherwise insured in accordance herewith.

14.2 Coverage. The Association shall use commercially reasonable efforts to maintain insurance covering the following:

(a) Casualty. Insurance on the Condominium Property, including the Residences, Common Elements, and Limited Common Elements, all items under the terms of this Declaration for which the association is responsible for the maintenance thereof, and all items for which the Association is required under applicable provisions of the Act to insure, against loss or damage by fire and against loss or damage by risks now or hereafter embraced by a "Special Form" property insurance policy, subject to commercially reasonable exclusions and in an amount sufficient to prevent the insured from being a co-insurer within the terms of the applicable policies, but in any event in an amount not less than one hundred percent (100%) of the full replacement value of the Building which shall include all Reidences and fixtures initially installed by Developer, but shall not

include any improvements or additions (including wall coverings and fixtures) made by or on behalf of any Owner other than those made by Developer and shall exclude furnishings and other personal property within a Residencet. The "full replacement value" shall be determined from time to time by the Board of Directors, which determination may be based upon appropriate insurance appraisals. The cost of all such appraisals shall be deemed a Common Expense. Such policies may contain reasonable deductible provisions as determined by the Board of Directors of the Association. Such coverage shall afford protection against loss or damage by fire and other hazards covered by a standard broad form or special form policy, and such other risks as, from time to time, are customarily covered with respect to buildings and improvements similar to the Insured Property in construction, location and use, including, but not limited to, vandalism and malicious mischief and subsidence or earth movement.

(b) Liability. Commercial general liability and automobile liability insurance covering loss or damage resulting from accidents or occurrences on or about or in connection with the Insured Property or adjoining driveways and walkways, or any work, matters or things related to the Insured Property, with such coverage as shall be required by the Board of Directors of the Association, but with combined single limit liability of not less than $2,000,000 per occurrence (or such higher limits as may be reasonably required by the Board from time to time) for each accident or occurrence, and with a cross liability endorsement to cover liabilities of the Residence Owners as a group to any Residence Owner, and vice versa. The Association may also obtain and maintain liability insurance for its directors, officers and employees.

(c) Worker's Compensation and other mandatory insurance to meet the requirements of law of the State of Tennessee.

(d) Flood Insurance, if required, covering loss or damage to the Common Elements and Association Property to flood if any of the Insured Property is located in Flood Zone A or V as defined by the Federal Emergency Management Agency (FEMA). The Association may obtain such insurance through any available governmental programs providing for such coverage.

(e) Fidelity Insurance or bonding covering all persons who control or disburse Association funds, which shall include, without limitation, those individuals authorized to sign Association checks and the president, vice president(s), secretary and treasurer of the Association. Such fidelity insurance shall be in an amount not less than the greater of (i) the total amount of the reserves plus 3 times the total monthly Assessments, (ii) the maximum amount of the funds that will be in the custody of the Association or its manager at any one time, or (iii) such higher amount as may be determined by the Board.

(f) Directors and Officers Liability Insurance. The Association shall obtain and maintain directors and officers liability insurance in an amount of not less than $1,000,000 (or such higher limits as may be reasonably required by the Board from time to time), utilizing the broad form of policy coverage for all directors and officers and, if reasonably available, committee members of the Association.

(g) Association Property. Appropriate additional policy provisions, policies or endorsements extending the applicable portions of the coverage described above to all Association Property, where such coverage is available.

(h) Optional Coverage. Such other insurance as the Board of Directors of the Association shall determine from time to time to be desirable.

When appropriate and obtainable, each of the foregoing policies shall waive the insurer's right to: (i) subrogation against the Association and against the Residence Owners individually and as a group, (ii) pay only a fraction of any loss in the event of coinsurance or if other insurance carriers have issued coverage upon the same risk, and (iii) avoid liability for a loss that is caused by an act of the Board of Directors of the Association, a member of the Board of Directors of the Association, one or more Residence Owners or as a result of contractual undertakings. Additionally, each policy shall provide that the insurance provided shall not be prejudiced by any act or omission of individual Residence Owners that are not under the control of the Association, and that the policy shall be primary, even if a Residence Owner has other insurance that covers the same loss.

Every casualty insurance policy obtained by the Association, when deemed appropriate by the Board, shall have the following endorsements: (i) an agreed value or agreed amount endorsement waiving any co-insurance penalty, (ii) inflation guard, (iii) an ordinance or law coverage endorsement covering increased costs resulting from changes in laws or codes, (iv) costs of demolition and removal of the damaged structure, and (v) equipment breakdown.

14.3 Additional Provisions. All policies of insurance shall provide that such policies may not be canceled or substantially modified without at least 30 days' prior written notice to all of the named insureds and all mortgagees of Residences.

14.4 Annual Review and Allocation of Costs Among Residences. The Board of Directors shall, at least once every year, conduct an insurance review to determine if the policy or policies in force are adequate to meet the needs of the Association and to satisfy the minimum requirements of this Article. Prior to obtaining any policy of casualty insurance or any renewal thereof, the Board of Directors shall obtain an appraisal or evaluation from the Association's insurance agent, insurance underwriter or other reputable appraiser or consultant of the full insurable replacement value of the Insured Property (exclusive of foundations), without deduction for depreciation, for the purpose of determining the amount of insurance to be effected pursuant to this Article. As to the other policies, such responsibility may be performed, and shall be deemed reasonably performed, by the Board requesting the Association's insurance agent or insurance underwriter to verify that the other insurance policies in existence meet the needs of the Association and satisfy the minimum requirements of this Article. The casualty and liability insurance obtained by the Association may disproportionately benefit the different Residences due the scope and nature of: (i) the uses of each of the Residences; (ii) the differing nature of insurance risk associated with the use of each Residence; (iii) the size of each Residence; (iv) any additional insurance or coverages benefiting less than all of the Residences; and (v) any other factors which the agent or underwriter reasonably determines would affect the equitable allocation of the costs of the insurance policies. Therefore, the Association shall hire no less than annually an independent insurance expert familiar with allocating the costs of property and liability insurance in mixed-use communities to equitably allocate the cost of the casualty and liability insurance policies being obtained by the Association among the different Residences based on the factors

referenced above. The Board shall then disproportionately assess the cost of this insurance against the different Residences in accordance with the recommendations of the independent insurance expert.

14.5 Premiums. Premiums for insurance policies purchased by the Association shall be paid by the Association as a Common Expense, except that the costs of fidelity bonding for any manager and its employees may be paid by such company pursuant to its contract with the Association. Premiums may be financed in such manner as the Board of Directors deems appropriate.

14.6 Share of Proceeds. All insurance policies obtained by or on behalf of the Association shall be for the benefit of the Association, the Residence Owners and their mortgagees, as their respective interests may appear. The Association shall have the duty to receive such proceeds as are paid and to hold them in trust for the purposes elsewhere stated herein, and for the benefit of the Owners and the holders of any mortgages encumbering the subject Residence(s).

14.7 Association as Agent. The Association is hereby irrevocably appointed as agent and attorney-in-fact for each Residence Owner and for each owner of a mortgage or other lien upon a Residence and for each owner of any other interest in the Condominium Property to adjust all claims arising under insurance policies purchased by the Association and to execute and deliver releases upon the payment of claims.

14.8 Distribution of the Proceeds. Proceeds of insurance policies received by the Association shall be distributed to or for the benefit of the beneficial owners in the manner hereafter provided in Article 15 entitled "Reconstruction or Repair After Casualty."

14.9 Residence Owners' Personal Coverage. Unless the Association elects otherwise, the insurance purchased by the Association shall not cover (i) claims against an Owner due to death, personal injury or property damage occurring within his Residence or to other Residences caused by the Residence Owner; or (ii) casualty loss or damage or theft to an Owner's Residence or additions, alterations or betterments thereto; or (iii) casualty loss or damage or theft to the contents of an Owner's Residence. Each Residence Owner shall carry and pay for insurance as to all such and other risks not covered by insurance carried by the Association. Any such policies of insurance purchased by a Residence Owner shall, where such provision is available, contain a clause providing that the insurer waives its right to subrogation as to any claim or claims against other Residence Owners, the Association, and their respective employees, agents, guests and invitees.Benefit of Mortgagees. Certain provisions in this Article 14 entitled "Insurance" are for the benefit of mortgagees of Residences and may be enforced by such mortgagee.

15. RECONSTRUCTION OR REPAIR AFTER FIRE OR OTHER CASUALTY.

15.1 Report of Damage. If any part of the Insured Property is damaged, then the Board shall have the right to cause a report of the damage to be prepared by a construction consultant, architect, contractor or engineer qualified to practice in Tennessee. The report shall include the following information:

(a) Date and cause of damage.

(b) Schedule of damage to the Insured Property for which the Association has responsibility for reconstruction and repair and the estimated costs of reconstruction and repair.

(c) Schedule of damage to the Insured Property for which Residence Owners have the responsibility for reconstruction and repair and the estimated costs of reconstruction and repair.

The cost of restoration or repair of damage to the Insured Property shall be estimated by at least 1 reputable general contractor licensed in Tennessee.

15.2 Determination to Reconstruct or Repair. Whether the Insured Property damaged by casualty shall be reconstructed and repaired shall be determined in the following manner:

(a) Lesser Damage. In the event the damage to the Insured Property does not constitute Substantial Damage, the damage to the Insured Property shall be reconstructed and repaired as provided herein. The Board of Directors shall arrange for the prompt repair and restoration of the Insured Property.

(b) Substantial Damage. In the event the damage to the Insured Property constitutes Substantial Damage, whether the damage to the Insured Property will be reconstructed and repaired shall be determined in the following manner:

i. The Association shall call a meeting of the Residence Owners on or before 60 days following the later of the date such casualty or loss occurred or the date the amount of the insurance proceeds is determined. The Association shall deliver written notice of the meeting to all of the Residence Owners together with the following information: (i) the date and cause of damage; the extent of the damage; the estimated cost to reconstruct and repair; (ii) the amount of insurance proceeds and the estimated amount of required to pay the excess of the cost of reconstruction and repair ("Excess Costs") over the amount of insurance proceeds; (iii) if the Residence Owners vote to repair and reconstruct the Insured Property, which of the following methods the Board recommends in order to pay the Excess Costs and other costs of reconstruction and repair: Assessments for General Common Expenses and Limited Common Expenses or Special Assessments payable on such terms as conditions as determined by the Board or loans to the Association, the debt service of which shall be assessed to the Residence Owners as an Assessment for General Common Expenses and Limited Common Expenses or Special Assessment; (iv) if the Insured Property is not to be repaired and reconstructed, the estimated amount of the insurance proceeds available for distribution to Residence Owners after deducting the costs contemplated by Section 15.7(a) and (b) and the estimated amount of insurance proceeds allocated to each Residence pursuant to Section 15.7(c); and (v) whether the Board recommends that the damage to the Insured Property be reconstructed and repaired or that the Condominium be terminated.

ii. In the event that the Insured Property suffers Substantial Damage unless 66 2/3% of the Residence Owners resolve to proceed with the repair or

restoration thereof, then the Insured Property will not be repaired and the Association shall proceed with preparing a Plan of Termination and submitting it for approval to the Residence Owners in accordance with the provisions of Article 21.

15.3 Prompt Repair. Whenever in this Section the words "prompt repair" are used, it shall mean that repairs are to begin not more than 60 days from the date (i) that the Board of Directors notifies Residence Owners that it holds proceeds of insurance on account of such damage or destruction sufficient to pay the estimated cost of such work, or (ii) that the Board of Directors notifies Residence Owners that it holds proceeds of insurance on account of such damage or destruction together with Assessments (if necessary) and/or the right to receive loan proceeds sufficient to pay the estimated cost of such work; or (iii) the Association is unable to obtain the consents and joinders of the requisite Residence Owners and Eligible Mortgagees in order to adopt a Plan of Termination.

15.4 Assessments. The Association may impose Special Assessments against the Residence Owners in sufficient amounts to provide funds for the payment of the following costs: any required deductible; if the proceeds of insurance are not sufficient to defray the estimated costs of reconstruction and repair to be effected by the Association, or if at any time during reconstruction and repair, or upon completion of reconstruction and repair, the funds for the payment of the costs of reconstruction and repair are insufficient. Such Special Assessments on account of damage to the Insured Property shall be in proportion to the Owners' respective shares in the General Common Elements and applicable Limited Common Elements so damaged. Notwithstanding this, if the Residence is damaged or if the insurance policy provides that the deductible will apply to each Residence separately or to each occurrence, each Owner shall be responsible for paying the deductible pertaining to his Residence, if any.

15.5 Disbursement of Reconstruction Funds. The proceeds of insurance collected on account of a casualty, the Special Assessments collected from Residence Owners on account of such casualty and the right to receive loan proceeds designated for such purposes shall constitute a repair fund which shall be disbursed in payment of the costs of reconstruction and repair in the following manner and order:

(a) Association - Lesser Damage. If the amount of the estimated costs of reconstruction and repair which are the responsibility of the Association is less than $500,000, as adjusted by the CPI, then the repair fund shall be disbursed in payment of such costs upon the order of the Board of Directors of the Association in the order of priority set forth in Section 15.6.

(b) Association - Major Damage. If the amount of the estimated costs of reconstruction and repair which are the responsibility of the Association is $500,000, as adjusted by the CPI, or greater and the damage to the Insured Property is to be reconstructed and repaired, then the repair fund shall be disbursed in payment of such costs in the manner contemplated by Section 15.5(a), together with the approval of a construction consultant, architect, contractor or engineer licensed to practice in Tennessee and retained by the Association to supervise the work and disbursements ("Association's Representative"). Proceeds or other funds for the repair or restoration shall be disbursed in accordance with safeguards normally associated with construction

loan disbursements and the approval of the Association's Representative prior to any disbursement (except if the amount of the casualty is less than $500,000).

15.6 Priority of Disbursement of Reconstruction Funds When Damage is to be Repaired. When the damage to the Insured Property is to be repaired or reconstructed, the insurance proceeds, the Special Assessments collected from Residence Owners on account of such casualty and the loan proceeds designated for such purposes shall be disbursed in payment of costs in the following priority:

(a) costs of the following: adjusting the loss; inspections, investigations and reports as to the damage; permit and inspection fees, architectural fees; fees of the Association's Representative; demolition, removal and disposal fees; securing and protecting the Insured Property; accounting fees and costs; and attorney's fees and costs. The Board shall have the right to treat some or all of the costs set forth in this Section 15.6(a) as General Common Expenses and pay such amounts from Association operating funds or from reserves without the necessity of a vote of the Residence Owners.

(b) costs of repair and reconstruction of damage to the Common Elements for which the Association has maintenance responsibility.

(c) costs of repair and reconstruction of damage to the Association Property for which the Association has maintenance responsibility.

(d) costs of repair and reconstruction of damage to other portions of the Insured Property for which the Association has maintenance responsibility.

(e) costs of repair and reconstruction of other Insured Property for which Residence Owners have maintenance responsibility.

In the event of a dispute or lack of certainty as to whether damage to the Insured Property constitutes damage to a Residence(s) or Common Elements, such damage shall be presumed to be damage to the Common Elements.

15.7 Priority of Disbursement of Reconstruction Funds When Damage is Not To Be Repaired. When the damage to the Insured Property will not be repaired or reconstructed and the Condominium is to be terminated, the insurance proceeds shall be disbursed in the following priority:

(a) costs of the following: adjusting the loss; inspections, investigations and reports as to the damage; permit and inspection fees, architectural fees; fees of the Association's Representative; demolition, removal and disposal fees; securing and protecting the Insured Property; accounting fees and costs; and attorney's fees and costs. The Board shall have the right to treat some or all of the costs set forth in this Section 15.7(a) as General Common Expenses and pay such amounts from Association operating funds or from reserves without the necessity of a vote of the Residence Owners.

(b) the costs set forth in Paragraphs 21.9(b)(i) - 21.9(b)(iv).

(c) In the event the Condominium is terminated as provided herein, the remaining insurance proceeds from such damage or destruction to the Insured Property shall be allocated as follows:

i. As to insurance proceeds held for damage to that portion of the Insured Property lying outside the boundaries of the Residence, the insurance proceeds shall be allocated among all of the Residences in the proportion that the fair market value of each Residence bears to the total fair market value of all Residences as determined in the manner provided for valuation of Residences in Article 21 and disbursed by the Termination Trustee as provided in Article 21.

ii. As to insurance proceeds, if any, held for damage to that portion of the Insured Property lying within the boundaries of the Residence, among affected Residence Owners in proportion to the damage suffered by each such affected Residence Owner, as determined in the sole discretion of the Association.

15.8 Excess Repair and Restoration Funds. It shall be presumed that the first monies disbursed in payment of costs of reconstruction and repair of the Insured Property shall be from the proceeds of insurance policies held by the Association. In the event the Condominium is not terminated and there is a balance in a repair fund after payment of all costs relating to the reconstruction and repair for which the fund was established, such balance shall be distributed to the beneficial owners of the fund as follows:

(a) Amounts attributable to excess proceeds of insurance policies held by the Association shall be paid jointly to Residence Owners and their mortgagees in proportion to their undivided interests in the Common Elements.

(b) Amounts attributable to funds paid by an insurer under any insurance policy maintained by a Residence Owner or by a Residence Owner as Special Assessments which are not in excess of Special Assessments paid by or on behalf of such Owner shall be paid to the Residence Owner and shall not be made payable jointly to any mortgagee.

15.9 Repair and Restoration Procedures. The plans and specifications for any repair or restoration to be performed under Article 15 shall be prepared by an architect licensed in Tennessee. The Association's Representative may also be retained to assist the Association in obtaining bids for the repair and restoration from responsible contractors. The contractor shall work under the administration of the Association's Representative and the Association.

15.10 Legal Variances. If, to perform any repair or restoration provided for in this Article 15, it shall be necessary to obtain a variance, special permit or exception to or change in zoning or other laws ("variance") in order to repair or restore the Building to its condition immediately prior to such damage, and if the Association believes it is possible to obtain the variance, and so notifies the Residence Owners in writing, then the Association shall apply for the variance and Residence Owners shall cooperate to obtain the variance. If architectural and/or legal services shall be necessary to obtain the variance, then the Association shall retain an architect and/or attorney to perform such services. The legal and architectural fees and all other costs and expenses of applying for and obtaining the

variance shall be considered as part of the cost and expense of carrying out the repair and restoration. If a variance is sought in accordance with this Section, there shall be no obligation to commence any repair or restoration while such variance is being diligently sought.

In the event that any repair or restoration to be performed pursuant to Article 15 cannot be carried out in compliance with the law, and (i) the variance is not obtained pursuant to the immediately preceding paragraph within 6 months of the date of the casualty or (ii) the Board determines that the Association shall not apply for a variance, then necessary adjustments shall be made in the plans and specifications for such repair and restoration so that the Condominium Property, as repaired and restored, shall comply with law. Such necessary adjustments shall not be deemed to be material alterations of the Common Elements or modification to the appurtenances to the Residences. However, no substantial reduction in the floor area contained within a Residence shall be made without the consent of the Residence Owner who shall be affected by such reduction. If the Residence Owner is unwilling to consent and if it is not feasible to make such adjustments without substantially reducing the floor area, then such repair and restoration shall not be performed pursuant to this Article 15 unless the Association compensates the Residence Owner for the reduction in the fair market value of the Residence as a result of the substantial reduction in the floor area of his Residence. The compensation paid by the Association shall be treated in the same manner as an award for the taking of a Residence as described in Section 16.4 and 16.5 and the Residence's percentage share of the Common Elements will be adjusted and the property damaged by the casualty will be made usable in the manner provided in Section 16.4 or 16.5, as applicable.

If, pursuant to the immediately preceding paragraph, repair and restoration is not to be performed and the damage constitutes Substantial Damage, then the Condominium shall be terminated as provided in Article 21. If, pursuant to the immediately preceding paragraph, the damage does not constitute Substantial Damage, the Building shall be repaired and restored, to such extent, if any, as may be necessary to comply with all laws, rules, orders, ordinances, regulations and requirements of any government or municipality or any agency thereof having jurisdiction.

15.11 Amendment of Declaration. The changes in Residences, in the Common Elements and in the ownership of the Common Elements and share in the Common Expenses and Common Surplus that are necessary to comply with applicable laws, rules, orders, ordinances, regulations and requirements of any governmental entity shall be evidenced by an amendment to this Declaration that is approved by, and executed at the direction of, a majority of all Directors of the Association and shall not require the approval, consent or joinder of the Residence Owners. Such an amendment shall not constitute a material alteration of the Common Elements or a Material Amendment.

15.12 Optional Property.

(a) Association. In the event the Association elects to carry insurance on portions of the Condominium Property (other than the Insured Property) lying within the boundaries of Residences or on the contents of a Residence (all as determined by the Association in its sole discretion) (collectively the "Optional Property"), then any insurance proceeds collected by reason of the optional insurance which the Association elects to carry shall be held for the benefit of Owners of Residences or other portions of the Optional Property damaged in proportion to the cost of

repairing the damage suffered by each such affected Owner, which cost and allocation shall be determined in the sole discretion of the Association. In the event the Association has the duty to repair or reconstruct damage to any Optional Property, then the Association shall assess the Residence Owner Special Assessments in proportion to the cost of repairing the damage suffered by each Owner thereof, as determined by the Association.

(b) Residence Owners. If there is a balance of insurance proceeds after payment of all costs of reconstruction and repair that are the responsibility of the Association, the balance may be used by the Association to effect repairs to the Optional Property (if not insured or if under-insured), or may be distributed to Owners of the Optional Property who have the responsibility for reconstruction and repair thereof. The distribution shall be in the proportion that the estimated cost of reconstruction and repair of such damage to each affected Residence Owner bears to the total of such estimated costs to all affected Residence Owners, as determined by the Board; provided, however, that no Residence Owner shall be paid an amount in excess of the estimated costs of repair for its portion of the Optional Property. All proceeds must be used to effect repairs to the Optional Property, and if insufficient to complete such repairs, the Owners shall pay the deficit with respect to their portion of the Optional Property and promptly affect the repairs. Any balance remaining after such repairs have been effected shall be distributed to the affected Residence Owners and their mortgagees jointly as elsewhere herein contemplated.

15.13 Special Responsibility. If the damage is only to those parts of the Optional Property for which the responsibility of maintenance and repair is that of the respective Residence Owners, then the Residence Owners shall be responsible for all necessary reconstruction and repair, which shall be effected promptly and in accordance with guidelines established by the Board of Directors. In the event that the Association holds insurance proceeds for damage to Optional Property, then the Association shall disburse such insurance proceeds to the applicable Residence Owners who shall be obligated to reconstruct and repair the damaged Optional Property, provided the respective Residence Owners shall be individually responsible for any amount by which the cost of such repair or reconstruction exceeds the insurance proceeds held for such repair or reconstruction on a Residence by Residence basis, as determined in the sole discretion of the Association.

15.14 Payment of Claims to Delinquent Residence Owners. Notwithstanding anything to the contrary herein, in the event of an insured loss under the Association's master casualty insurance policy for which the Association receives from the insurer payment for a loss sustained by an Owner who is delinquent in the payment of Assessments owed to the Association, then the Association may retain and apply the proceeds to the delinquent Assessments. Any surplus remaining after application of the proceeds to any delinquency shall be paid by the Association to the affected Residence Owner.

15.15 Benefit of Mortgagees. Certain provisions in this Article 15 are for the benefit of mortgagees of Residences and may be enforced by any of them.

16. CONDEMNATION.

16.1 Deposit of Awards with Association. The taking of portions of the Condominium Property or Association Property by the exercise of the power of eminent domain shall be

deemed to be a casualty, and the awards for that taking shall be deemed to be proceeds from insurance on account of the casualty and shall be deposited with the Association. Even though the awards may be payable to Residence Owners, the Residence Owners shall deposit the awards with the Association; and in the event of failure to do so, in the discretion of the Board of Directors of the Association, Special Assessments shall be assessed against a defaulting Residence Owner in the amount of its award, or the amount of that award shall be set off against the sums hereafter made payable to that Owner.

16.2 Determination Whether to Continue Condominium. Whether the Condominium will continue after condemnation will be determined in the manner provided in Article 15 for determining whether damage to the Insured Property will be reconstructed and repaired after casualty. For this purpose, the taking by eminent domain also shall be deemed to be a casualty.

16.3 Disbursement of Funds. If any portion of the Common Elements is taken by eminent domain and the Condominium is not terminated after condemnation, the award therefore shall be allocated among the Residences in proportion to each Residence's respective percentage interests in the Common Elements or deposited in the Association's operating account or reserve account to be applied to Common Expenses, at the option of the Board; provided, however, that the portion of the award attributable to the taking of any permanently assigned Limited Common Elements shall be allocated to the Owner or Owners of the Residence or Residences to which such Limited Common Element was so assigned at the time of taking. If any Limited Common Element is permanently assigned to more than one Residence at the time of taking, the portion of the award attributable to the taking thereof shall be allocated in proportionately equal shares to the Owners of the Residences to which it was so assigned.

If the Condominium is terminated after condemnation, the proceeds of the awards will be deemed to be insurance proceeds and shall be owned in the manner provided with respect to the ownership and distribution of insurance proceeds if the Condominium is terminated after a casualty as provided in Articles 15 and 21 of this Declaration and shall be disbursed in the manner provided for disbursement of funds by the Termination Trustee as provided in Article 21. If the Condominium is not terminated after condemnation, the size of the Condominium will be reduced, as to any Residences partially or totally taken, the Residences' percentage interest of the Common Elements will be adjusted and the property damaged by the taking will be made usable in the manner provided below. The proceeds of the awards and Special Assessments shall be used for these purposes and shall be disbursed in the manner provided for disbursement of funds by the Association after a casualty, or as specifically provided elsewhere in this Article 16.

16.4 Residence Reduced but Habitable. If the taking reduces the floor area of a Residence and the remaining portion of the Residence can be made habitable (in the sole opinion of the Association), the award for the taking of a portion of the Residence shall be used for the following purposes in the order stated and the following changes shall be made to the Condominium:

(a) Restoration of Residence. The Residence shall be made habitable. If the cost of the restoration exceeds the amount of the award, the additional funds required shall be charged to and paid by the Owner of the Residence as Special Assessments.

(b) Distribution of Surplus. The balance of the award in respect of the Residence, if any, shall be distributed to the Owner of the Residence and to each mortgagee of the Residence, the remittance being made payable jointly to the Owner and such mortgagees.

(c) Adjustment of Shares in Common Elements. If the taking reduces the floor area of the Residence by more than thirty (30%) percent, the undivided interest in the General Common Elements, General Common Expenses and General Common Surplus appurtenant to the Residence shall be reduced by multiplying the undivided interests of the applicable Residence prior to reduction by a fraction, the numerator of which shall be the area in square feet of the Residence after the taking and the denominator of which shall be the area in square feet of the Residence before the taking. The undivided interests of all Residence Owners in the General Common Elements, General Common Expenses and General Common Surplus shall then be restated as follows:

i. add the total of all undivided interests of all Residences after reduction as aforesaid (the "Remaining Percentage Balance"); and

ii. divide each undivided interest for each Residence after reduction as aforesaid by the Remaining Percentage Balance.

The result of such division for each Residence shall be the adjusted undivided interests in the General Common Elements, General Common Expenses and General Common Surplus for such Residence. A Residence's share of the Limited Common Elements, Limited Common Expenses and Limited Common Surplus appurtenant to the Residence likewise shall be adjusted and restated by applying the above computations to those Residences benefited by the applicable Limited Common Elements.

16.5 Residence Made Uninhabitable. If an entire Residence is taken or if the taking so reduces the floor area of a Residence that it cannot be made habitable (in the sole opinion of the Association), the award for the taking of the Residence shall be used for the purposes in the order stated and the following changes shall be made to the Condominium:

(a) Payment of Award. The awards shall be paid first to the First Mortgagee in amounts sufficient to pay off its mortgage; second, to the Association for any due and unpaid Assessments; third, jointly to the affected Residence Owners and other mortgagees of the Residence. In no event shall the total of the distributions for a specific Residence exceed the market value of such Residence immediately prior to the taking. The balance, if any, shall be applied to repairing and replacing the Common Elements.

(b) Addition to Common Elements. The remaining portion of the Residence, if any, shall become part of the Common Elements and shall be placed in a condition allowing, to the extent possible, for use by the Residence Owners in the manner approved by the Board of Directors of the Association; provided that if the cost of the work therefor shall exceed the balance of the fund from the award for the taking, and the Association may assess Assessments for the costs thereof.

(c) Adjustment of Shares. The undivided interests in the General Common Elements, General Common Expenses and General Common Surplus appurtenant to the Residences that continue as part of the Condominium shall be adjusted to redistribute the undivided interests in the General Common Elements, General Common Expenses and General Common Surplus among the reduced number of Residences. This shall be effected by restating the undivided interests of continuing Residence Owners as follows:

i. add the total of all undivided interests of all Residences of continuing Residences prior to this adjustment, but after any adjustments made necessary by Section 16.4(c) hereof (the "Percentage Balance"); and

ii. divide the undivided interests of each Residence of a continuing Residences prior to this adjustment, but after any adjustments made necessary by Section 16.4(c) hereof, by the Percentage Balance.

The result of such division for each Residence shall be the adjusted undivided interest in the General Common Elements, General Common Expenses and General Common Surplus for such Residence. A Residence's share of the Limited Common Elements, Limited Common Expenses and Limited Common Surplus appurtenant to the Residence likewise shall be adjusted and restated by applying the above computations to those Residences benefited by the applicable Limited Common Elements.

(d) Assessments. If the balance of the award (after payments to the Residence Owner and such Owner's mortgagees as above provided) for the taking is not sufficient to alter the remaining portion of the Residence for use as a part of the Common Elements, the additional funds required for such purposes shall be raised by Assessments (including Special Assessments) against all of the Residences that will continue as Residences after the changes in the Condominium effected by the taking. The Assessments shall be made in proportion to the applicable undivided interests of those Residences after all adjustments to such undivided interests by reason of the taking.

(e) Arbitration. If the market value of a Residence prior to the taking cannot be determined by agreement between the Residence Owner and mortgagees of the Residence and the Association within 30 days after notice of a dispute by any affected party, such value shall be determined by arbitration in accordance with the then existing rules of the American Arbitration Association, except that the arbitrators shall be two appraisers appointed by the American Arbitration Association who shall base their determination upon an average of their appraisals of the Residence. A judgment upon the decision rendered by the arbitrators may be entered in any court of competent jurisdiction in accordance with the Tennessee law. The cost of arbitration proceedings shall be assessed against all Residences Owners, including Owners who will not continue after the taking, in proportion to the applicable percentage shares of such Owners as they exist prior to the adjustments to such shares effected pursuant hereto by reason of the taking.

16.6 Taking of Common Elements. Awards for the taking of Common Elements shall be used to render the remaining portion of the Common Elements usable in the manner approved

by the Board of Directors of the Association; provided, that if the cost of such work exceeds the balance of the funds from the awards for the taking, and the Association may assess Assessments (including Special Assessments) for the cost thereof. In the event the Condominium is not terminated and there is a balance of the awards for the taking of Common Elements after payment of all costs for restoration of the Condominium, the balance of the award for the taking of Common Elements, if any, shall be distributed to the Residence Owners in the undivided interest in which they own the Common Elements after all adjustments to the undivided interest by reason of the taking. If there is a mortgage on a Residence, the distribution shall be paid jointly to the Owner and the mortgagees of the Residence.

1.2 Amendment of Declaration. The changes in Residences, the Common Elements, a Residence's share in the General Common Elements, General Common Expenses and General Common Surplus and in a Residence's share of the Limited Common Elements, Limited Common Expenses and Limited Common Surplus effected by the taking shall be evidenced by an amendment to this Declaration approved by, and executed upon the direction of, a majority of all Directors of the Association and shall not require the approval, consent or joinder of the Residence Owners.

17. **OCCUPANCY AND USE RESTRICTIONS.** In order to provide for congenial occupancy of the Condominium and Association Property and for the protection of the values of the Residences, the Condominium Property shall be used and occupied in accordance with the following provisions:

17.1 Occupancy and Leasing Restrictions.

(a) Residential Use Only. Use and occupancy of the Residences is restricted to residential use only. This use restriction shall not be construed in such a manner as to prohibit a Residence Owner from maintaining his or her personal professional library, keeping his personal business or professional records or accounts or handling his or her personal, business or professional telephone calls, facsimile or correspondence in and from his or her Residence. Such uses are expressly declared customarily incident to the principal residential use. Notwithstanding the foregoing, the Developer, its successors and assigns, shall be permitted to use Residences which the Developer owns or leases as model apartments, as sales, leasing or other offices or management services.

(b) Leasing. In order to preserve the character of the Residences as predominantly owner-occupied, and to comply with the eligibility requirements for financing in the secondary mortgage market, leasing of Residences shall be governed by the restrictions imposed by this Paragraph. Except as provided herein, the leasing of all other Residences shall be prohibited. "Leasing," for the purposes of this Declaration, is defined as regular, exclusive occupancy of a Residence by any Person other than the Owner. For purposes hereof, occupancy by a roommate of an Owner who occupies the Residence as such Owners' primary resident shall not constitute "leasing" hereunder.

i. Leasing of Residences.

(i) General. Owners desiring to lease their Residences may do so only if they have applied for and received from the Board of Directors either a "Leasing

Permit" or a "Hardship Leasing Permit." Such a permit, upon its issuance, will allow an Owner to lease his or her Residence provided that such leasing is in strict accordance with the terms of the permit and this Paragraph. The Board of Directors shall have the authority to establish conditions as to the duration and use of such permits consistent with this Paragraph. All Leasing Permits and Hardship Leasing Permits shall be valid only as to a specific Owner of a Residence and shall not be transferable between either Residences or Owners of Residences, but shall be transferable to successors in title to the same Residence.

(ii) Leasing Permits. The request of a Person who has entered into a binding purchase and sale agreement for a Residence or of an Owner for a Leasing Permit for a Residence shall be approved if current, outstanding Leasing Permits have not been issued for more than seventeen (17) Residences of the total number of Residences in the Condominium. A Leasing Permit shall be automatically revoked upon the happening of any of the following events: (A) the sale or transfer of the Residence to a third party (excluding the sale to a Person who applied for a Leasing Permit in accordance with the above, and sales or transfers to (1) an Owner's spouse, (2) a person cohabitating with the Owner, and (3) a corporation, partnership, company, or legal entity in which the Owner is a principal); (B) if the Leasing Permit was granted to a Person who was not an Owner but had entered into a binding purchase and sale agreement for a Residence, the termination of such agreement for any reason or the failure to close the purchase of the Residence within termination of such agreement for any reason or the failure to close the purchase of the Residence within sixty (60) days of the date that the Leasing Permit was issued; (C) the failure of an Owner of a Residence to lease his or her Residence within one hundred twenty (120) days of the initial purchase from Developer of a Residence and the issuance of a Leasing Permit or the failure of an Owner of a Residence to lease his or her Residence within ninety (90) days of a resale of the Residence if a Leasing Permit has been issued; or (D) the failure of an Owner of a Residence to have his or her Residence leased for any consecutive ninety (90) day period thereafter. If current Leasing Permits have been issued to seventeen (17) Residences (excluding Residences owned by Developer), no additional Leasing Permits shall be issued (except for Hardship Leasing Permits) until the number of outstanding current Leasing Permits falls below seventeen (17) (Excluding Residences owned by Developer). An Owner of a Residence who has been denied a Leasing Permit shall automatically be placed on a waiting list for a Leasing Permit and shall be issued the same if they so desire when the number of current outstanding Leading Permits issued falls to less than seventeen (17) (excluding Residences owned by Developer). The issuance of a Hardship Leasing Permit to an Owner of a Residence shall not cause the Owner of a Residence to be removed from the waiting list for a Leasing Permit.

(iii) Hardship Leasing Permits. If the failure to lease will result in a hardship, the Owner of a Residence may seek to lease his or her Residence on a hardship basis by applying to the Board of Directors for a Hardship Leasing Permit. The Board of Directors shall have the authority to issue or deny requests for Hardship Leasing Permits in its discretion after considering the following factors: (A) the nature, degree, and likely duration of the hardship, (B) the harm, if any, which will result to the Condominium if the permit is approved, (C) the number of Hardship Leasing Permits which have been issued to other Owners of

Residences, (D) the ability of the Owner of a Residence to cure the hardship, and (E) whether previous Hardship Leasing Permits have been issued to the Owner of a Residence. A "hardship" as described herein shall include, but not be limited to the following situations: (1) an Owner of a Residence must relocate his or her residence outside the Nashville metropolitan area and cannot, within six (6) months from the date that the Residence was placed on the market, sell the Residence except at a price below the current appraised market value, after having made reasonable efforts to do so; and (2) where the Owner of a Residence dies and the Residence is being administered by his or her estate. Hardship Leasing Permits shall be valid for a term not to exceed one (1) year following the commencement date of the term of the lease. Owners of Residences may apply for additional Hardship Leasing Permits. Hardship Leasing Permits shall be automatically revoked if during the terms of the permit, the Owner of a Residence is approved for and receives a Leasing Permit.

(iv) Leasing Provisions. Leasing of a Residence that is authorized, pursuant to permit, hereunder shall be governed by the following provisions:

(1) Notice. At least seven (7) days prior to entering into the lease of a Residence, the Owner shall provide the Board with a copy of the proposed lease agreement. The Board shall approve or disapprove the form of said lease within said seven (7) day period and notify the Owner of the decision or the lease is deemed approved. In the event a lease is disapproved, the Board shall notify the Owner of the requisite action to be taken in order to bring the lease in compliance with the Declaration and any rules and regulations adopted pursuant thereto.

(2) General. Residences may be leased only in their entirety; no fraction or portion may be leased without prior written Board approval. All leases shall be in writing and in a form approved by the Board prior to the effective date of the lease. The Board may maintain and, upon request, provide a form that is deemed acceptable. There shall be no subleasing of Residences or assignment of leases without prior written Board approval. All leases must be for an initial term of not less than one (1) year, except with written Board approval, which shall not be unreasonably withheld in cases of undue hardship. Residence Owners shall not allow any manner of short term occupancy of a Residence where the Owner is compensated for use of the Residence by cash, cash equivalent or barter. Within ten (10) days after executing a lease agreement for the lease of a Residence, the Owner shall provide the Board with a copy of the lease and the name of the lessee and all other people occupying the Residence. The Owner must provide the lessee copies of the Declaration, Bylaws, and the rules and regulations. Nothing herein shall be construed as giving the Association the right to approve or disapprove a proposed lessee; the Board's approval or disapproval shall be limited to the form of the proposed lease. The Association may charge a fee for review of a Residence lease.

(3) If a purchaser of a Residence has obtained approval from Developer to assign its purchase contract, and if the purchaser has been issued a Leasing Permit, the Leasing Permit shall be deemed assigned with the assignment of the purchase contract.

(4) If a Residence is owned by a legal entity, such entity shall designate an individual to receive all notices issued by the Developer or the Board as they relate to the Residence and the Condominium.

(v) Liability for Assessments, Use of Common Elements, and Compliance with Declaration, Bylaws, and Rules and Regulations. Each Owner covenants and agrees that any lease of a Residence shall contain the following language and agrees that if such language is not expressly contained therein, then such language shall be deemed incorporated into the lease by existence of this covenant, and the lessee, by occupancy of the Residence, agrees to the applicability of this covenant and incorporation of the following language in to the lease:

(1) Compliance with Declaration, Bylaws, and Rules and Regulations. The lessee shall comply with all provisions of the Declaration, Bylaws, and rules and regulations adopted pursuant thereto and shall control the conduct of all other Occupants and guests of the leased Residence in order to ensure such compliance. The Owners shall cause all Occupants of his or her Residence to comply with the Declaration, Bylaws, and the rules and regulations adopted pursuant thereto, and shall be responsible for all violations by such Occupants, notwithstanding the fact that such Occupants of the Residence are fully liable and may be sanctioned for any such violation. If the lessee, or a person living with the lessee, violates the Declaration, Bylaws, or a rule or regulation for which a fine is imposed, notice of the violation shall be given to the Owner and the lessee, and such fine may be assessed against the lessee in accordance with Article V of the Bylaws. If the fine is not paid by the lessee within the time period set by the Board, the Owners shall pay the fine upon notice from the Association of the lessee's failure to pay the fine. Unpaid fines shall constitute a lien against the Residence.

Any violation of the Declaration, Bylaws, or rules and regulations adopted pursuant thereto by the lessee, any Occupant, or any guest of lessee, is deemed to be a default under the terms of the lease and authorizes the Owner to terminate the lease without liability and to evict the lessee in accordance with Tennessee law. The Owner hereby delegates and assigns to the Association, acting through the Board, the power and authority of enforcement against the lessee for breaches resulting from the violation of the Declaration, Bylaws, and the rules and regulations adopted pursuant thereto, including the power and authority to evict the lessee as attorney-in-fact on behalf and for

the benefit of the Owner, in accordance with the terms hereof. If the Association proceeds to evict the lessee, any costs, including reasonable attorney's fees actually incurred and court costs, associated with the eviction shall be an assessment and lien against the Residence.

(2) Use of Common Elements. The Owner transfers and assigns to the lessee, for the term of the lease, any and all rights and privileges that the Owner has to use the Common Elements, including but not limited to, the use of any and all recreational facilities and other amenities.

(3) Liability for Assessments. When an Owner who is leasing his or her Residence fails to pay any annual or special assessment or any other charge for a period of more than thirty (30) days after it is due and payable, then the delinquent Owner hereby consents to the assignment of any rent received from the lessee during the period of delinquency, and, upon request by the Board, lessee shall pay to the Association all unpaid annual and special assessments and other charges payable during and prior to the term of the lease and any other period of occupancy by lessee. However, lessee need not make such payments to the Association in excess of, or prior to the due dates for, monthly rental payments unpaid at the time of the Board's request. All such payments made by lessee shall reduce, by the same amount, lessee's obligation to make monthly rental payments to lessor. If lessee fails to comply with the Board's request to pay assessments or other charges, lessee shall pay to the Association all amounts authorized under the Declaration as if lessee where an Owner. The above provision shall not be construed to release the Owner from any obligation, including the obligation for assessments, for which he or she would otherwise be responsible. Regardless of the leasing of a Residence, or the terms of the subject Lease, each Residence Owner (or Developer, as the case may be) shall remain responsible for all Residence Owner obligations (or Developer obligations, as the case may be) under this Declaration.

(4) Number of Occupants. The number of persons occupying a Residence cannot exceed 2 persons per bedroom. The term "bedroom" shall not include living rooms, kitchens, dining rooms, dens, laundry rooms, bathrooms and similar rooms. The Board shall consider and grant variances from this restriction in order to comply with the provisions of the Fair Housing Amendments Act of 1988 or any amendments thereto.

(5) Guests. Occupancy by Guests in the absence of the Residence Owner is limited to 2 times per calendar year for maximum periods of 30 consecutive days.

17.2 Intentionally Omitted.

17.3 Multiple Owners. Consistent with this Article 17, de facto time sharing of Residences shall not be permitted (that is, the sale or lease of a Residence or an interest in a Residence to multiple persons such as siblings or business associates, who may intend that they and their families would split occupancy of the Residence into different time periods during the year).

17.4 Lawful Use. All applicable laws, zoning ordinances and regulations of all governmental bodies having jurisdiction shall be observed. The responsibility of meeting the requirements of governmental bodies which require maintenance, modification or repair upon Condominium Property shall be the same as the responsibility for the repair and maintenance of the property as expressed in this Declaration.

17.5 Rules and Regulations. The Rules and Regulations may be amended from time to time by the Board of Directors. Copies of the regulations and amendments shall be furnished by the Association to all Residence Owners. No new or amended regulation may be enforced prior to distribution to the Residence Owners. Changes in the Rules and Regulations shall not be required to be recorded in the Register's Office for the County.

17.6 Pet Restrictions. No animals or pets may be kept in any Residence, in any Common Elements or brought upon the Condominium Property by any Residence Owner other than dogs, cats, fish and birds which are usually and commonly kept as household pets. The maintenance, keeping, boarding and/or raising of pot belly pigs, reptiles, rodents (i.e., mice, gerbils, and hamsters), ferrets, and any other animal, livestock, or poultry of any kind, regardless of number, is expressly prohibited. Household pets may be maintained in a Residence provided that such pets are (i) permitted by applicable laws and regulations, (ii) controlled by the Owner at all times when on the Common Elements and Association Property, (iii) not left unattended on patios, balconies or terraces, (iv) quiet and inoffensive and generally not a nuisance to residents of other Residences or of neighboring buildings; and (v) not being kept or raised for commercial purposes. Pets shall be limited to 2 household pets (dogs or cats or as otherwise specifically permitted by the Association) per Residence provided that each pet does not exceed 25 pounds in weight at maturity. In the event a household pet in any Residence exceeds 25 pounds in weight at maturity, then only one 1 such household pet is permitted. Notwithstanding the foregoing, no dogs of the Pit Bull breed shall be kept in or on the Condominium Property (including the Residences). A "Pit Bull" is defined as any dog that is an American Pit Bull Terrier, American Staffordshire Terrier, Staffordshire Bull Terrier, or any dog displaying a majority of the physical traits of any 1 or more of the above breeds, or any dog exhibiting those distinguishing characteristics which substantially conform to the standards established by the American Kennel Club or United Kennel Club for any of the above breeds. No rodents, reptiles, insects or wildlife shall be kept in or on the Condominium Property (including the Residences). No Guest in any Residence shall be permitted to keep any pet in or on the Condominium Property (including the Residences) unless authorized in writing by the Developer or the Association. The Board of Directors of the Association shall have the right to grant exceptions to the foregoing restrictions; provided that (i) the exception must be in writing and be included in the Association's official records; (ii) the exception shall apply for the particular pet only and not to any replacement; and (iii) the exception shall not abrogate the Association's right to require the pet to be permanently removed from the Condominium Property should it become a nuisance.

Neither the Developer, Board nor the Association shall be liable for any personal injury, death or property damage resulting from a violation of the foregoing and any Occupant of a Residence committing such a violation shall fully indemnify and hold harmless the Board of Directors, the Developer, each Residence Owner and the Association in such regard. Without limiting the generality of Article 20 hereof, a violation of the provisions of this paragraph shall entitle the Association to all of its rights and remedies, including, but not limited to, the right to fine Residence Owners (as provided in the Bylaws and any applicable Rules and Regulations) and/or to require any pet to be permanently removed from the Condominium Property.

17.7 Exclusive Use of Common Elements. The Association may permit Residence Owners to reserve for appropriate temporary periods of time for private functions or events those portions of the Common Elements rationally appropriate and desirable for exclusive use, for example, but not by way of limitation, the pool, pool deck, and roof-top terrace. The Association may charge a reasonable fee for such use and require a cleaning fee and damage deposit as determined by the Board.

17.8 Signage.No Residence Owner shall inscribe, affix, paint or display any sign, advertisement or notice upon the Common Elements, upon any interior space so as to be seen through the windows, or upon the windows of the Residence or elsewhere within the Building Except as expressly permitted in this Declaration, no sign of any kind shall be permitted to be placed on the exterior of the Building, on any fences on the Condominium Property, on the Common Elements, in dedicated areas, in entryways, or on or within any vehicles on the Condominium Property.

17.9 Prohibition of Increases in Insurable Risks and Certain Activities. Nothing shall be done or kept in any Residence or in or on the Common Elements, or any part thereof, which would result in the cancellation of the insurance on all or any part of the Condominium or in an increase in the rate of the insurance on all or any part of the Condominium over what the Association, but for such activity, would pay, without the prior written approval of the Association. Nothing shall be done or kept in any Residence or in or on the Common Elements which would violate any statute, rule, ordinance, regulation, permit or other imposed requirement of any governmental body. No damage to or waste of the Common Elements shall be committed by any Owner, Tenant or by any member of the Owner's or Tenant's family, or by any Guest, Occupant, invitee, customer, contractor, employee or agent of any Owner or Tenant. Each Owner and Tenant shall indemnify and hold the Association and the other Owners harmless against all claims, loss and costs (including attorneys fees and costs) resulting from any such damage or waste caused by such Owner, Tenant, the members of such Owner's or Tenant's family, or the guests, occupants, invitees, customers, contractors, tenants, employees or agents of any Owner or Tenant. Failure to so indemnify shall be a default by such Owner under this Section, and such amount to be indemnified shall automatically become a Special Assessment against such Owner's Residence.

17.10 Parking; Restrictions on Commercial Trucks, Trailers, Vans, Campers and Boats. The Association shall have the right to adopt Rules and Regulations governing parking and storage of vehicles in the Garage. Subject to applicable laws and ordinances, any vehicle parked in violation of these or other restrictions contained herein or in the Rules and Regulations now or hereafter adopted may be towed or booted by the Association at the sole expense of the owner of such vehicle. The Association shall not be liable to the owner of such vehicle for trespass, conversion or otherwise, nor guilty of any criminal

act, by reason of such towing and once the notice is posted, neither its removal, nor failure of the owner to receive it for any other reason, shall be grounds for relief of any kind. For purposes of this paragraph, "vehicle" shall also mean motorcycles, scooter, campers, mobile homes and trailers. An affidavit of the person posting the aforesaid notice stating that it was properly posted shall be conclusive evidence of proper posting.

The Association shall also have the right to impose and enforce restrictions on commercial trucks, trailers, campers, boats and personal watercraft (such as jet skis), particularly as to the parking or storage thereof; provided, however, that no commercial trucks, trailers, vans, campers, boats or personal watercraft shall be parked overnight or stored within the Common Elements if the Association prohibits such parking or storage by regulation or otherwise.

Each Residence Owner, Tenant, Guest and Occupant delegates to the Association the authority to tow or boot vehicles, commercial trucks, trailers, campers, boats and personal watercraft parked or stored in violation of the restrictions in this Declaration or in the Rules and Regulations now or hereafter adopted in accordance with applicable laws, ordinances, orders, rules, regulations or requirements of any governmental agency having jurisdiction.

17.11 Garbage and Trash Disposal. No garbage, refuse, trash or rubbish shall be deposited except as permitted by the Association. The requirements from time to time of the applicable governmental authority, trash collection company or the Association (which may, but shall not be required to, provide solid waste removal services) for disposal or collection of waste shall be complied with. All equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition.

17.12 Alterations. Without limiting the generality of Section 9.1 hereof, but subject to Article 10 hereof, no Residence Owner shall cause or allow improvements or changes to any Residence, Limited Common Elements appurtenant thereto, General Common Elements or Association Property, including, but not limited to, installing any electrical wiring, television antenna, machinery, window film, or air conditioning equipment, which in any manner change the appearance of any portion of the Building, without obtaining the prior written consent of the Association (in the manner specified in Section 9.1 hereof).

17.13 Nuisances. No nuisances (as defined by the Association) shall be allowed on the Condominium Property or Association Property. No person shall engage in any practice, exhibit any behavior, or permit any condition to exist that constitutes a nuisance or that will become an unreasonable source of annoyance or disturbance or that interferes with the peaceful possession or proper use of the Condominium Property by the Owners, Tenants, and Occupants. Notwithstanding the foregoing, the playing of recorded music on a regular basis or live music on a periodic basis, incident to the primary use of a Residence or portion thereof, shall not be considered a nuisance so long as such music playing does not violate applicable law, is done in a manner respectful of the peaceful possession and use of all other Residences, and reasonable accomodations (including noise dampening tiles, etc.) have been made to reduce the amount of sound transmission.

17.14 No Improper Uses. No improper, offensive, hazardous or unlawful use shall be made of the Condominium Property or Association Property or any part thereof, and all applicable zoning ordinances, laws, other ordinances, orders, rules, regulations or requirements of all governmental bodies having jurisdiction thereover shall be observed. Any violations

of applicable zoning ordinances, laws, other ordinances, orders, rules, regulations or requirements relating to any portion of the Condominium and/or Association Property, shall be corrected by, and at the sole expense of, the party obligated to maintain or repair such portion of the Condominium Property, as elsewhere herein set forth. Notwithstanding the foregoing and any provisions of the Condominium Documents, the Association shall not be liable to any person(s) for its failure to enforce the provisions of this Section 17.15. No activity specifically permitted by this Declaration shall be deemed to be a violation of this Section.

17.15 Exterior Improvements. Without limiting the generality of Sections 9.1 or 17.5 hereof, but subject to any provision of this Declaration specifically permitting same, no Residence Owner shall cause anything to be affixed or attached to, hung, displayed or placed on the exterior walls, doors or windows of the Building (including, but not limited to, awnings, signs, storm shutters, screens, window tinting, furniture, fixtures and equipment) without the prior written consent of the Association.

17.16 Association Access to Residences. In order to facilitate access to Residences by the Association for the purposes enumerated in Section 11.1(a) hereof, each Residence Owner shall be obligated to deliver a set of keys to its respective Residence to the Association to use in the performance of its functions. No Owner shall change the locks to its Residence without so notifying the Association and delivering to the Association a new set of keys to such Residence.

17.17 Relief by Association. The Association shall have the power (but not the obligation) to grant relief in particular circumstances from the provisions of specific restrictions in this Article 17 for good cause shown.

17.18 Effect on Developer. The restrictions and limitations set forth in this Article 17 shall not apply to the Developer nor to Residences owned by the Developer.

18. TRANSFER OF RESIDENCES.

18.1 Association's Right to Purchase at a Foreclosure Sale. The Board shall have the power and authority to bid and purchase, for and on behalf of the Association, any Residence, or interest therein, at a sale pursuant to a deed of trust or mortgage foreclosure, a foreclosure of the lien for Common Expenses under the Act, or an order or direction of a court, or at any other involuntary sale, upon the consent or approval of Residence Owners owning not less than seventy five percent (75%) of the total ownership of the Common Elements. Such consent shall set forth a maximum price which the Board or its duly authorized agent may bid and pay for said Residence.

18.2 Financing of Purchase by Association. The Board shall have authority to make such mortgage arrangements and special assessments proportionately among the respective Residence Owners, and other such financing arrangements, as the Board may deem desirable in order to close and consummate the purchase or lease of a Residence, or interest therein, by the Association. However, no such financing arrangement may be secured by an encumbrance on any interest in the Property other than the Residence, or interest therein, to be purchased or leased, and the percentage interest in the Common Elements appurtenant thereto.

18.3 Obligations of New Purchaser. Within seven (7) days after receiving title to a Residence, the purchaser of the Residence shall give written notice to the Board of Directors of his or her ownership of the Residence. Upon failure of a Residence Owner to give the required notice within the seven (7) day time period provided herein, the Board may levy fines against the Residence and the Residence Owner thereof, and assess the Residence Owner for all costs incurred by the Association in determining his or her identity.

18.4 Miscellaneous. The Association shall hold or lease any Residence, pursuant to the terms hereof, in the name of the Association, or a nominee thereof delegated by the Board, for the sole benefit of all Residence Owners. The Board shall have the authority at any time to sell, lease or sublease said Residence on behalf of the Association upon such terms as the Board shall deem desirable, but in no event shall a Residence be sold for less than the amount paid by the Association to purchase said Residence unless Residence Owners owning not less than seventy five percent (75%) of the total ownership of the Common Elements first authorize the sale for such lesser amount. All notices referred to or required under this Section 18 shall be given in the manner provided in this Declaration for the giving of notices.

19. ADDITIONAL RIGHTS OF ELIGIBLE MORTGAGEES AND OTHERS.

19.1 Availability of Association Documents. The Association shall have current copies of the following available for inspection by Eligible Mortgagees during normal business hours or under other reasonable circumstances as determined by the Board: (a) this Declaration; (b) the Charter; (c) the Bylaws; (d) the Rules and Regulations of the Association; and (e) the books, records and financial statements of the Association.

19.2 Notices. Any mortgagee, insurer or guarantor of a First Mortgage on a Residence shall have the right to timely written notice of:

(a) any condemnation or casualty loss affecting a material portion of the Condominium and/or Association Property or the affected mortgaged Residence;

(b) any delinquency in the payment of the Assessments on a mortgaged Residence in excess of 60 days;

(c) the occurrence of a lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Association;

(d) any proposed action which requires the consent of a specified number of mortgage holders.

19.3 Additional Rights. In addition to all other rights herein set forth, every Eligible Mortgagee shall have the right, upon written request to the Association identifying itself and the Residences subject to a First Mortgage it holds or has insured or guaranteed, to:

(a) Examine, during normal business hours or other reasonable circumstances, the Association's books, records and financial statements, and current copies of the Condominium Documents;

(b) Receive notice of the Association's meetings and attend such meetings;

(c) Receive notice of an alleged default by any Owner whose Residence is subject to a First Mortgage it holds or has insured or guaranteed, if the default is not cured within 60 days after notice of the default to the Owner;

(d) Receive notice of any condemnation or casualty loss which affects a substantial portion of the Common Elements;

(e) Receive a copy of, within reasonable time after it requests it, the financial statement of the Association for the immediately preceding fiscal year;

(f) Receive notice of any lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Association;

(g) Receive notice of any proposed action by the Association which would require hereunder the consent or constant approval of a specified percentage of Eligible Mortgagees;

(h) Pay, singly or jointly, taxes or other charges that are delinquent and have resulted or may result in a lien against any portion of the Common Elements and receive immediate reimbursement from the Association; and

(i) Pay, singly or jointly, any overdue premiums on any casualty insurance policy covering Common Elements or obtain, singly or jointly, new casualty insurance coverage on Common Elements upon the lapse of a policy and, in either case, receive immediate reimbursement from the Association.

19.4 Rights of Eligible Mortgagees in Respect of Insurance Proceeds. No provision of this Declaration, the Charter, or Bylaws or any similar instrument pertaining to the Condominium Property or the Residences therein shall be deemed to give a Residence Owner priority over any rights of the Eligible Mortgagees pursuant to their mortgages in the case of distribution to Residence Owners of (i) (A) insurance proceeds from insurance policies purchased by the Residence Owner, or (B) insurance proceeds from insurance policies purchased by the Association and such proceeds are distributed to the Residence Owner under circumstances which pursuant to Article 15 may be retained by the Residence Owner and not used toward repair of the Residence or the Condominium Property, or (ii) condemnation awards for losses to or a taking of a Residence and such awards are distributed to the Residence Owner under circumstances which pursuant to Article 16 may be retained by the Residence Owner and not used toward repair of the Residence or the Condominium Property.

20. **COMPLIANCE AND DEFAULT.** The Association, each Residence Owner, Tenant, Occupant, Guest or other invitee of a Residence Owner shall be governed by and shall comply with the terms of this Declaration and all exhibits attached hereto, and the Rules and Regulations and applicable laws, as they may be amended from time to time. The provisions of the Condominium Documents shall be deemed incorporated into any Lease of a Residence whether or not expressly stated in such Lease. Each Residence Owner and Tenant shall be liable for the expense of any maintenance, repair or replacement made necessary by its negligence or by that of any of its Occupants, Guests, invitees, employees, agents or Tenants, to the extent such expense is not met by the proceeds of insurance actually collected in respect of such negligence by the Association. In the event a Residence Owner, Tenant or Occupant fails to maintain a Residence or fails to cause such Residence to be maintained, or fails to observe and perform all of the provisions of the

Condominium Documents, or any other agreement, document or instrument affecting the Condominium Property or administered by the Association in the manner required, the Association shall have the right to proceed in equity to require performance and/or compliance, to impose any applicable fines, to sue at law for damages, and to charge the Residence Owner for the sums necessary to do whatever work is required to put the Residence Owner or Residence in compliance; provided, however, that nothing contained in this Article 20 shall authorize the Association to enter a Residence to enforce compliance. In any proceeding arising because of an alleged failure of a Residence Owner, Tenant, Occupant or the Association to comply with the requirements of the Act or the Condominium Documents, the prevailing party shall be entitled to recover the costs of the proceeding and such reasonable attorneys' fees (including appellate attorneys' fees).

21. TERMINATION OF CONDOMINIUM.

21.1 Termination. The Condominium shall continue until the Condominium Property is withdrawn from the provisions of the Act pursuant to the terms of this Article by 90% of Residence Owners of record.

21.2 Approval of Termination. The termination of the Condominium must be evidenced by a Plan of Termination executed in the same manner as a deed by 90% of Residence Owners of record and by the Termination Trustee and consented to by the Eligible Mortgagees. A Residence Owner may evidence assent to the Plan of Termination by executing the Plan of Termination or a consent to or joinder in the plan in the manner of a deed. A Plan of Termination together with the consents or joinders of Residence Owners and, if required, consents or joinders by mortgagees must be recorded in the Register's Office for the County. The Plan of Termination is effective only upon recordation or such later date as is specified in the Plan of Termination.

21.3 Provisions in Plan of Termination. The Plan of Termination shall comply with the Act and specify at a minimum the following matters:

(a) The name and address of the Termination Trustee and the powers of such trustee.

(b) A date after which the Plan of Termination will be void unless it is recorded before that date.

(c) The interest of the respective Residence Owners in the Association Property, General Common Surplus, and other assets of the Association, which shall be the same as the respective interests of the Residence Owners in the Common Elements immediately before the termination.

(d) If applicable, the interest of the respective Residence Owners in any proceeds of sale or disposition of the Condominium Property. If, pursuant to the Plan of Termination, any Condominium Property or real property owned by the Association is to be sold following termination, the Plan of Termination shall provide for the sale and may set forth the minimum terms of the sale.

(e) If applicable, the interest of the respective Residence Owners in any insurance proceeds from the Insured Property or condemnation proceeds from the taking of Common Elements which are not used for repair or reconstruction. The Plan of

Termination may apportion those proceeds pursuant to the method described in Section 21.4.

(f) The Plan of Termination may provide that each Residence Owner shall retain the exclusive right of possession to the portion of the real estate that formerly constituted his Residence, in which event the plan shall specify the conditions of possession.

(g) A Plan of Termination may provide that the termination is conditional, in which event the plan shall specify the conditions for termination. A conditional plan will not vest title in the Termination Trustee unless and until the recordation of both the Plan of Termination and a certificate executed by the Association with the formalities of a deed confirming that the conditions set forth in the conditional Plan of Termination have been satisfied or waived by the requisite percentage of the Residence Owners.

21.4 Allocation of Proceeds of Sale or Disposition of Condominium Property. The proceeds of sale or disposition of the Condominium Property shall be apportioned among the individual Residences based on the fair market values of the Residences immediately before the termination, as determined by one or more independent appraisers selected by the Association or Termination Trustee. The foregoing method of apportionment set forth in this Section 21.4 shall not be deemed to prohibit any other method of apportioning the proceeds of sale allocated to the Residences agreed upon in the Plan of Termination. All liens which encumber a Residence shall be transferred to the proceeds of sale of the Condominium Property attributable to such Residence in their same priority. The proceeds of any sale or disposition of the Condominium Property pursuant to a Plan of Termination shall not be deemed to be Common Surplus or Association Property.

21.5 Termination Trustee. The Termination Trustee shall be the Association unless another person is appointed in the Plan of Termination. In the event that the Association is unable, unwilling or fails to act as the Termination Trustee, any Residence Owner may petition the court to appoint a Termination Trustee.

21.6 Title Vested in Termination Trustee. Upon recordation of the Plan of Termination or such later date or act as is specified in the Plan of Termination, all Residence Owners shall automatically be divested of legal title to their respective Condominium Parcels and the Termination Trustee named in the Plan of Termination shall automatically become vested with legal title to the Condominium Property without need for further conveyance. In the event the Association is not the Termination Trustee, the Association shall transfer the Association Property, if any, to the Termination Trustee. The Residence Owners shall thereafter become the beneficiaries of proceeds realized from the Plan of Termination, if any. Each lien encumbering a Condominium Parcel shall be automatically transferred to the beneficial interest in the former Condominium Property and Association Property attributable to the Residence encumbered by the lien, with the same priority.

21.7 Powers of the Termination Trustee. Unless prohibited by the Plan of Termination, the Termination Trustee shall be vested with those powers as are given to the board of directors pursuant to the Declaration, Bylaws and the Act. If the Association is not the Termination Trustee, then the Termination Trustee's powers shall be co-extensive with those of the Association to the extent not prohibited in the Plan of Termination. If the

Association is being dissolved, then the Termination Trustee shall also have such other powers which may be necessary to wind up the affairs of the Association.

21.8 Notice.

(a) Not less than 30 days prior to the date a Plan of Termination will be considered by the Residence Owners for approval, the Association shall deliver by certified mail return receipt requested to all Residence Owners a notice of the proposed termination together with a copy of the proposed Plan of Termination and a ballot or written consent or joinder.

(b) Within 30 days after a Plan of Termination has been recorded, the Termination Trustee shall deliver by certified mail return receipt requested a notice to all Residence Owners, lienors of the Condominium Property and the lienors of all Residences to their last known address that a Plan of Termination has been recorded and the Instrument Number in the Register's Office where the Plan of Termination was recorded, that a copy of the Plan of Termination shall be furnished upon written request.

21.9 Distribution. Following termination of the Condominium, the Condominium Property, together with Association Property, Common Surplus and other assets of the Association, shall be held by the Termination Trustee, as trustee for Residence Owners and holders of liens on the Residences in their order of priority.

(a) Not less than 30 days prior to the first distribution, the Termination Trustee shall deliver by certified mail return receipt requested a notice to all Residence Owners, lienors of the Condominium Property and the lienors of each Residence at their last known address a good faith estimate of the amount of the distributions to lienors of the Condominium Property and to the Residence Owners and lienors of the respective Residences and the procedures and deadline for notifying the Termination Trustee of any objections thereto, which deadline shall be not less than 15 days after the date of mailing of the notice. The notice of the estimated distribution may be sent simultaneously with or subsequent to the notice required pursuant to Section 21.8(b). In the event a Residence Owner or lienor files an objection with the Termination Trustee, then the Termination Trustee is excused from distribution of the amounts and property allocated to such Residence Owner and the lienors until the Termination Trustee has had a reasonable time to ascertain the validity of the adverse claims. In the alternative, the Termination Trustee shall have the right to interplead such Residence Owner, lienors and any other person having or claiming to have an interest in the Residence whenever there is a dispute as to the amounts due them. The Termination Trustee shall deposit the funds allocated to such Residence in the registry of court and effective upon such deposit the Condominium Property, Association Property, Common Surplus and other assets of the Association shall be free of all claims and liens of the parties to the suit. In any interpleader action by a Termination Trustee regarding a dispute by a Residence Owner or lienor as to the amounts due, the Termination Trustee and prevailing party are entitled to recover reasonable attorneys' fees and costs and court costs.

(b) The proceeds of any sale of Condominium Property or Association Property, together with any portion of the Condominium Property which is not sold,

Association Property, Common Surplus and other assets of the Association, shall be distributed in the following priority:

i. costs of carrying out the Plan of Termination, including demolition, removal and disposal fees, Termination Trustee's fees and costs, accounting fees and costs, and attorney's fees and costs and court costs.

ii. liens recorded prior to recordation of the Declaration.

iii. liens of the Association which have been consented to by a majority of the Voting Interests.

iv. creditors of the Association, as their interests may appear.

v. to each Residence Owner in the shares specified in Section 15.7 the insurance proceeds from the Insured Property or condemnation proceeds from the taking of the Common Elements which are not used for repair or reconstruction subject to satisfaction of liens on each Residence in their order of priority unless objected to by a Residence Owner or a lienor.

vi. to each Residence Owner in the shares specified in the Plan of Termination the proceeds of any sale of Condominium Property subject to satisfaction of liens on each Residence in their order of priority unless objected to by a Residence Owner or lienor.

vii. to each Residence Owner in the shares specified in the Plan of Termination the remaining Condominium Property, subject to satisfaction of liens on each Residence in their order of priority unless objected to by a Residence Owner or a lienor.

viii. to each Residence Owner in the shares specified in the Plan of Termination the proceeds of any sale of Association Property, the remaining Association Property, General Common Surplus, and other assets of the Association subject to satisfaction of liens on each Residence in their order of priority unless objected to by a Residence Owner or a lienor.

(c) Distribution may be made either in money or in property or securities and either in installments from time to time or as a whole, if this can be done fairly and ratably and in conformity with the Plan of Termination and shall be made as soon as reasonably consistent with the beneficial liquidation of the assets.

21.10 Wind-up of Association Affairs. The termination of the Condominium shall not, by itself, terminate the Association. The former Residence Owners and their successors and assigns shall continue to be members of the Association, and the members of the Board of Directors and the officers of the Association shall continue to have the powers granted in this Declaration, the Charter, the Bylaws and the Act, to the extent necessary to, and for the sole purpose of, winding up the affairs of the Association in accordance with this Section.

21.11 Trustee's Powers and Duties. The Termination Trustee shall hold legal title to the Condominium Property or Association Property or both, as a trustee for the benefit of the former Residence Owners and their successors, assigns, heirs, devisees, mortgagees and other lien holders, as their interests shall appear, with full power and authority to deal with, to protect, conserve, sell, manage, encumber and otherwise dispose of all real and personal property which was formerly the Condominium Property, or interest therein or any part thereof. If the former Residence Owners approve a sale of the Condominium Property or Association Property or both as provided in this Article, the Termination Trustee shall have the power and authority to convey title to the purchaser(s), and to distribute the proceeds in accordance with the provisions of this Article. The Termination Trustee may charge a reasonable fee for acting in such capacity, and such fee, as well as all costs and expenses incurred by the Termination Trustee in the performance of its duties, shall be paid by the Association or taken from the proceeds of the sale of the former Condominium Property and Association Property, and shall constitute a lien on the Condominium Property or Association Property or both superior to any other lien. The Termination Trustee shall be entitled to indemnification by the Association from any and all liabilities and costs incurred by virtue of acting as Termination Trustee unless such liabilities are the result of gross negligence or willful misconduct.

21.12 Post Termination Obligations. Unless otherwise specified in the Plan of Termination, as long as the Termination Trustee shall hold legal title to the Condominium Property, each Residence Owner and the Residence Owner's successors in interest have an exclusive right to occupancy of the portion of the real estate that formerly constituted the Residence. During the period of that occupancy, each Residence Owner and the Residence Owner's successors in interest remain liable for all Assessments and other obligations imposed on Residence Owners by the Act or this Declaration.

21.13 Reliance. The Termination Trustee may rely upon the written instructions and information provided to it by the officers, directors and agents of the Association, and shall not be required to inquire beyond such information and instructions.

21.14 Sale. In the event that the sale of the Condominium Property was not a condition to termination, then following a termination, provided Residence Owners holding not less than 75% of the Voting Interests present in person or by proxy at a duly called meeting of the Association agree to accept an offer for the sale of the Condominium Property, the Board of Directors shall notify the Termination Trustee, and the Termination Trustee shall complete the transaction. If the Residence Owners have not authorized a sale of the former Condominium Property within 1 year after the recording of the Plan of Termination, the Trustee may proceed to sell the Condominium Property without agreement by the Association or the former Residence Owners. The net proceeds of the sale of any of the Condominium Property, Association Property or other assets of the Association shall be distributed by the Termination Trustee to the beneficial owners thereof, as provided in the Plan of Termination, provided, however, that no payment shall be made to a former Residence Owner until there has first been paid off out of its share of such net proceeds all liens on its beneficial interest in the order of their priority.

21.15 New Condominium. The termination of the Condominium shall not bar creation of another Condominium including all or any portion of the Condominium Property or Association Property.

21.16 Provisions Survive Termination. The provisions of this Article 21 are covenants running with the land, and shall survive the termination of the Condominium until all matters covered by those provisions have been completed. The Board of Directors shall continue to function in accordance with the Bylaws and Charter, and shall have the power to levy Assessments to pay the costs and expenses of the Termination Trustee and of maintaining the Condominium or Association Property until it is sold. The costs of termination, the fees and expenses of the Termination Trustee, as well as post-termination costs of maintaining the former Condominium Property, are Common Expenses, the payment of which shall be secured by a lien on the beneficial interest owned by each former Residence Owner, which to the maximum extent permitted by law, shall be superior to, and take priority over, all other liens.

21.17 Amendment to Article 21. This Article may not be amended without the consent of the Developer as long as it owns any Residence.

22. **INTENTIONALLY OMITTED.**

23. **COVENANT RUNNING WITH THE LAND.** All provisions of the Condominium Documents shall, to the extent applicable and unless otherwise expressly herein or therein provided to the contrary, be perpetual and be construed to be covenants running with the Land and with every part thereof and interest therein, and all of the provisions hereof and thereof shall be binding upon and inure to the benefit of the Developer and subsequent owner(s) of the Land or any part thereof, or interest therein, and their respective heirs, personal representatives, successors and assigns, but the same are not intended to create nor shall they be construed as creating any rights in or for the benefit of the general public. All present and future Residence Owners, Tenants and Occupants of Residences shall be subject to and shall comply with the provisions of the Condominium Documents, as they may be amended from time to time. The acceptance of a deed or conveyance, or the entering into occupancy of any Residence, shall constitute and adoption and ratification of the provisions of the Condominium Documents, as they may be amended from time to time, including, but not limited to, a ratification of any appointments of attorneys-in-fact contained herein.

24. **DISCLAIMER OF WARRANTIES.** Except for any written warranties delivered by Developer to a Residence Owner at closing, no warranties, expressed or implied, representations, understandings, guaranties or promises have been made to or relied upon by any Residence Owner. Without limiting the generality of the foregoing, Developer further disclaims any liability to comply with, or upgrade any improvements and/or the Condominium Property as a result of, any changes or modifications to, or adoption of further federal, state or municipal laws, codes, ordinances regulations or rules hereafter applicable to the Condominium Property. To the maximum extent permitted by law, all Residence Owners, by virtue of acceptance of title to their respective Residences (whether from the Developer or another party), shall be deemed to have automatically waived all of the aforesaid disclaimed warranties. As to any warranties which cannot be disclaimed either in whole or in part, each Residence Owner expressly waives and disclaims incidental and consequential damages, and the Developer shall have no responsibility for any incidental or consequential damages, including, but not limited to, any claims for personal injury, property damage or emotional distress.

25. **CPI.** Whenever a specific dollar amount is recited in of the Condominium Documents, such amounts shall be increased from time to time by application of a nationally recognized consumer price index using the date of recordation of this Declaration as the base year (unless prohibited or limited by law or by the specific text hereof or unless held to be unconscionable). The index used

shall be that published by the United States Department of Labor, Bureau of Labor Statistics, designated as "Consumer Price Index, all urban consumers, United States, 1982-84 = 100, all items". If the Bureau of Labor Statistics shall change the method for determining the consumer price index or in the event the Bureau of Labor Statistics shall cease to publish said statistical information and it is not available from any other source, public or private, then the Association shall choose a reasonable alternative to compute such increases.

26. Miscellaneous.

26.1 Notices. All notices to the Association required or desired hereunder or under the Bylaws of the Association shall be sent by certified mail (return receipt requested) or by a nationally recognized overnight delivery service (such as Federal Express or UPS) to the Association in care of its office at the Condominium, or to such other address as the Association may hereafter designate from time to time by notice in writing to all Residence Owners. Except as provided specifically in the Act, all notices to any Residence Owner shall be sent by first class mail to the address of such Residence Owner at the Condominium, or such other address as may have been designated by the Residence Owner from time to time, in writing, to the Association. All notices to mortgagees of Residences shall be sent by first class mail to their respective addresses, or such other address as may be designated by them from time to time, in writing to the Association. All notices shall be deemed to have been given when mailed in a postage prepaid sealed wrapper, except notices of a change of address, which shall be deemed to have been given when received, or 5 business days after proper mailing, whichever shall first occur.

26.2 Conflict. In the event of any conflict between the terms and provisions of this Declaration, and the Exhibits attached hereto or otherwise, the Declaration shall take precedence over the Charter, Bylaws and applicable Rules and Regulations; the Charter shall take precedence over the Bylaws and applicable Rules and Regulations; and the Bylaws shall take precedence over applicable Rules and Regulations, all as amended from time to time.

26.3 Interpretation. The Board of Directors of the Association shall be responsible for interpreting the provisions hereof and of any of the Exhibits attached hereto. Such interpretation shall be binding upon all parties unless wholly unreasonable. An opinion of legal counsel that any interpretation adopted by the Association is not unreasonable shall conclusively establish the validity of such interpretation.

26.4 Exhibits. There is hereby incorporated in this Declaration all materials contained in the Exhibits annexed hereto, except that as to such Exhibits, any conflicting provisions set forth therein as to their amendment, modification, enforcement and other matters shall control over those in this Declaration.

26.5 Signature of President and Secretary. Wherever the signature of the President of the Association is required hereunder, the signature of the vice-president may be substituted therefor, and wherever the signature of the Secretary of the Association is required hereunder, the signature of an assistant secretary may be substituted therefor, provided that the same person may not execute any single instrument on behalf of the Association in two separate capacities.

26.6 Governing Law. Should any dispute or litigation arise between any of the parties whose rights or duties are affected or determined by this Declaration, the Exhibits annexed hereto or applicable Rules and Regulations adopted pursuant to such documents, as the same may be amended from time to time, said dispute or litigation shall be governed by the laws of the State of Tennessee.

26.7 Severability. The invalidity in whole or in part of any covenant or restriction, or any section, subsection, sentence, paragraph, clause, phrase or word, or other provision of this Declaration, the Exhibits annexed hereto, or applicable Rules and Regulations adopted pursuant to such documents, as the same may be amended from time to time, shall not affect the validity of the remaining portions thereof which shall remain in full force and effect.

26.8 Waiver. The failure of the Association or any Residence Owner to enforce any covenant, restriction or other provision of the Act or of the Condominium Documents, as the same may be amended from time to time, shall not constitute a waiver of their right to do so thereafter.

26.9 Execution of Documents; Attorney-in-Fact. Without limiting the generality of other sections of this Declaration and without such other sections limiting the generality hereof, each Owner, by reason of the acceptance of a deed to such Owner's Residence, hereby agrees to execute, at the request of the Developer, all documents or consents which may be required by all governmental agencies to allow the Developer and its affiliates to complete the plan of development of the Condominium as such plan may be hereafter amended, and each such Owner further appoints hereby and thereby the Developer as such Owner's agent and attorney-in-fact to execute, on behalf and in the name of such Owners, any and all of such documents or consents. This power of attorney is irrevocable and coupled with an interest. The provisions of this section may not be amended without the consent of the Developer.

26.10 Gender; Plurality. Wherever the context so permits, the singular shall include the plural, the plural shall include the singular, and the use of any gender shall be deemed to include all or no genders.

26.11 Captions. The captions herein and in the Exhibits annexed hereto are inserted only as a matter of convenience and for ease of reference and in no way define or limit the scope of the particular document or any provision thereof.

26.12 Supremacy. Notwithstanding anything to the contrary in this Declaration, in the event of any conflict between the provisions of the Declaration (including any exhibit) and any non-variable or non-waivable section of the Act in effect on the date of recording of this Declaration, the provisions of the Act shall control as provided in Tennessee Code Annotated §66-27-204.

[Signature pages follow.]

[Signature page to Declaration of The Manning Condominiums]

IN WITNESS WHEREOF, the Developer has caused this Declaration to be duly executed as of the 26th day of August, 2020.

CHARTWELL PROPERTIES, LLC,
a Tennessee limited liability company

By: _____
Manager

STATE OF KENTUCKY)

COUNTY OF MARSHALL)

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared Joe A. Owen, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be a manger of Chartwell Properties, LLC, a Tennessee limited liability company, the within named developer, a limited liability company, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the company by himself as such manager.

Witness my hand and seal at office this 26th day of August, 2020.

_____
Notary Public

My Commission Expires: December 17, 2022

[Seal]

SCHEDULE OF EXHIBITS TO

DECLARATION OF CONDOMINIUM

FOR

THE MANNING CONDOMINIUMS

Exhibit A	Description of the Land
Exhibit B	Defined Terms
Exhibit C	Plat of the Condominium, which includes a Survey of the Land, a graphic description of the Improvements located thereon, including floor plans and elevations for the Building, and a plot plan thereof. The Plat shall designate each Residence by number and indicate its boundaries and location and shall include the Parking Space Assignments.
Exhibit D	Percentage Interest in the Common Elements and the Percentage Share of the General Common Expenses and General Common Surplus for each Residence
Exhibit E	Form of Bylaws of The Manning Homeowners' Association, Inc.
Exhibit F	Form of Charter of The Manning Homeowners' Association, Inc.
Exhibit G	Rules and Regulations

Exhibit A

Description of the Land

PARCEL A: Property commonly known as 110 Woodmont Blvd., Nashville, TN

Land in Davidson County, Tennessee and being **Lot 1** as shown on the Final Plat of Manning At Belle Meade, 1st Revision, of record in Instrument Number 20080107-0001740, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being a portion of the same property conveyed to Chartwell Properties, LLC by deeds of record as Instrument Nos. 20060223-0021131, 20060710-0082114, 20070112-0005349, 20070124-0009793 and 20060921-0117413, Register's Office for Davidson County, Tennessee.

PARCEL B: Property commonly known as 120B Woodmont Blvd., Nashville, TN

Land in Davidson County, Tennessee and being **Lot 2** as shown on the Final Plat of Manning At Belle Meade, 1st Revision, of record in Instrument Number 20080107-0001740, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being part of the same property conveyed to Chartwell Properties, LLC, a Tennessee limited liability company, by General Warranty Deed from Sara H. Gillum, unmarried, dated January 8, 2007, of record in Instrument Number 20070112-0005349, in the Register's Office for Davidson County, Tennessee.

Exhibit B

Defined Terms

1. "Assessment" – Any of the types of assessments defined below:

   (a) "General Common Assessment" is the share of the funds required for the payment of General Common Expenses from time to time assessed against a Residence Owner and its Residence.

   (b) "Special Assessment" is an amount levied against a Residence Owner and its Residence to cover any of the following amounts: (i) expenses which are in excess of the amounts budgeted or which are not included in the annual operating budget of the Association or which are not included in or exceed the amount in the reserves designated for such purpose; (ii) costs incurred by the Association for specific purposes of a nonrecurring nature; (iii) expenses incurred by the Association for repair, construction or reconstruction of any Improvements on any portion of the Common Elements or Association Property as a result of a casualty loss, condemnation, substantial deterioration or Substantial Damage in excess of the proceeds of the Association's insurance; (iv) expenses incurred by the Association for acquisition, installation, alteration or construction of any Improvement in the nature of a capital addition, alteration or improvement (as distinguished from maintenance, repairs, replacements, reconstruction or uninsured losses) located or to be located on any portion of the Common Elements or Association Property; (v) expenses incurred by the Association for any maintenance, repair and replacement of the Common Elements or Association Property contemplated by this Declaration and necessitated by a Residence Owner's failure to maintain such area when this Declaration imposes the obligation to maintain on such Residence Owner; or (vi) expenses incurred by the Association for any repair and replacement of the Common Elements or Association Property as a result of the negligence, neglect, or misuse by such Residence Owner, its Tenants or Guests or as a result of theft, vandalism, malicious mischief, or burglary to the Residence. To the extent that a Special Assessments benefits fewer than all of the Residences or Residence Owners or benefits Limited Common Elements serving only certain Residence Owners, then the Special Assessment may be allocated to and assessed against only those Residence Owners and Residences so benefited.

2. "Association" – The Manning Condominium Association, Inc., a Tennessee not for profit corporation, the sole entity responsible for the operation and administration of the Condominium.

3. "Association Property" – The property, real and personal, which is owned or leased by the Association for the use and benefit of the Owners.

4. "Board" or "Board of Directors" – The board of directors and the members of the board of directors, from time to time, of the Association. The term "Board" or "Board of Directors" as used herein shall have all of the functions and rights assigned to the "board of administrators" under the Act.

5. "Building" – The structure or structures on the Condominium Property in which the Residences and certain Common Elements are located.

6. "Bylaws" – The Bylaws of the Association, as amended from time to time. A copy of the Bylaws is attached to this Declaration as Exhibit E and made a part hereof. For purposes of the Act, the provisions contained in this Declaration dealing with the administration or maintenance of the Association or Condominium Property (including reconstruction after casualty) or the collection or payment of Common Expenses shall be deemed to be part of the Bylaws.

7. "Charter" – The Articles of Incorporation of the Association filled with the Secretary of State of the State of Tennessee, as amended from time to time. A copy of the Charter is attached to this Declaration as Exhibit F and made a part hereof.

8. "Common Elements" – All Condominium Property other than Residences. Common Elements are comprised of the General Common Elements and Limited Common Elements.

9. "Common Expenses" – Any expenses incurred by the Association for the operation, maintenance, repair, replacement or protection of the Common Elements and the Association Property, the costs of carrying out the powers and duties of the Association and any other expense relating thereto for which the Residence Owners are liable pursuant to the Act or the Condominium Documents, including, without limitation, General Common Expenses and Limited Common Expenses. Common Expenses shall not include any separate obligations of individual Residence Owners.

10. "General Common Surplus" – The the excess of all receipts of the Association collected on behalf of the Association from the Residence Owners over and above the amount of General Common Expenses.

11. "Condominium Documents" – This Declaration, the Charter, Bylaws, the Rules and Regulations, and other applicable provisions of any agreement, document or instrument governing the Condominium or administered by the Association.

12. "Condominium Parcel" – A Residence together with the undivided share in the Common Elements which is appurtenant to the Residence; when the context permits, the term includes all other appurtenances to the Residence.

13. "Condominium Property" – The Land, all Improvements on the Land, and personal property that are subjected to condominium ownership under this Declaration, and all easements and rights appurtenant thereto intended for use in connection with the Condominium. The term "Condominium Property" as used herein shall include the meaning assigned to the term "property" in the Act.

14. "City" or "County" – The consolidated Metropolitan-Nashville-Davidson County government.

15. "Declaration" – This Declaration of The Manning Condominiums, and all exhibits attached hereto, as it and they may be amended from time to time.

16. "Developer" – Chartwell Properties, LLC, a Tennessee limited liability company, its successors and such of its assigns as to which the rights of Developer hereunder are specifically assigned. The term "Developer" as used herein shall include the meaning assigned to such term in the Act. Developer may assign all or a portion of its rights hereunder, or all or a portion of such rights in connection with specific portions of the Condominium. In the event of any partial assignment,

the assignee shall not be deemed the Developer, but may exercise such rights of Developer as are specifically assigned to it. Any such assignment may be made on a nonexclusive basis.

17. "Eligible Mortgagee" means an Institutional First Mortgagee that owns, services, insures or guarantees a First Mortgage encumbering a Residence and has notified the Association in writing of its name and address and status as a holder, insurer or guarantor of a First Mortgage. Such notice will be deemed to include a request that the Eligible Mortgagee be given the notices and other rights described in Article 19.

18. "First Mortgage" – The first-lien deed of trust or mortgage instrument encumbering a fee interest in a Residence, having priority over all other Mortgages with respect to such Residence.

19. "Garage" - Those drives, decks, ramps, parking spaces, striping, sidewalks, curbs, bollards, drains and signage located on the Building's ground floor and lower level, together with lighting, fire/life safety, mechanical, electrical and plumbing systems and their respective components, gates and operating equipment and controls, access control systems serving the Garage, security and other systems and their components for the Garage.

20. "General Common Elements" – Those portions of the Common Elements designated for use by all of the Residences. The General Common Elements includes:

(a) The portions of the Condominium Property which are not included within the Residences or which are not Limited Common Elements. The General Common Elements shall not include those portions of the Common Elements designated as Limited Common Elements.

(b) Except for those portions of the Condominium Property which are expressly designated as Residences or Limited Common Elements in this Declaration, the term "General Common Elements" as used herein shall include the meaning assigned to such term in the Act.

(c) Easements through Residences for conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility and other services to Residences and the Common Elements.

(d) An easement of support in every portion of a Residence which contributes to the support of the Building.

(e) Any other parts of the Condominium Property designated as a General Common Element in this Declaration.

21. "General Common Expenses" – Those Common Expenses incurred by the Association for the operation, maintenance, repair, replacement or protection of the General Common Elements and the Association Property for which the Residence Owners are liable to the Association, and any other expense designated as a "General Common Expense" by the Act or the Condominium Documents. For purposes of this Declaration, "General Common Expenses" shall also include, without limitation: (a) all reserves for General Common Elements required by the Act or otherwise established by the Association, regardless of when reserve funds are expended; (b) if applicable, costs relating to insurance for directors and officers, in-house and/or interactive communications and surveillance systems; (c) the real property taxes, insurance and other maintenance expenses attributable to any Association Property; (d) any unpaid share of Common

Expenses or Common Assessments extinguished by foreclosure of a superior lien or by deed in lieu of foreclosure; (e) the Assessments, real property taxes, insurance and other maintenance expenses attributable to any Residences acquired by the Association; (f) the costs of carrying out the powers and duties of the Association relating to the General Common Elements; (g) insurance premiums as described in Article 14; (h) legal and accounting fees, management fees and compensation and operating expenses of the Common Elements; and (i) any other expenses designated from time to time by the Board of Directors as General Common Expenses which are not inconsistent with the Act. Each Residence Owner's share of the General Common Expenses is stated as a percentage as set forth on Exhibit D, which is based on the total square footage of each Residence in uniform relationship to the total square footage of all of the Residences in the Condominium.

22. "Guest" – Any person who is physically present in or occupies a Residence on a temporary basis at the invitation of the Residence Owner without the payment of consideration, including invitees (as such term is understood under Tennessee law). Guest shall not include immediate family members of the Residence Owner.

23. "Improvements" – All structures, or any portion thereof, and artificial changes to the natural environment located on the Condominium Property, including but not limited to the Building.

24. "Institutional First Mortgagee" - Any federal or state commercial bank, federal or state savings bank, federal or state savings and loan association, federal or state trust company, life insurance company, casualty insurance company, agency of the United States government, mortgage banker, pension plan, REMIC trust, credit union, broker dealer, investment banking firm, commercial brokerage firm, real estate investment trust, or other financial institution or similar entity making loans in the United States and recognized as an institutional lender; the Developer; or any affiliate, subsidiary, successor or assignee of the foregoing, owning, holding, serving as a trustee or servicer, insuring or guaranteeing a First Mortgage on a Residence or a collateral assignment of a First Mortgage on a Residence.

25. "Lease" – The grant by a Residence Owner of a temporary right of use of a Residence.

26. "Limited Common Elements" – Those Common Elements, the use of which is reserved to a certain Residence or Residences to the exclusion of some or all other Residences, as same are shown on the Plat or are specified in this Declaration. The term "Limited Common Elements" as used herein shall include the meaning assigned to such term in the Act. Except as set forth on the Plat, in the event of any reasonable doubt or dispute as to whether any portion of the Common Elements constitutes a Limited Common Element, or in the event of any question as to which Residences are served thereby, a decision shall be made by a majority vote of the Board of Directors of the Association and shall be binding and conclusive when so made; provided, however, this provision shall not affect Common Elements identified as such on the Plat.

27. "Limited Common Expenses" – Those Common Expenses incurred by the Association for the operation, maintenance, repair, replacement or protection of the Common Elements and for which the Residence Owners are liable to the Association and any other expense designated as a "Common Expense" by the Act or the Condominium Documents. A Residence Owner's share of the Common Expenses is stated as a percentage as set forth on Exhibit "C-1", which is based on the total square footage of each Residence in uniform relationship to the total square footage of all of the Residences in the Condominium.

28. "Member" – A member of the Association.

29. "Mortgage" - Any mortgage, deed to secure debt, deed of trust, or other transfer, conveyance or encumbrance on a Residence for the purpose of securing the repayment of indebtedness or the performance of an obligation including, but not limited to a transfer of fee title for such purpose.

30. "Mortgagee" - Any holder of a Mortgage. "First Mortgagee" means any holder of a First Mortgage.

31. "Occupant" – A person (be it a Residence Owner or a Tenant) who resides or occupies in a Residence. An Occupant shall also be deemed to include the family members, Guests, employees, contractors, and invitees of the Residence Owner or Tenant.

32. "Plan of Termination" – A written instrument executed in the same manner as a deed by the requisite number of Residence Owners required by Section 21.2 and by the Termination Trustee and setting forth the information required by Section 21.3.

33. "Plat" – The survey of the Land, a graphic description of the Improvements located thereon, including floor plans and elevations for the Building, and a plot plan thereof, attached hereto as Exhibit C, as it may be amended from time to time. The Plat shall designate each Residence by number and indicate its boundaries, location and any other data necessary for its identification.

34. "Residence" – A part of the Condominium Property which is subject to exclusive fee simple ownership. The term "Residence" as used herein shall include the meaning assigned to the term "unit" in the Act. The term "Residence," where the context so requires or admits, is often used synonymously in this Declaration with "Condominium Parcel" when means the Residence and all appurtenances to the Residence.

35. "Residence Owner" – The record owner of legal title to a Condominium Parcel. The term "Residence Owner" as used herein shall include the meaning assigned to the term "unit owner" in the Act.

36. "Rules and Regulations" – The Rules and Regulations of the Association, as amended from time-to-time. A copy of the Rules and Regulations is attached to this Declaration as Exhibit G.

37. "Substantial Damage" – More than two-thirds of the replacement cost of the Insured Property, as defined in Section 14.2, is damaged by fire or any other casualty.

38. "Tenant" – The person or persons, entity or entities, who are the tenants or lessees under a Lease of any part or all of a Residence. Tenants shall not be Members of the Association, but shall, through the Residence Owner, be entitled to certain rights and undertake certain obligations with respect to the Residence. Such rights and obligations are appurtenant to the Tenant's Lease of a Residence.

39. "Termination Trustee" – The person appointed as such in the Plan of Termination. The Termination Trustee shall be the Association unless another person is appointed in the Plan of Termination.

40. "Voting Interest" - The number of votes allocated to a Residence pursuant to Section 5.2 of this Declaration.

Exhibit C

Plat and Parking Space Assignments

[See attached.]

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A CONDOMINIUM DEVELOPMENT:

THE MANNING

110, 116 AND 120 WOODMONT BOULEVARD – NASHVILLE, TN 37205
DAVIDSON COUNTY

I, the undersigned architect, hereby certify that these plats and plans, together with the body of this declaration of condominium, contains information required by T.C.A. 66–27–309

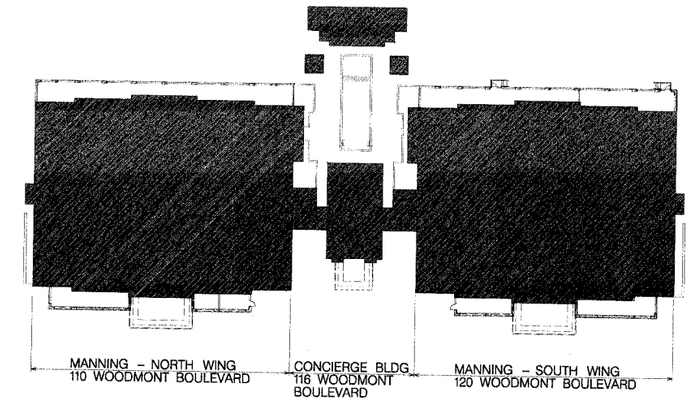
Scott Mitchell Hodge, AIA
Registered Architect

TN Lic. 101075

SCOTT MITCHELL HODGE REGISTERED ARCHITECT No. 101075 STATE OF TENNESSEE

architecture | planning | interiors | design

THE MANNING – FOOTPRINT KEY PLAN



THE MANNING – NORTH WING

BUILDING BASE ADRESS:	110 WOODMONT BOULEVARD, NASHVILLE, TN 37205
UNIT MN101	UNIT MN101
UNIT MN102	UNIT MN102
UNIT MN103	UNIT MN103
UNIT MN201	UNIT MN201
UNIT MN202	UNIT MN202
UNIT MN203	UNIT MN203
UNIT MN204	UNIT MN204
UNIT MN301	UNIT MN301
UNIT MN302	UNIT MN302
UNIT MN303	UNIT MN303
UNIT MN304	UNIT MN304
UNIT MN401	UNIT MN401
UNIT MN402	UNIT MN402
UNIT MN403	UNIT MN403
UNIT MN404	UNIT MN404
UNIT MN501	UNIT MN501
UNIT MN502	UNIT MN502
UNIT MN503	UNIT MN503
UNIT MN504	UNIT MN504
UNIT MN601	UNIT MN601
UNIT MN602	UNIT MN602
UNIT MN701	UNIT MN701
UNIT MN702	UNIT MN702

THE MANNING – CONCIERGE BUILDING

BUILDING BASE ADDRESS:	116 WOODMONT BOULEVARD, NASHVILLE, TN 37205
CONCIERGE BUILDING	CONCIERGE BUILDING

THE MANNING – SOUTH WING

BUILDING BASE ADRESS:	120 WOODMONT BOULEVARD, NASHVILLE, TN 37205
UNIT MS101	UNIT MS101
UNIT MS102	UNIT MS102
UNIT MS103	UNIT MS103
UNIT MS104	UNIT MS104
UNIT MS201	UNIT MS201
UNIT MS202	UNIT MS202
UNIT MS203	UNIT MS203
UNIT MS204	UNIT MS204
UNIT MS301	UNIT MS301
UNIT MS302	UNIT MS302
UNIT MS303	UNIT MS303
UNIT MS304	UNIT MS304
UNIT MS401	UNIT MS401
UNIT NS402	UNIT NS402

TYPICAL UNIT TYPE/LOCATIO AND COUNT:

UNIT TYPE:	NUMBER OF UNITS/TYPE:	
	NORTH WING	SOUTH WING
A	0	1
B	7	3
C	7	2
D	4	6
PH	4	2
TOTAL	22	14

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THE MANNING
RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER:
18–01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Cover Page General Information

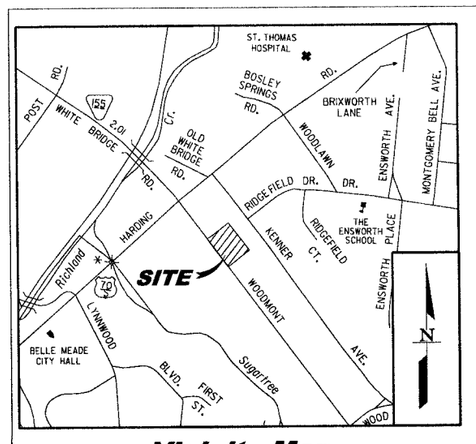
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PROFESSIONAL SEAL:

4-21-20



Vicinity Map
N.T.S.

THIS PORTION OF THE SP NOT TO BE DISTURBED

ZONED OR20

ZONED R10

ZONED RM20

ZONED SP

GRAPHIC SCALE
20 0 20 40
1 " = 20'

S36°22'12"E 300.00'
S36°22'12"E 62.42'
S36°22'12"E 99.90'
N53°49'06"E 30.00'
S53°49'06"W 30.00'
N53°46'03"E 200.00'
S53°45'50"W 200.00'
N36°22'12"W 462.33'

POOL HOUSE
890± SF
FFE: 512.0

PROPOSED 7 STORY MULTI FAMILY
FFE: 512.0
GARAGE FFE: 500.5

PROPOSED 4 STORY MULTI FAMILY
FFE: 512.0
GARAGE FFE: 500.5

POOL

(102)
T END PROPERTIES, LLC.
9128, PAGE 197, R.O.D.C.

LOT 1, WOODMONT CENTRE
PLAT BOOK 6900, PAGE 802,
R.O.D.C.

(91) (89) (88) (87) (86)

10' HIGH WOODEN SCREEN WALL WITH BRICK PIERS SEE LANDSCAPE PLAN FOR DETAILS (TYP.)
SEE LANDSCAPE PLAN FOR DETAILS OF THIS AREA
10' HIGH WOODEN SCREEN WALL WITH BRICK PIERS DESIGNED BY OTHERS (TYP.)
PROPOSED EXISTING SEWER ACCESS
PROPOSED POOL DECK AREA
COMM
SEWER EASEMENT
20' SEWER EASEMENT
10' HIGH SCREEN WALL
3' MIN.
GEN
PROPOSED CONCRETE PAVEMENT
PROPOSED TOP COAT CONCRETE - SEE LANDSCAPE & ARCHITECTURAL (TYP.)
PROPOSED 177 L.F. OF 10' MASONARY SCREENING WALL - SEE ARCHITECTURAL PLANS FOR DETAILS
1:12 MAX ADA RAMP WITH RAIL - SEE ARCHITECTURAL PLANS FOR RAIL DETAILS
PROPOSED LIMITS OF UNDERGROUND GARAGE
TRASH COMPACTOR /RECYCLE CONTAINERS IN GARAGE
7 SPACE MINIMUM BIKE RACK IN GARAGE
PROPOSED TOP COAT CONCRETE - SEE LANDSCAPE & ARCHITECTURAL (TYP.)
5'x20' STRIPING AT FLUSH DROP OFF
FLUSH CURB AT ENTRY
PROPOSED 6' WIDE CONCRETE SIDEWALK PER METRO PUBLIC WORKS DETAIL ST-210
PROPOSED TREE PIT SEE LANDSAPE PLANS FOR DETAILS
PROPOSED 10 L.F. OF 6' MASONARY SCREENING WALL - SEE ARCHITECTURAL PLANS FOR DETAILS
EGRESS GATE - SEE LANDSCAPE PLAN FOR DETAILS
NO PARKING FIRE LANE
PROPOSED CANOPY (TYP.)
PROPOSED GATED ACCESS (TYP.)
PROPOSED CONCRETE STEPS AND HANDRAIL - SEE ARCHITECTURAL PLANS FOR DETAILS
PROPOSED 17 L.F. 6' MASONARY SCREENING WALL - SEE ARCHITECTURAL PLANS FOR DETAILS
25' STANDARD"C" BUFFER (SEE LANDSCAPE PLANS FOR DETAILS)
EXISITNG HOUSE
2 SPACE BIKE RACK
PROPOSED CONCRETE RETAINING WALL SEE STRUCTURAL PLANS FOR DETAILS
SEE SHEET C1.03 FOR WOODMONT BLVD STRIPING
INSTALL "DO NOT ENTER" SIGN (R5-1)
PROPOSED TURN LANE-USE ARROW
PROPOSED METRO PUBLIC WORKS CONCRETE CURB AND GUTTER DETAIL ST-200 (TYP.)
PROPOSED METRO PUBLIC WORKS CONCRETE RAMP DETAIL ST-324 (TYP.)
6' METRO PUBLIC WORKS CONCRETE SIDEWALK DETAIL ST-210 (TYP)
PROPOSED 8' GRASS STRIP
MASONARY AND WROUGHT IRON SCREEN WALL FACING WOODMONT BLVD. - SEE ELEVATIONS SHEET
PROPOSED HANDICAP RAMP (TYP.)
WOODMONT BLVD.
70' R.O.W.
R.O.W.
70'
8" W
FH
NAD 83
N 652438.653
E 1718820.18

BENCHMARK
FIRE HYDRANT
TAG BOLT #4544
ELEV.= 512.67
DATE TESTED: 08-15-18
FLOW: 1,088 GPM
STATIC: 56 PSI
REDSIDUAL: 42 PSI

GENERAL CIVIL NOTES:

1. THE CONTRACTOR SHALL CHECK ALL FINISHED GRADES AND DIMENSIONS IN THE FIELD AND REPORT ANY DISCREPANCIES TO THE OWNER'S REPRESENTATIVE PRIOR TO BEGINNING WORK.
2. THE CONTRACTOR SHALL VERIFY THE EXACT LOCATION OF ALL EXISTING UTILITIES. TAKE CARE TO PROTECT UTILITIES THAT ARE TO REMAIN. REPAIR CONTRACTOR CAUSED DAMAGE ACCORDING TO LOCAL STANDARDS AND AT THE CONTRACTOR'S EXPENSE. COORDINATE ALL CONSTRUCTION WITH THE APPROPRIATE UTILITY COMPANY.
3. THE CONTRACTOR SHALL CONFORM TO ALL LOCAL CODES AND OBTAIN ALL PERMITS PRIOR TO BEGINNING WORK.
4. PROVIDE A SMOOTH TRANSITION BETWEEN EXISTING PAVEMENT AND NEW PAVEMENT. FIELD ADJUSTMENT OF FINAL GRADES MAY BE NECESSARY. INSTALL ALL UTILITIES PRIOR TO INSTALLATION OF PAVEMENT.
5. CONCRETE WALKS AND PADS SHALL HAVE A BROOM FINISH. ALL CONCRETE SHALL BE CLASS "A" (4,000 P.S.I.) , UNLESS OTHERWISE NOTED.
6. ALL DAMAGE TO EXISTING ASPHALT PAVEMENT TO REMAIN, WHICH RESULTS FROM NEW CONSTRUCTION, SHALL BE REPLACED WITH LIKE MATERIALS AT CONTRACTOR'S EXPENSE.
7. DIMENSIONS ARE TO THE FACE OF CURBS, EDGE OF CONCRETE, OR TO FACE OF BUILDING, UNLESS OTHERWISE NOTED.
8. CONTRACTOR SHALL EXERCISE EXTREME CAUTION IN THE USE OF EQUIPMENT IN AND AROUND OVERHEAD ELECTRICAL WIRES AND SERVICES. IF AT ANY TIME IN THE PURSUIT OF THIS WORK, THE CONTRACTOR MUST WORK IN CLOSE PROXIMITY OF THE ABOVE NOTED WIRES, THE ELECTRICAL COMPANY SHALL BE CONTACTED PRIOR TO SUCH WORK AND THE PROPER SAFETY MEASURES TAKEN.
9. SEE ARCHITECTURAL DRAWINGS FOR EXACT BUILDING DIMENSIONS.
10. IN EASEMENTS AND RIGHTS-OF-WAY, CONTRACTOR SHALL PROTECT AND RESTORE SAID PROPERTY TO A CONDITION SIMILAR OR EQUAL TO THAT EXISTING AT THE COMMENCEMENT OF CONSTRUCTION EXCEPT AS NOTED.
11. THE CONTRACTOR SHALL COMPLY WITH ALL PERTINENT PROVISIONS OF THE "MANUAL OF ACCIDENT PREVENTION IN CONSTRUCTION" ISSUED BY AGC OF AMERICA, INC. AND THE "SAFETY AND HEALTH REGULATIONS FOR CONSTRUCTION" ISSUED BY THE U.S. DEPARTMENT OF LABOR.
12. BUILDING SETBACKS SHALL BE PER THE METRO ZONING CODE.
13. ANY EXCAVATION, FILL OR DISTURBANCE OF THE EXISTING GROUND ELEVATION MUST BE DONE IN ACCORDANCE WITH STORM WATER MANAGEMENT ORDINANCE NO. 78-840 AND APPROVED BY THE METROPOLITAN DEPARTMENT OF WATER SERVICES.

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THE MANNING

120 WOODMONT BOULEVARD
NASHVILLE, TN | DEVELOPMENT DOCUMENTS
DEVELOPER: THE MANNING, LLC

MAP 116-03 PARCEL 111
ZONED: SP

SWGR T2018-061339

CASE NO. 2005SP-168-002

PHASE:
CONSTRUCTION DOCUMENTS
PROJECT NUMBER:
18-01
ISSUE DATE:
SEPTEMBER 26, 2018
REVISIONS:
ISSUED FOR PERMIT 06-28-19
ISSUED FOR PERMIT 10-28-19
DRAFT-FOR REVIEW 10-31-19
2 REVISION #2 10-01-19
1

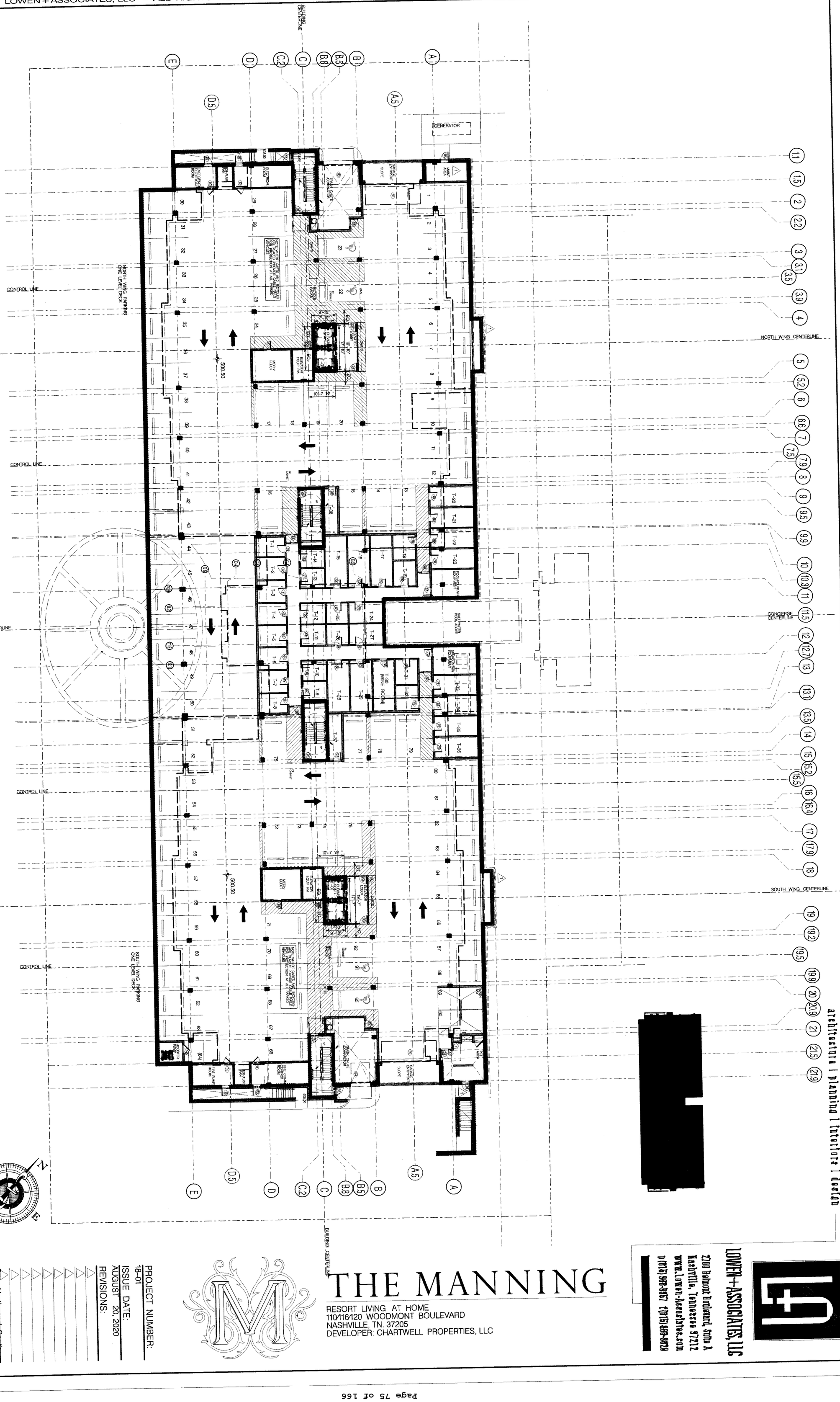
Site Layout Plan

C1.00

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P1 – Overall North and South Wing Garage Floor Plan

NOT TO SCALE

THE MANNING

RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER: 18-01
ISSUE DATE: AUGUST 20, 2020
REVISIONS:

North and South Wing Garage Floor Plan

A1.0

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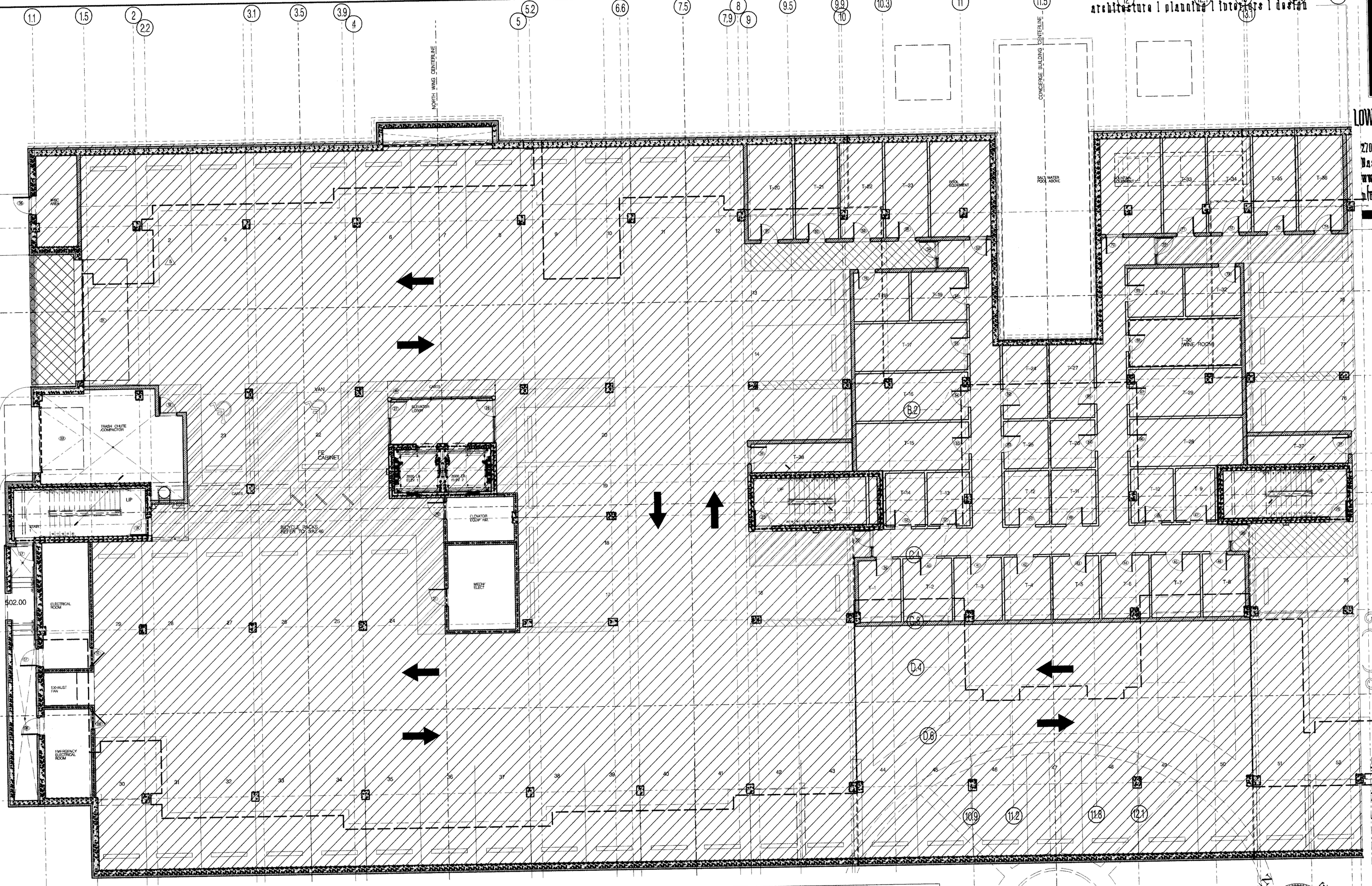
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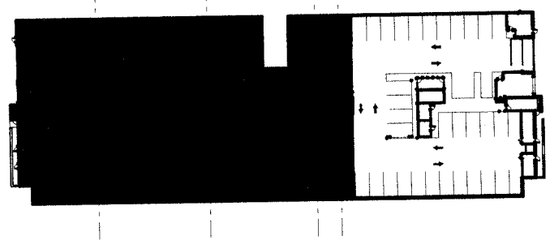
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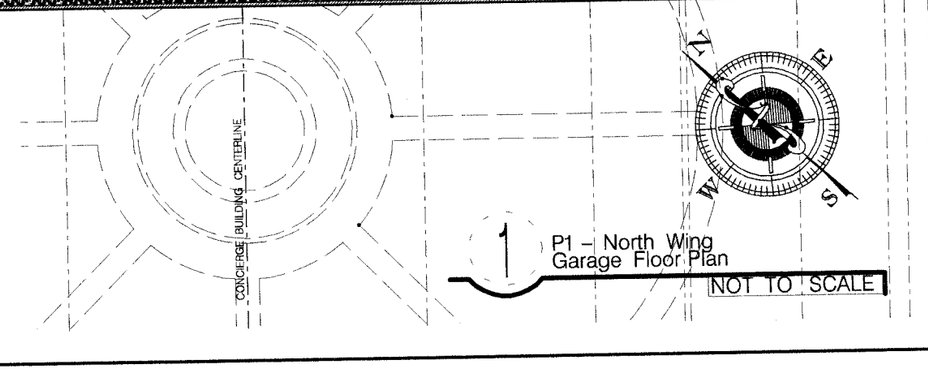
ELEMENTS LEGEND:	
COMMON ELEMENT	
RESIDENTIAL, LIMITED COMMON ELEMENT	
COMMERCIAL, LIMITED COMMON ELEMENT	

1. STORAGE FACILITIES SHOWN ARE COMMON ELEMENTS SUBJECT TO ASSIGNMENT BY DEVELOPER TO A UNIT AS A LIMITED COMMON ELEMENT.

2. BALCONIES AND TERRACES ATTACHED TO AND FOR THE EXCLUSIVE USE OF ONE OR MORE BUT NOT ALL UNITS, ARE DESIGNED AS LIMITED COMMON ELEMENTS FOR SUCH UNIT(S)

3. LOBBIES, HALLWAYS AND VESTIBULES ON RESIDENTIAL FLOORS ARE LIMITED COMMON ELEMENTS FOR THE UNITS LOCATED ON SUCH FLOORS.

4. ELEVATORS ARE LIMITED COMMON ELEMENTS FOR THE UNITS SERVED BY SUCH ELEVATORS



1 P1 – North Wing Garage Floor Plan
NOT TO SCALE

PROJECT NUMBER: 18-01
ISSUE DATE: AUGUST 20, 2020
REVISIONS:

P1 – North Wing Garage Floor Plan

A2.0

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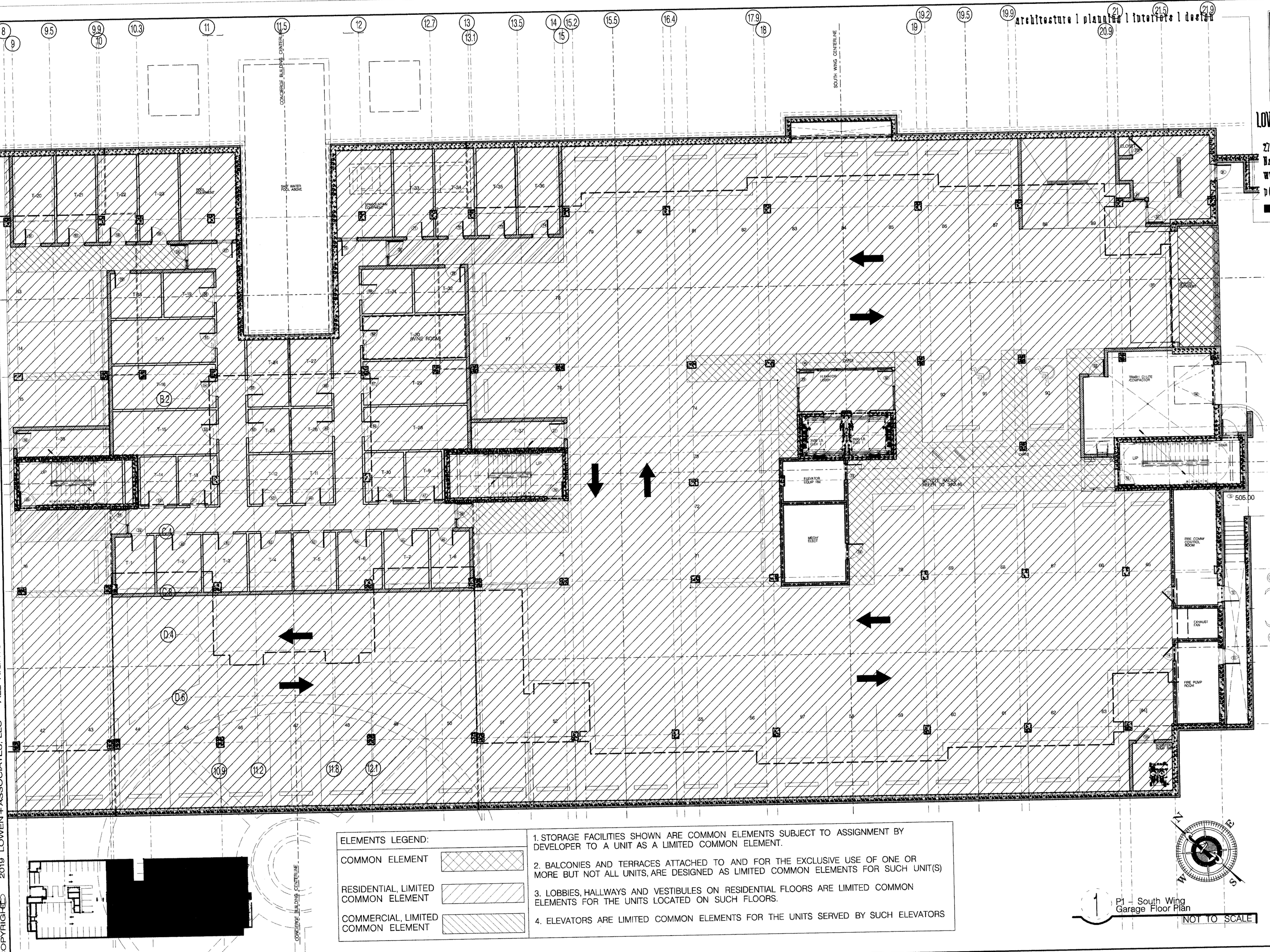
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THE MANNING

RESORT LIVING AT HOME
1104/1612/0 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC



ELEMENTS LEGEND:	
COMMON ELEMENT	
RESIDENTIAL, LIMITED COMMON ELEMENT	
COMMERCIAL, LIMITED COMMON ELEMENT	

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1 P1 – South Wing Garage Floor Plan
NOT TO SCALE

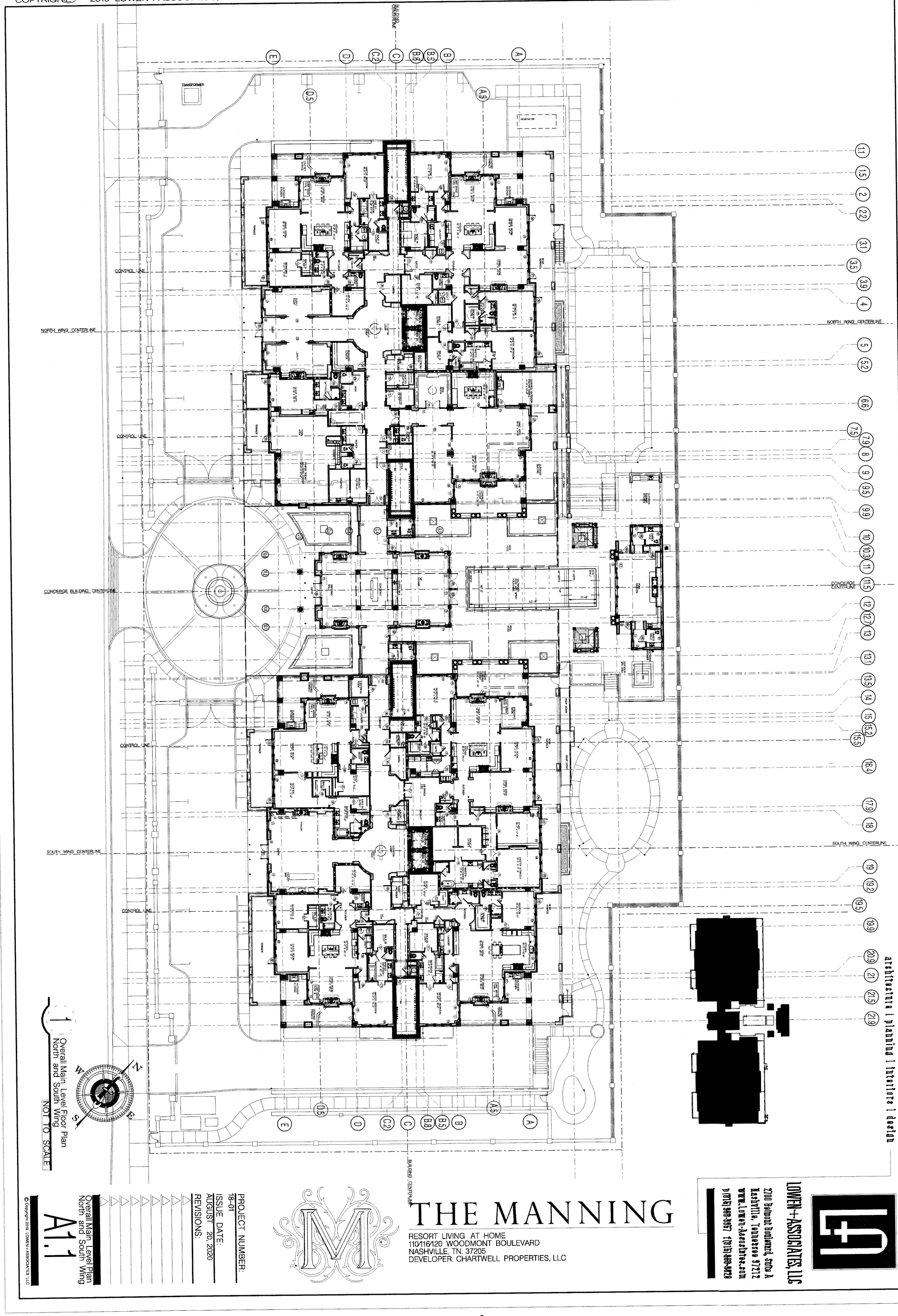
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P1 – South Wing Garage Floor Plan

A2.0b

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1 Overall Main Level Floor Plan North and South Wing
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THE MANNING

RESORT LIVING AT HOME
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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER: 18-01
ISSUE DATE: AUGUST 20, 2020
REVISIONS:

Overall Main Level Plan North and South Wing

A1.1

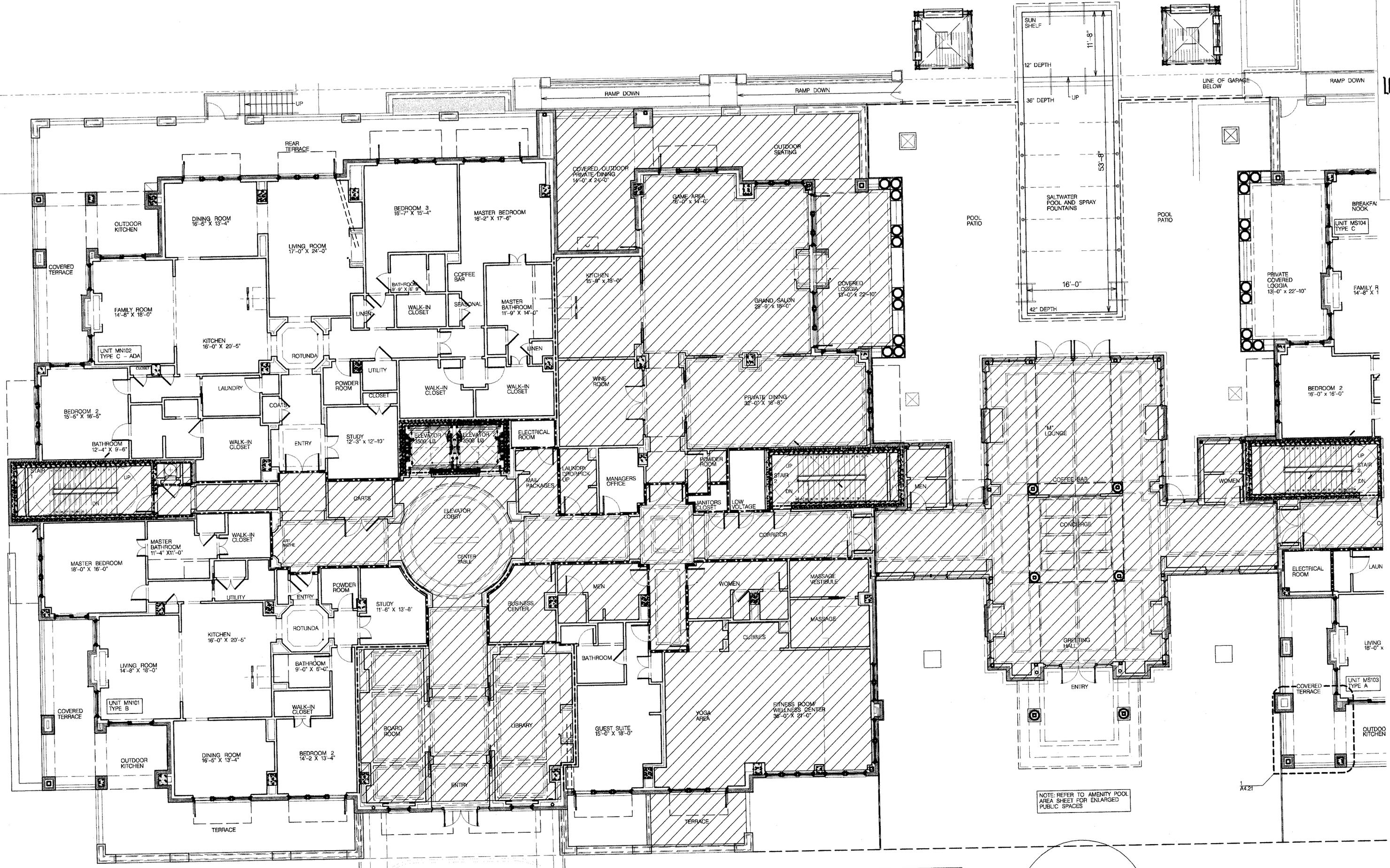
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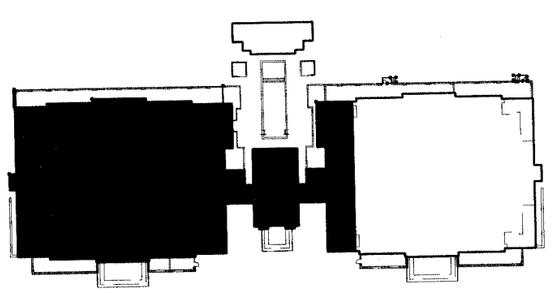
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RESORT LIVING AT HOME
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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC





ELEMENTS LEGEND:	
COMMON ELEMENT	
RESIDENTIAL, LIMITED COMMON ELEMENT	
COMMERCIAL, LIMITED COMMON ELEMENT	

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4. ELEVATORS ARE LIMITED COMMON ELEMENTS FOR THE UNITS SERVED BY SUCH ELEVATORS

1 Main Level
North Wing Floor Plan
Scale: 1/8" = 1'-0"

PROJECT NUMBER:
18-01

ISSUE DATE:
AUGUST 20, 2020

REVISIONS:

Main Level
North Wing Floor Plan

A2.1

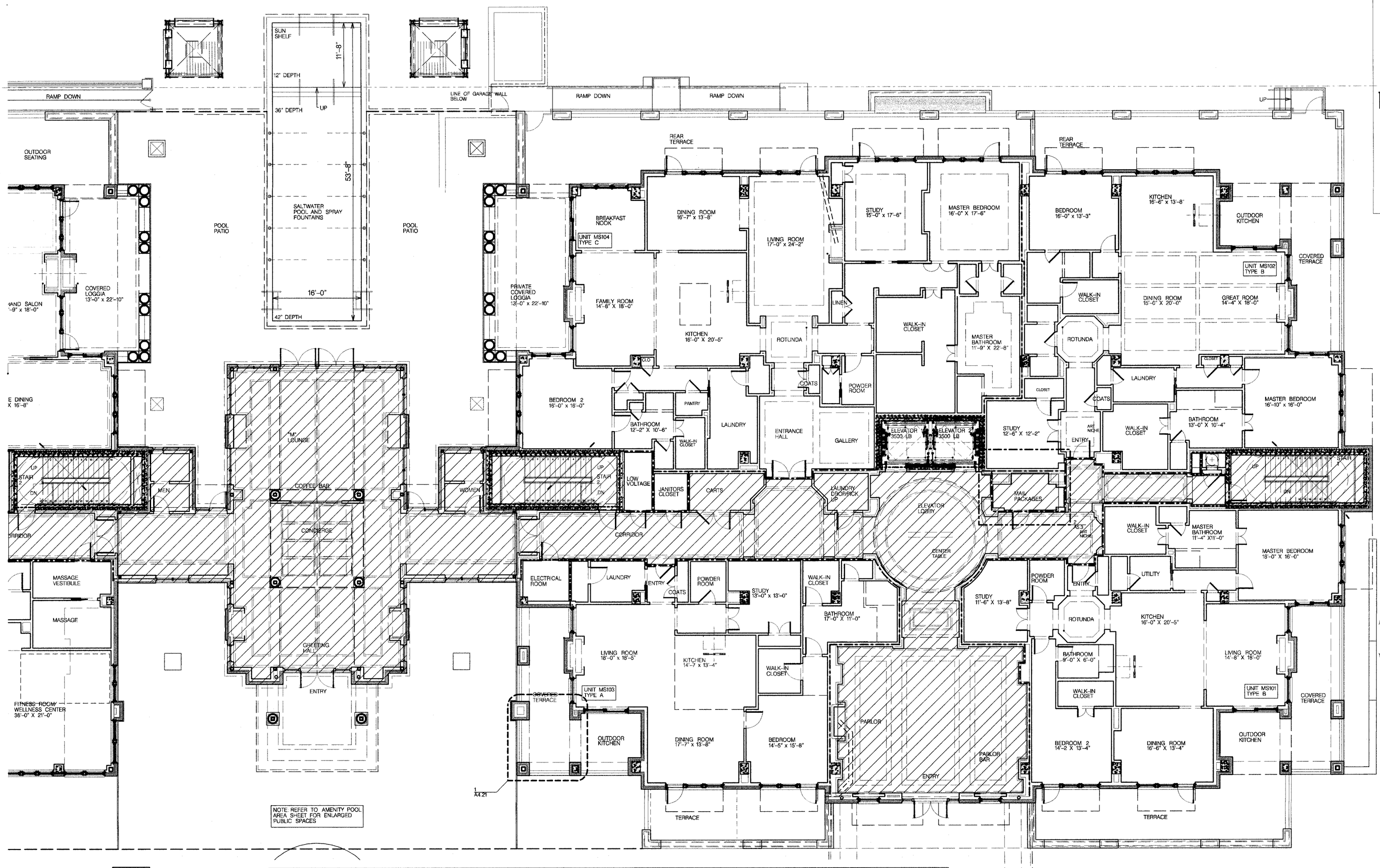
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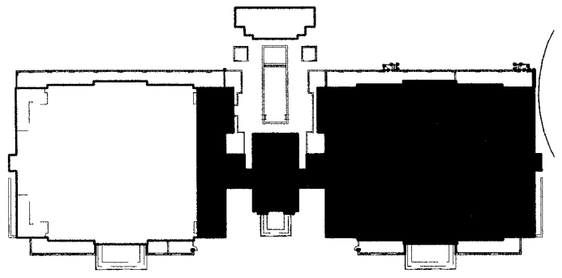
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ELEMENTS LEGEND:	
COMMON ELEMENT	
RESIDENTIAL, LIMITED COMMON ELEMENT	
COMMERCIAL, LIMITED COMMON ELEMENT	

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4. ELEVATORS ARE LIMITED COMMON ELEMENTS FOR THE UNITS SERVED BY SUCH ELEVATORS

1 Main Level South Wing Floor Plan
NOT TO SCALE

PROJECT NUMBER: 18-01
ISSUE DATE: AUGUST 20, 2020
REVISIONS:

Main Level South Wing Floor Plan

A2.1b

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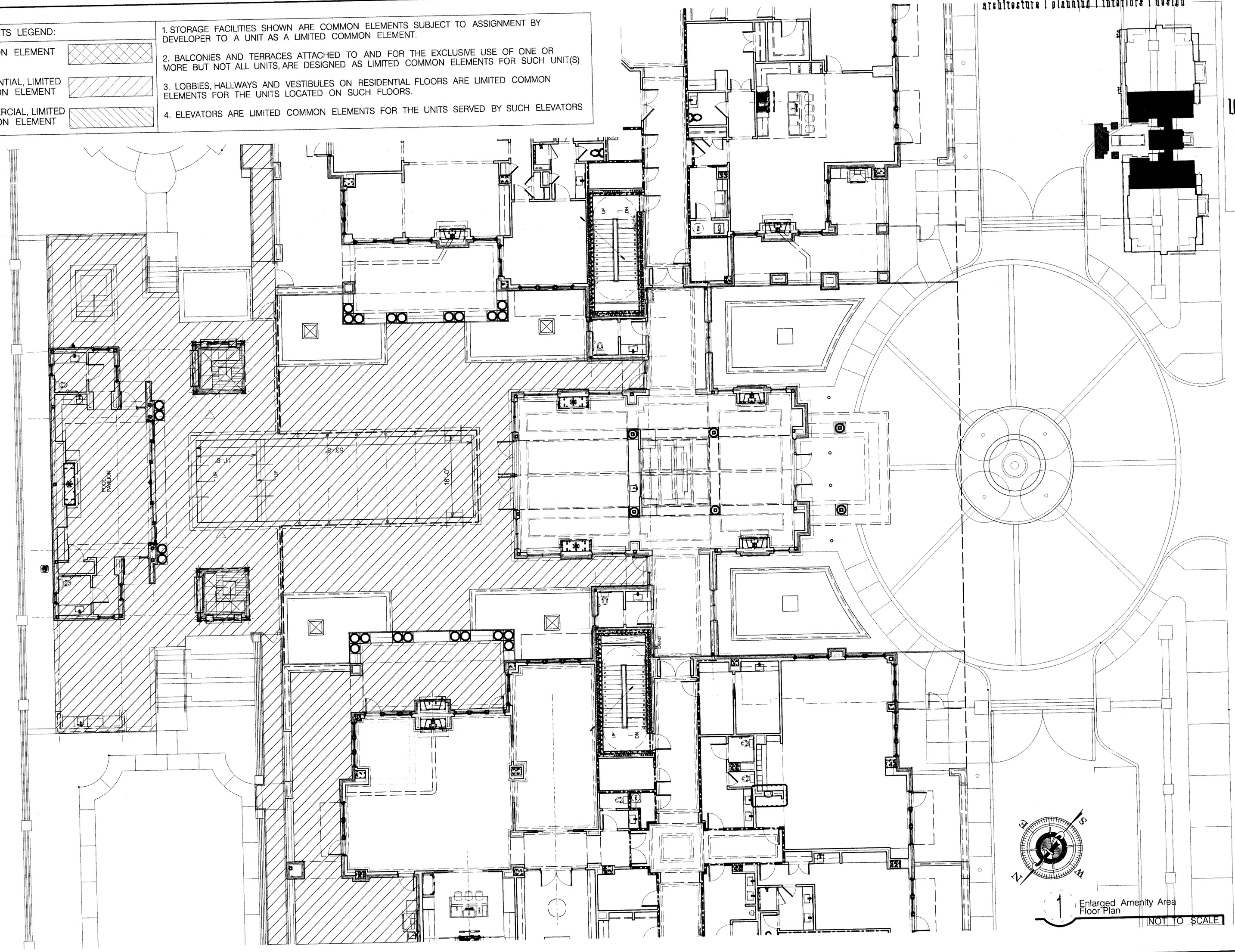
ELEMENTS LEGEND:	
COMMON ELEMENT	
RESIDENTIAL, LIMITED COMMON ELEMENT	
COMMERCIAL, LIMITED COMMON ELEMENT	

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1 Enlarged Amenity Area Floor Plan
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THE MANNING

RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Enlarged Amenity Area Floor Plan

A2.1C

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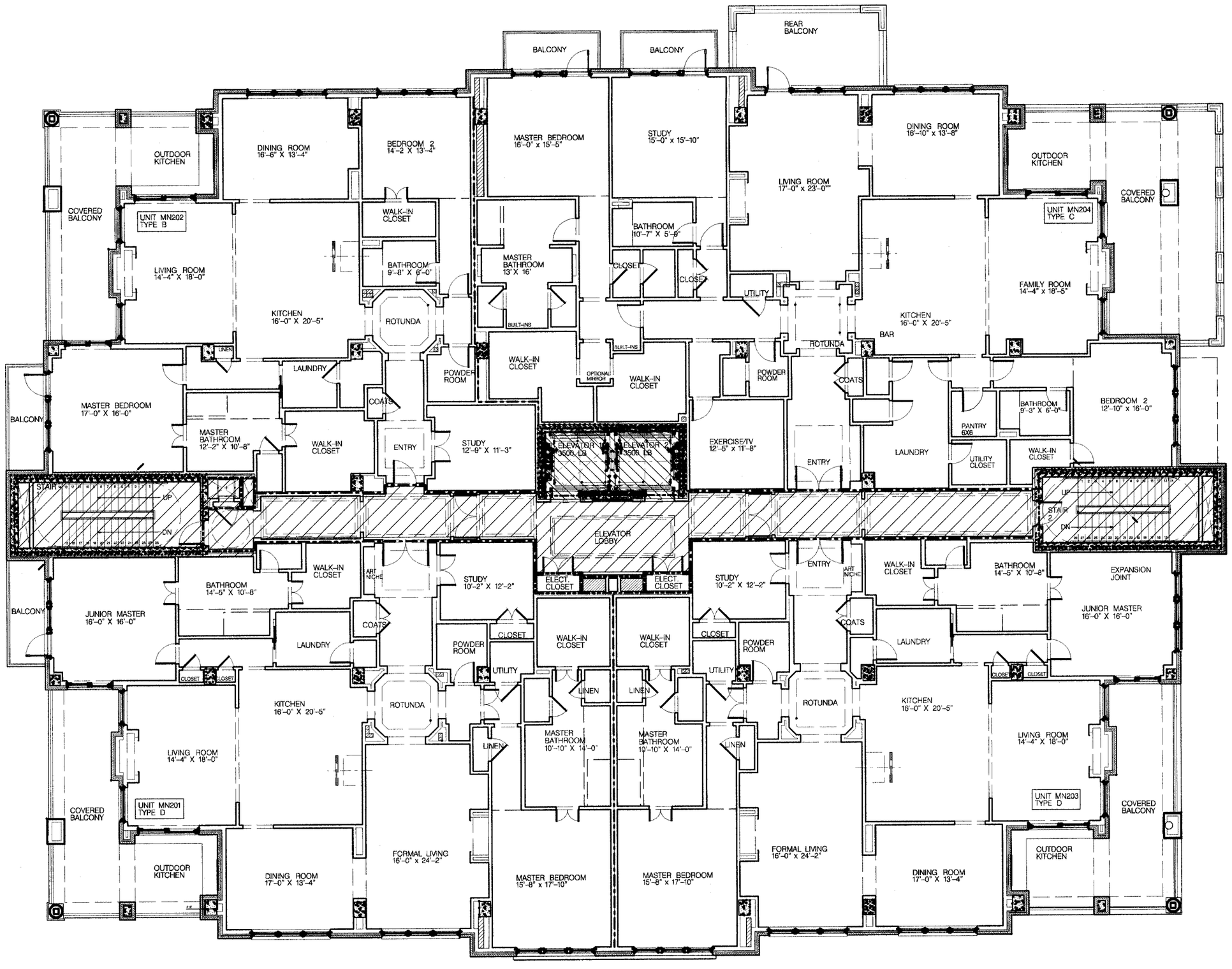
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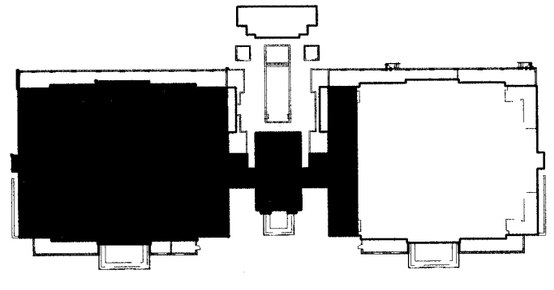
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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC





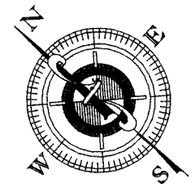
ELEMENTS LEGEND:	
COMMON ELEMENT	
RESIDENTIAL, LIMITED COMMON ELEMENT	
COMMERCIAL, LIMITED COMMON ELEMENT	

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1 Second Level North Wing Floor Plan
NOT TO SCALE

PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Second Level North Wing Floor Plan

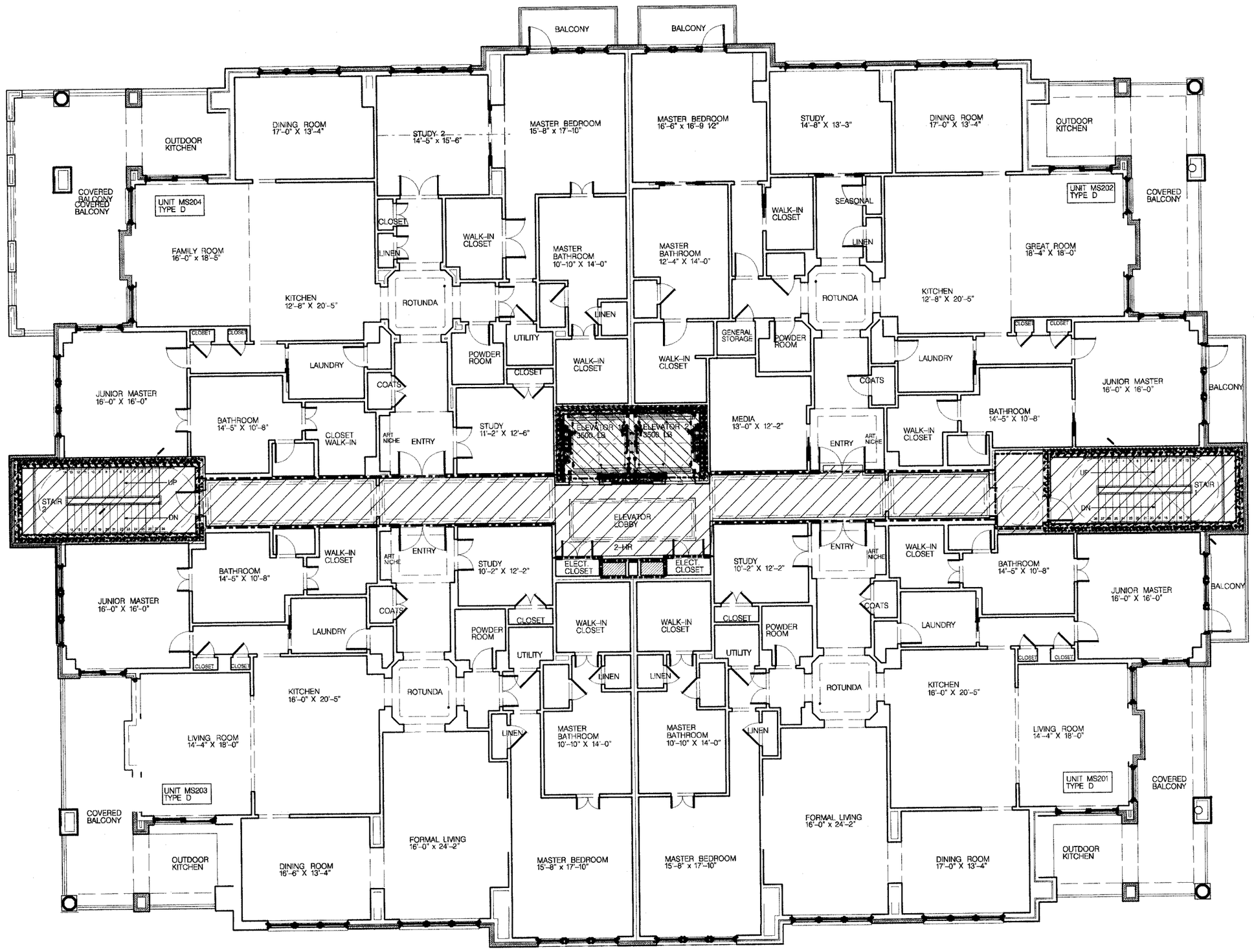
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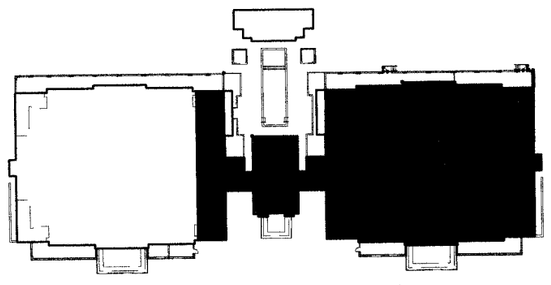
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THE MANNING

RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC





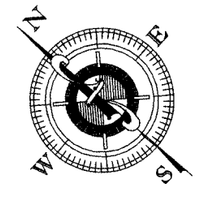
ELEMENTS LEGEND:	
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1 Second Level South Wing Floor Plan
NOT TO SCALE

PROJECT NUMBER:
18-01
ISSUE DATE:
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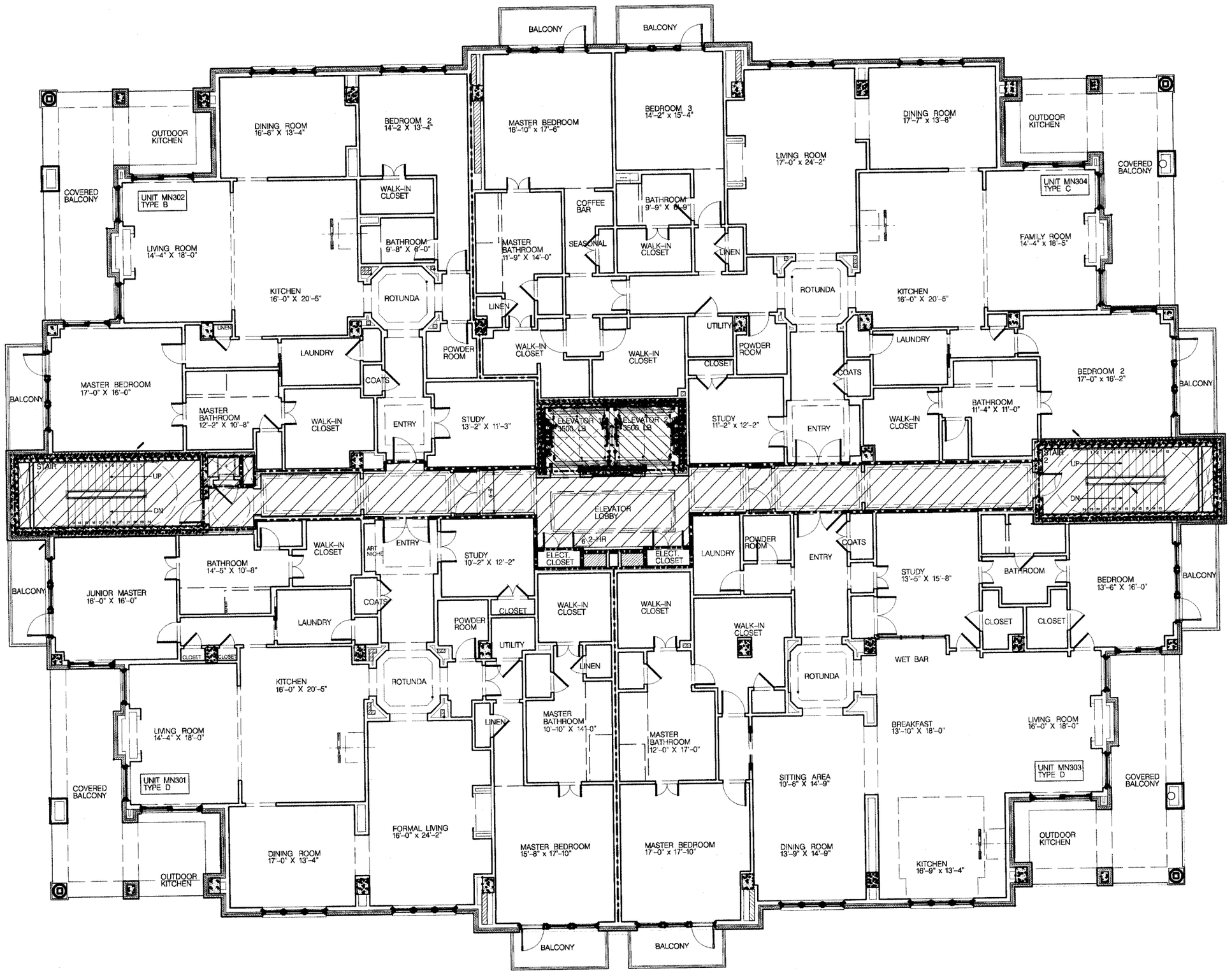
Second Level South Wing Floor Plan

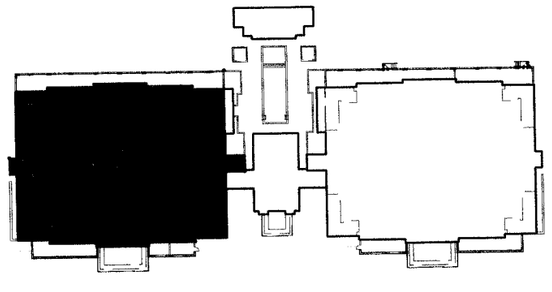
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1 Third Level North Wing Floor Plan
NOT TO SCALE

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THE MANNING

RESORT LIVING AT HOME
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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Third Level North Wing Floor Plan

A2.3

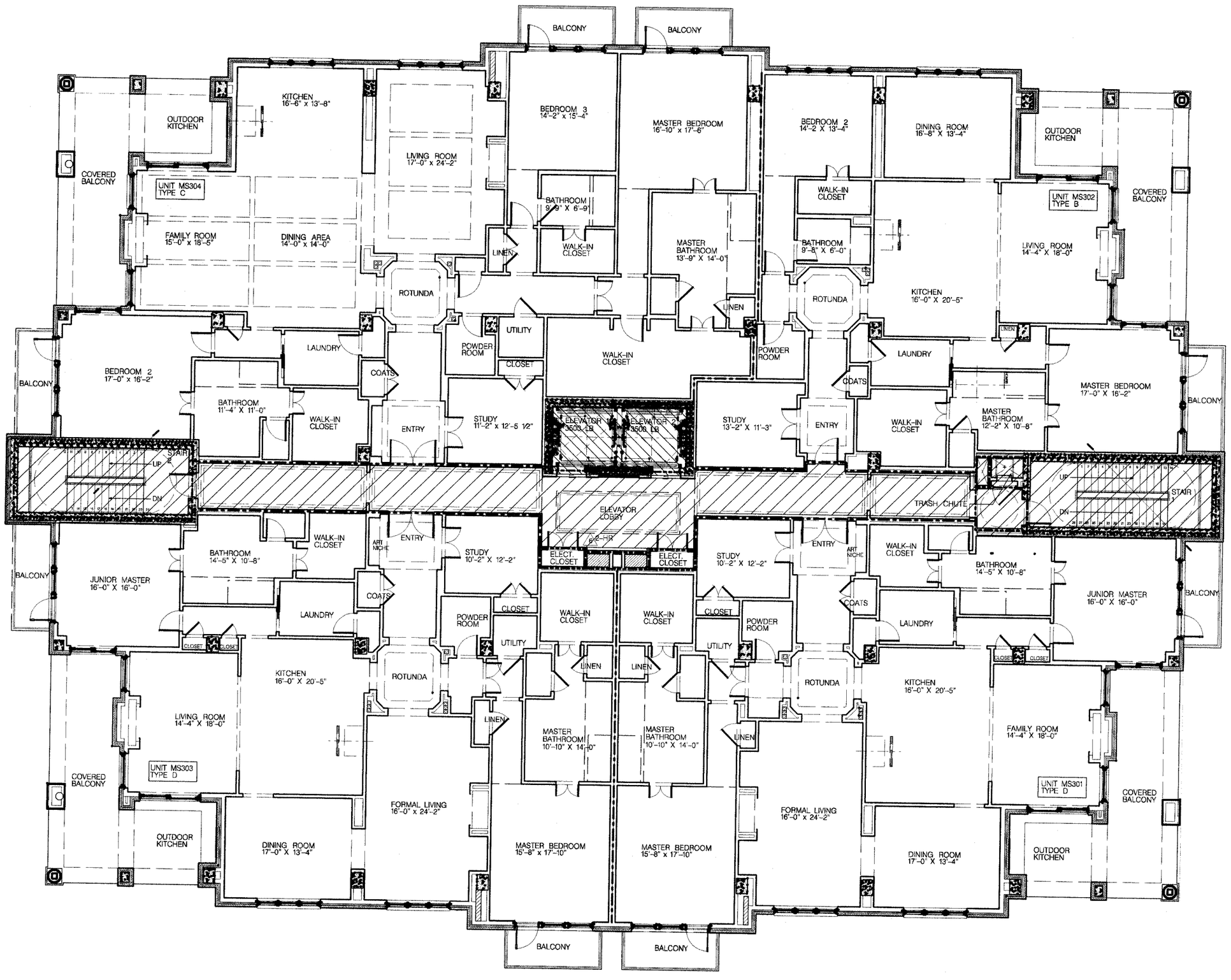
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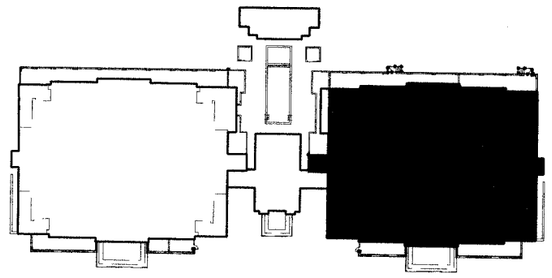
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THE MANNING

RESORT LIVING AT HOME
110116120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC





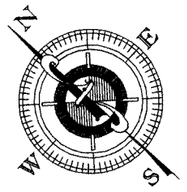
ELEMENTS LEGEND:	
COMMON ELEMENT	
RESIDENTIAL, LIMITED COMMON ELEMENT	
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1 Third Level South Wing Floor Plan
NOT TO SCALE

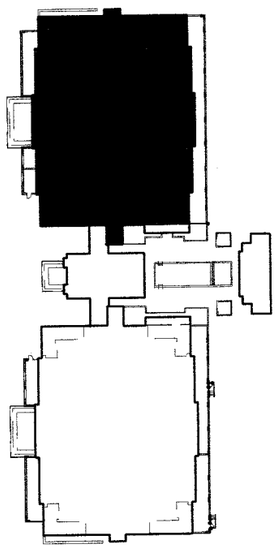
PROJECT NUMBER: 18-01
ISSUE DATE: AUGUST 20, 2020
REVISIONS:

Third Level South Wing Floor Plan

A2.3b

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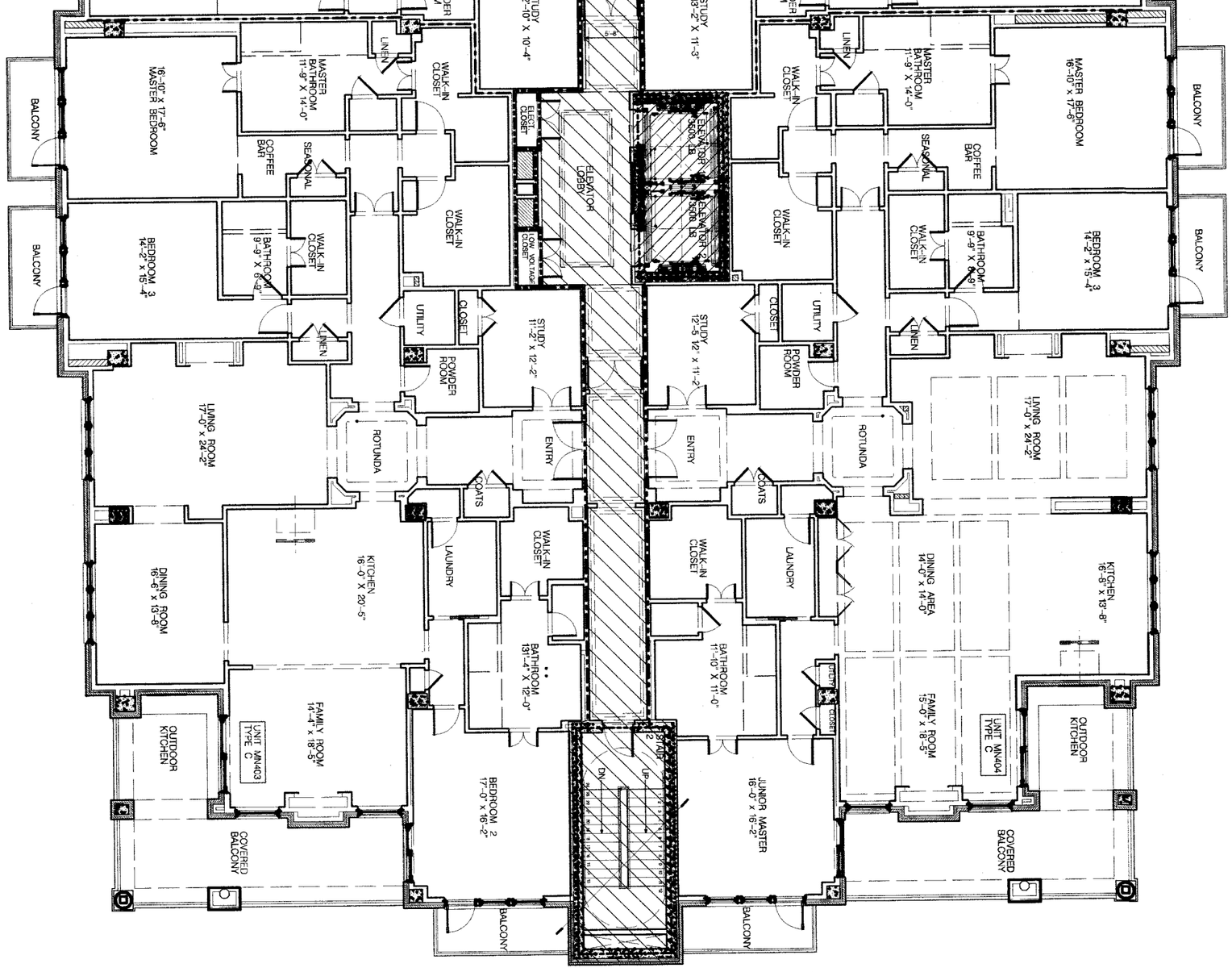
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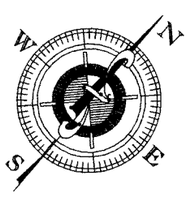
COMMON ELEMENT

RESIDENTIAL, LIMITED COMMON ELEMENT

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1 Fourth Level North Wing Floor Plan

NOT TO SCALE

Fourth Level North Wing Floor Plan

A2.4

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PROJECT NUMBER: 18-01

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REVISIONS:

THE MANNING

RESORT LIVING AT HOME
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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

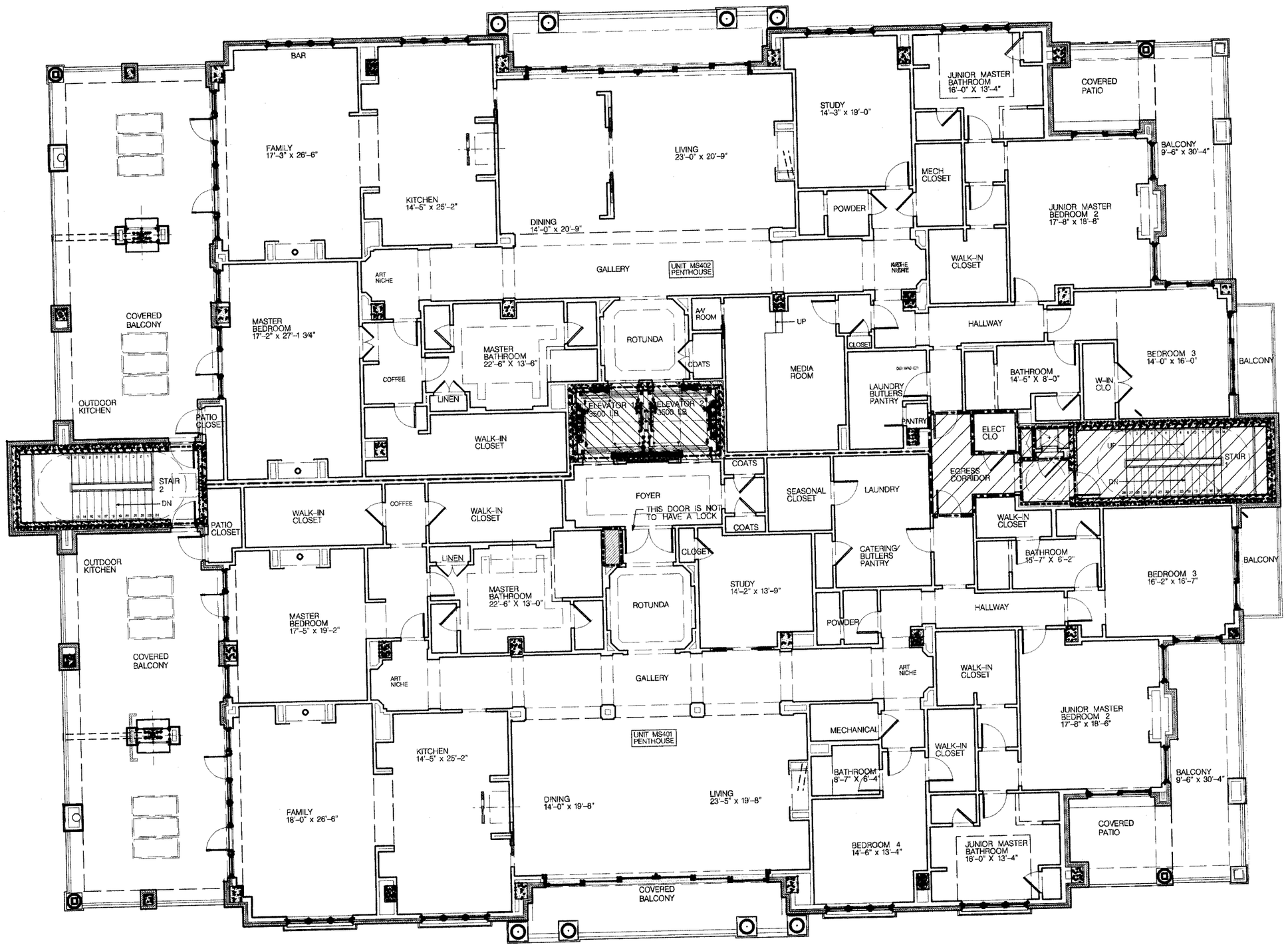
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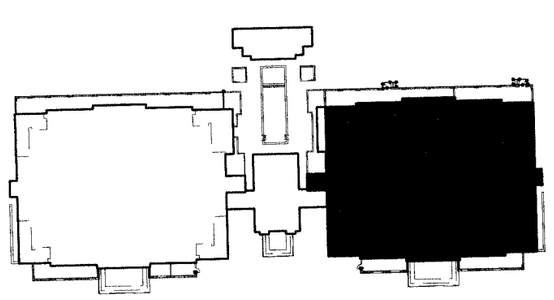
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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC





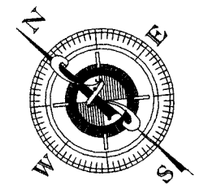
ELEMENTS LEGEND:	
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1 Fourth Level South Wing Floor Plan
NOT TO SCALE

PROJECT NUMBER:
18-01
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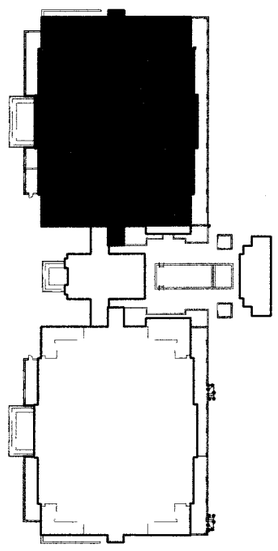
Fourth Level South Wing Floor Plan

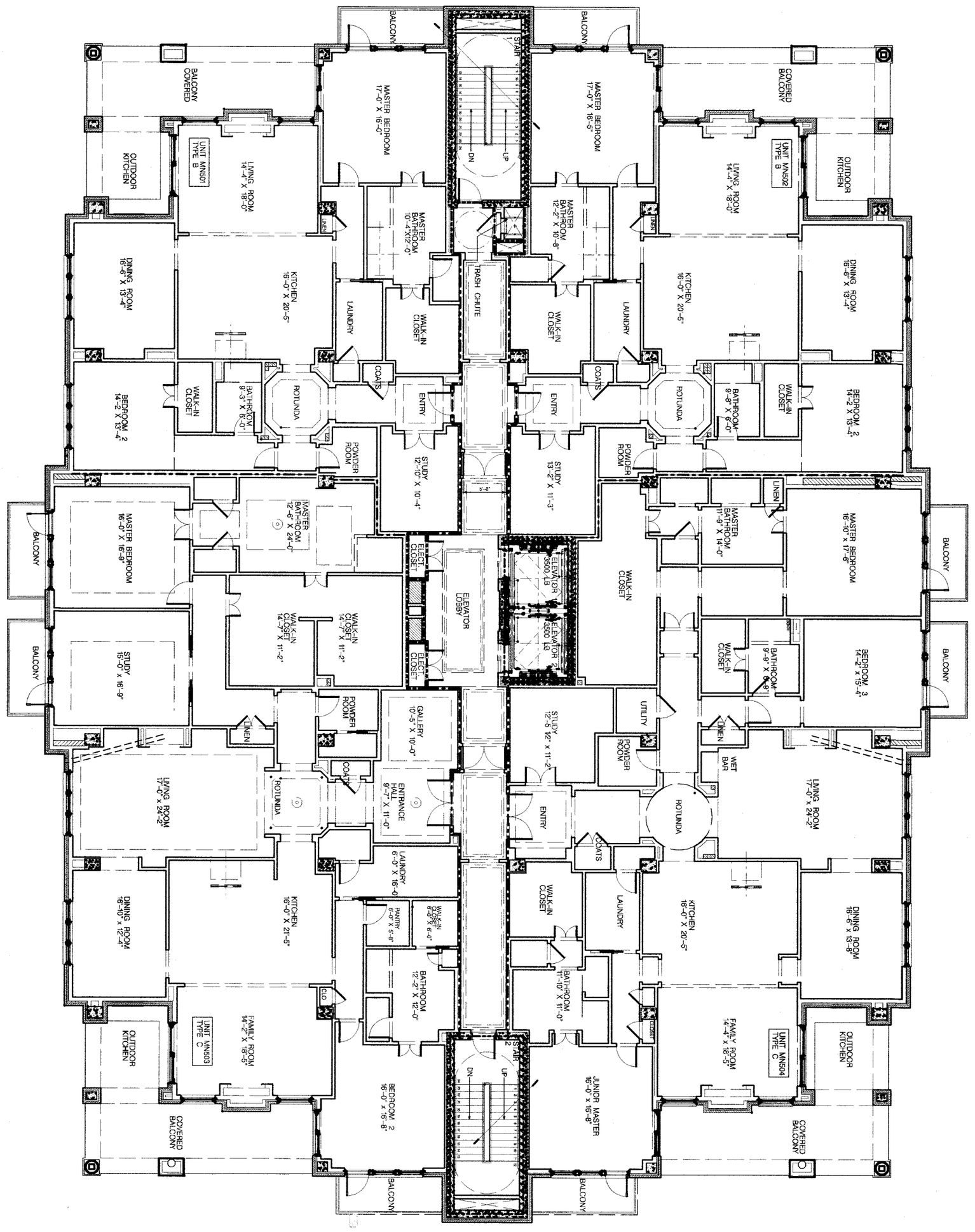
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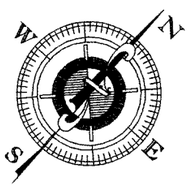
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1 Fifth Level North Wing Floor Plan

NOT TO SCALE

Fifth Level North Wing Floor Plan

A2.5

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PROJECT NUMBER: 18-01

ISSUE DATE: AUGUST 20, 2020

REVISIONS:

THE MANNING

RESORT LIVING AT HOME
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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

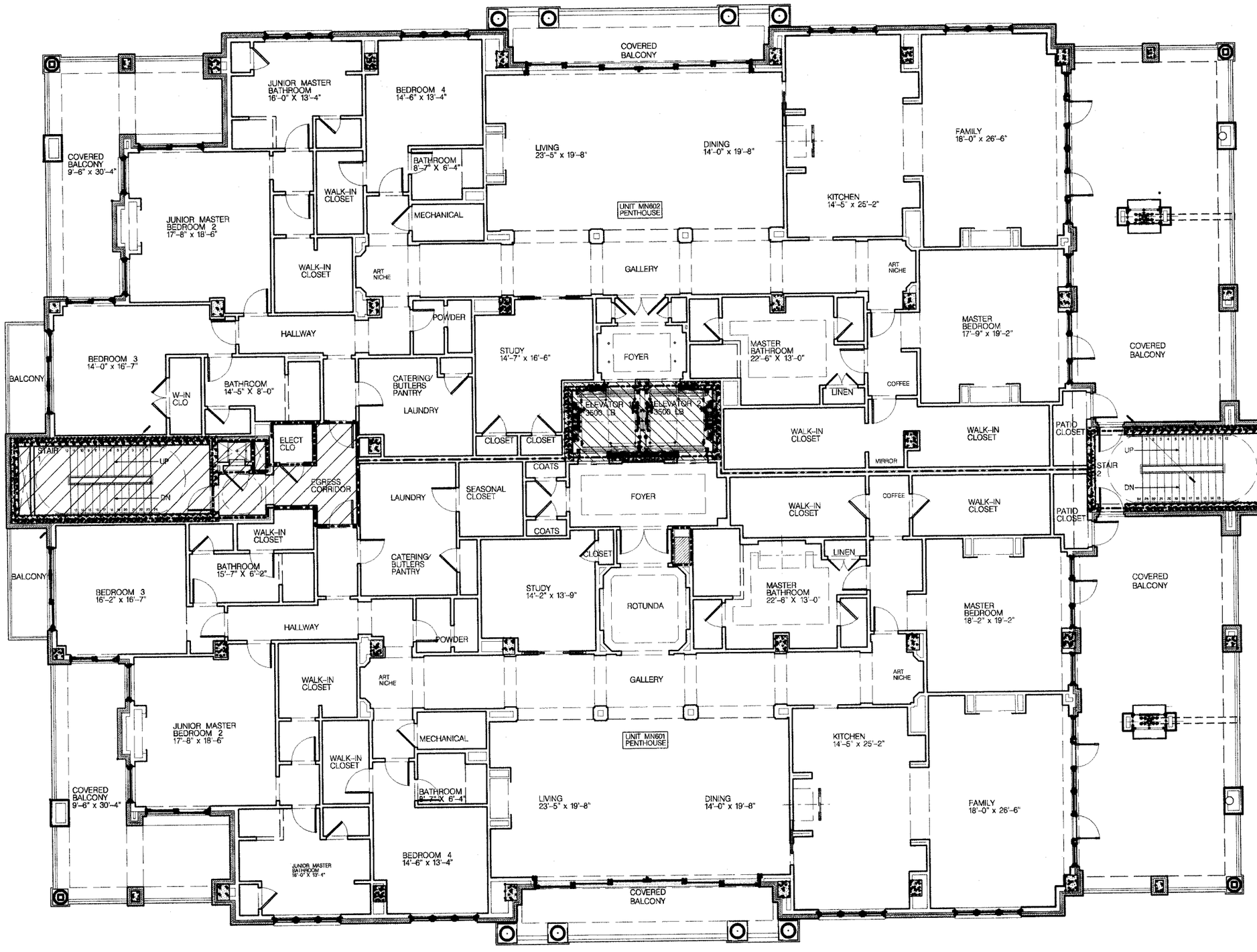
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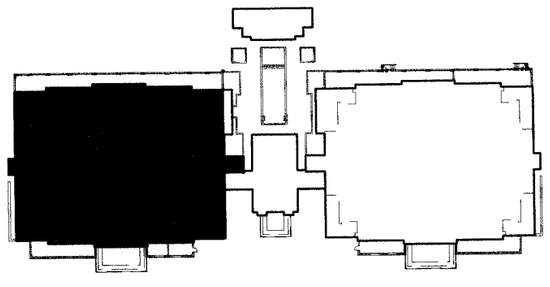
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THE MANNING

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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC





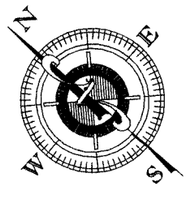
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COMMON ELEMENT	
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1 Sixth Level North Wing Floor Plan
NOT TO SCALE

PROJECT NUMBER: 18-01
ISSUE DATE: AUGUST 20, 2020
REVISIONS:

Sixth Level North Wing Floor Plan

A2.6

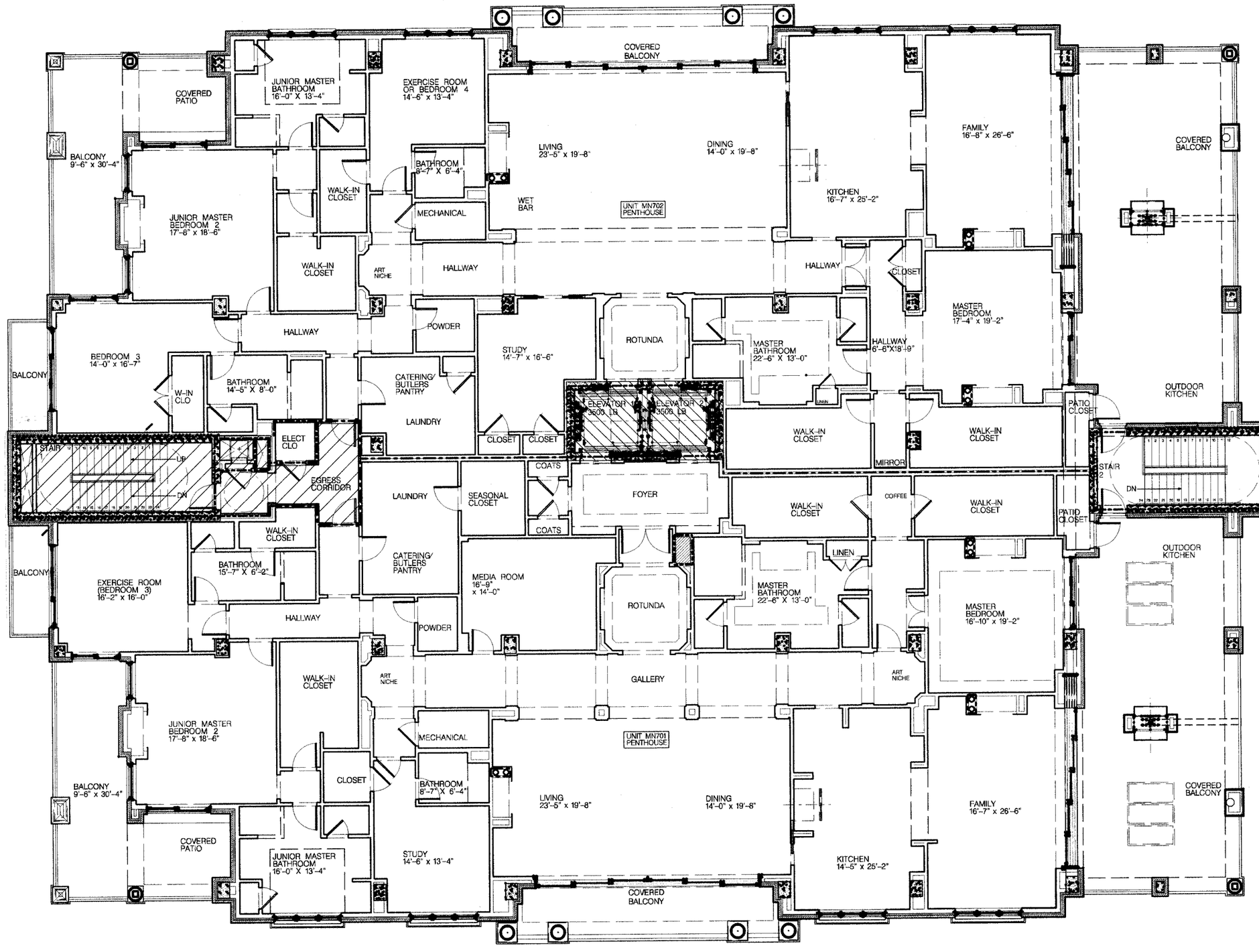
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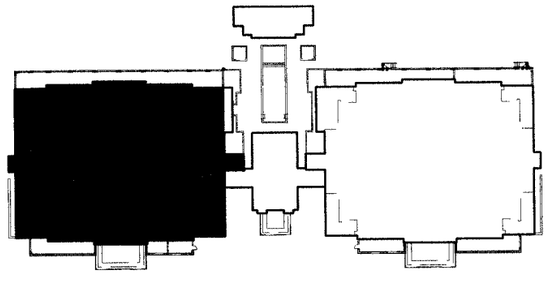
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DEVELOPER: CHARTWELL PROPERTIES, LLC





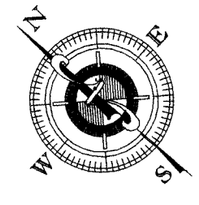
ELEMENTS LEGEND:	
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1 Seventh Level North Wing Floor Plan
NOT TO SCALE

PROJECT NUMBER: 18-01
ISSUE DATE: AUGUST 20, 2020
REVISIONS:

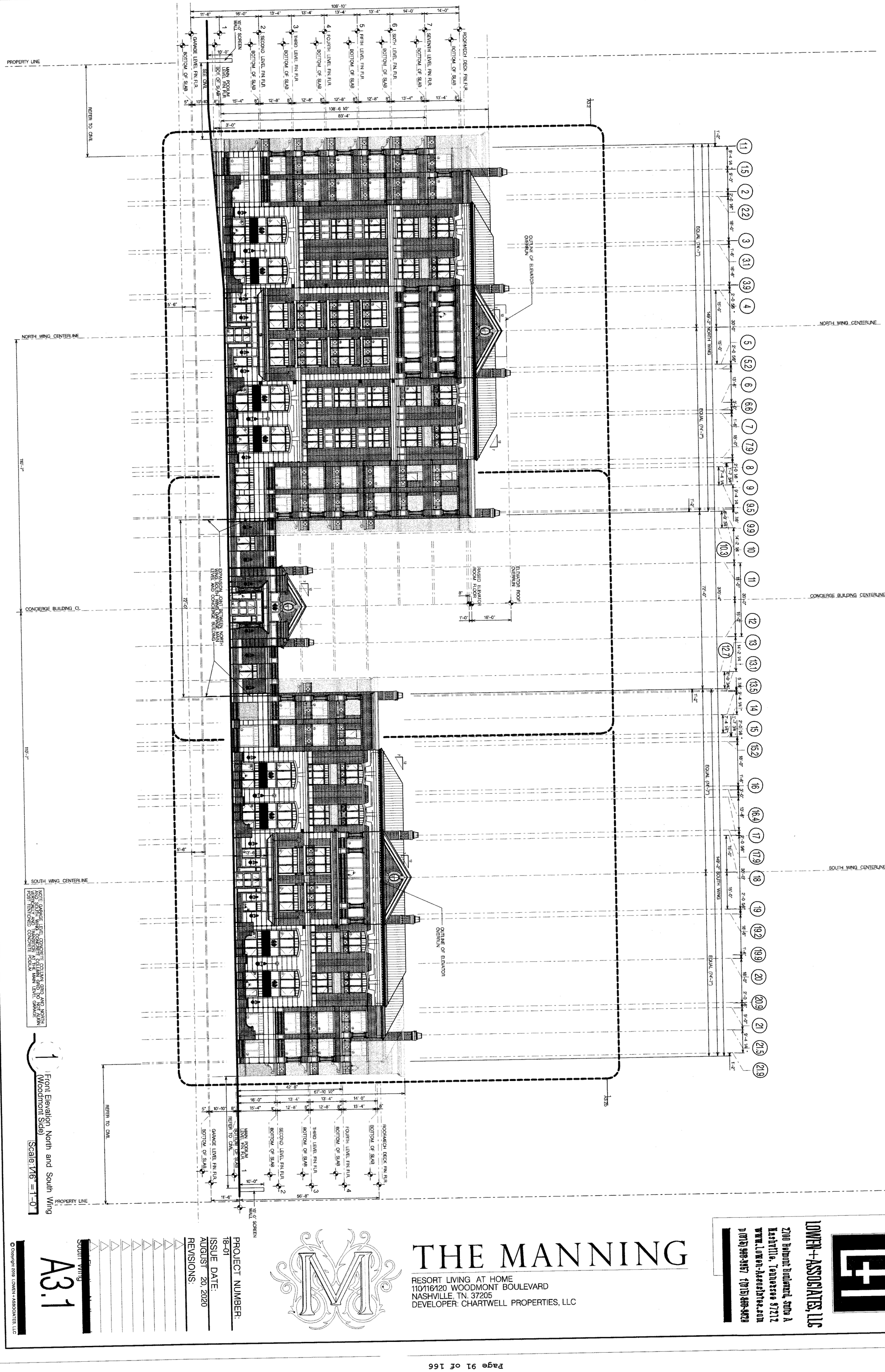
Seventh Level North Wing Floor Plan

A2.7

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1 Front Elevation North and South Wing (Woodmont Side)
Scale: 1/16" = 1'-0"

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THE MANNING

RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

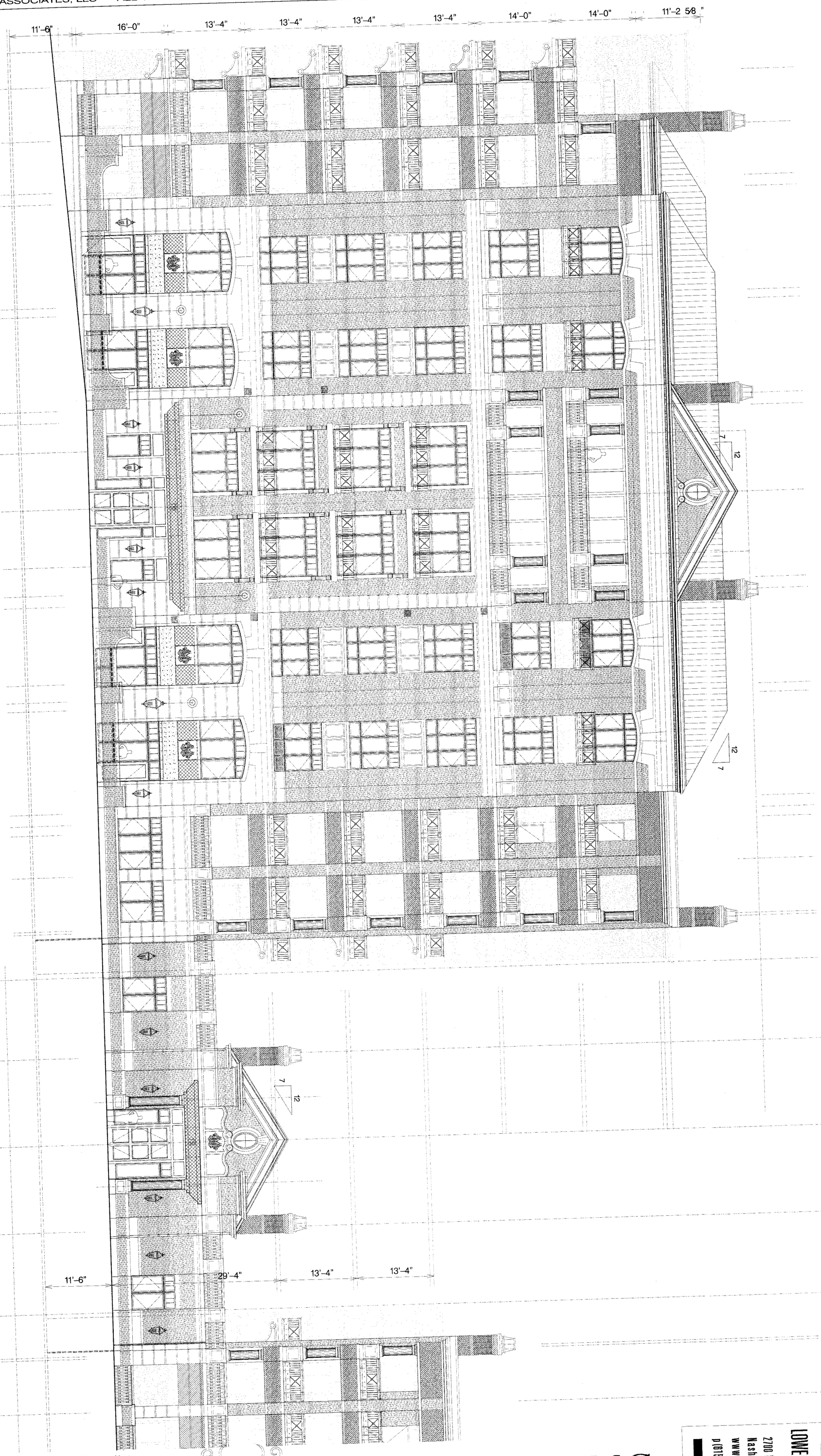
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South Elevation - North and South Wing

A3.1

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1 Front Elevation North Wing (Woodmont Side)
NOT TO SCALE

Enlarged Front Elevation North Wing

A3.2

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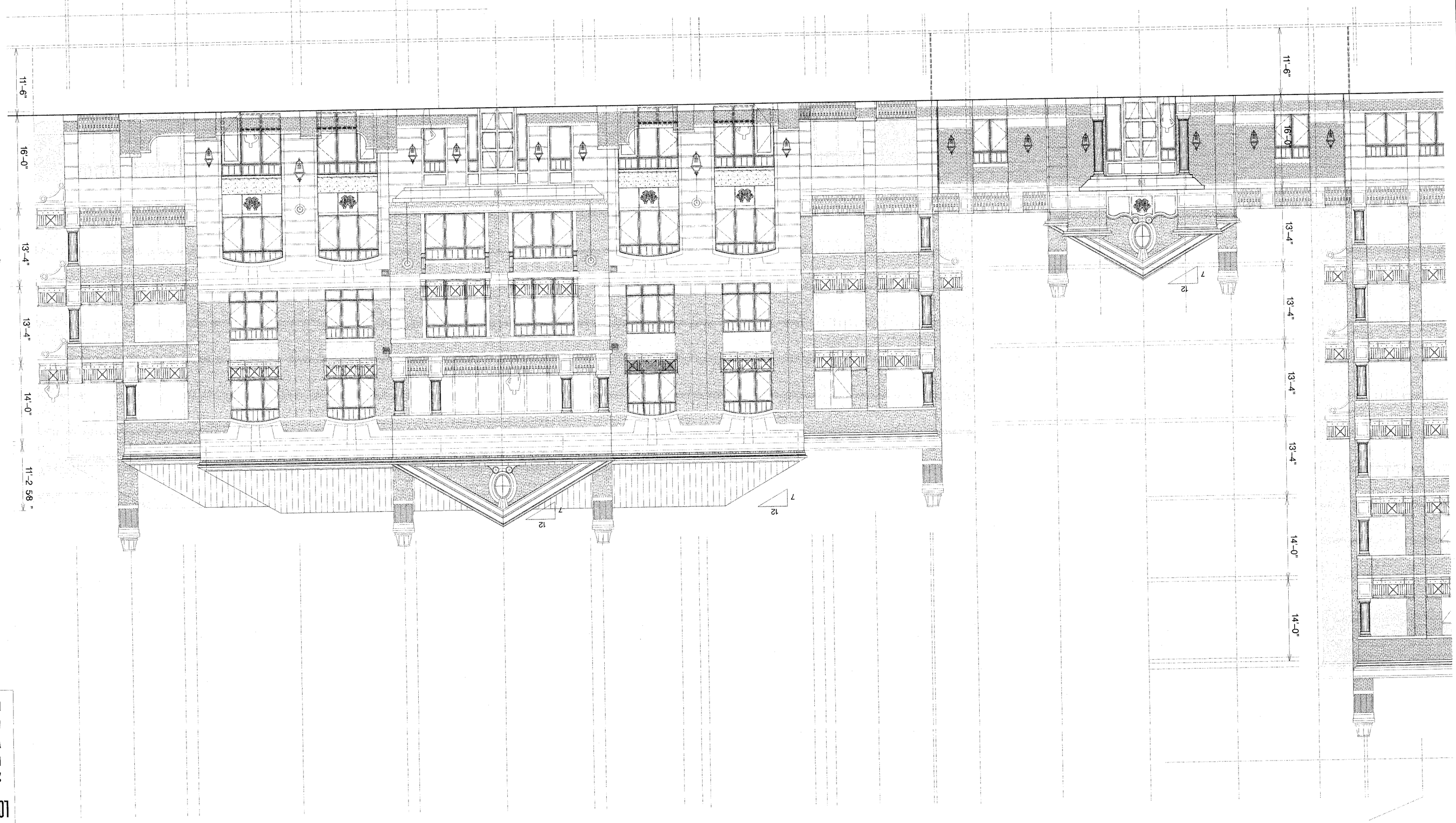
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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

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1 Front Elevation South Wing (Woodmont Side)
Scale: 1/8" = 1'-0"

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Enlarged Front Elevation South Wing

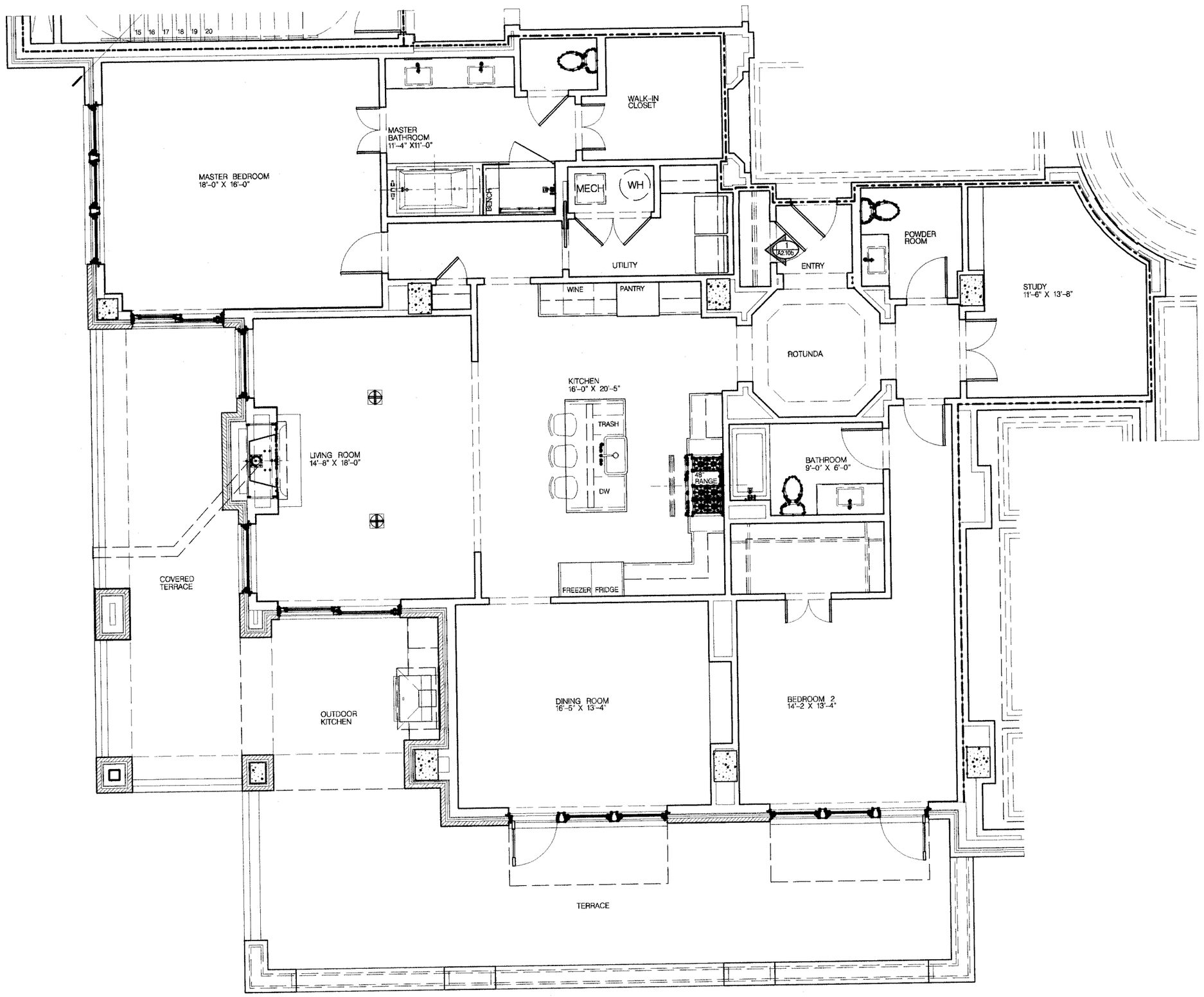
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TYPE B UNIT MN101
APPROXIMATELY 2,426 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS–BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.

1 Main Level North Wing Floor Plan
Typical Type B Unit – MN101
Scale: 1/4" = 1'-0"

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Main Level North Wing
Typical Type B – MN101

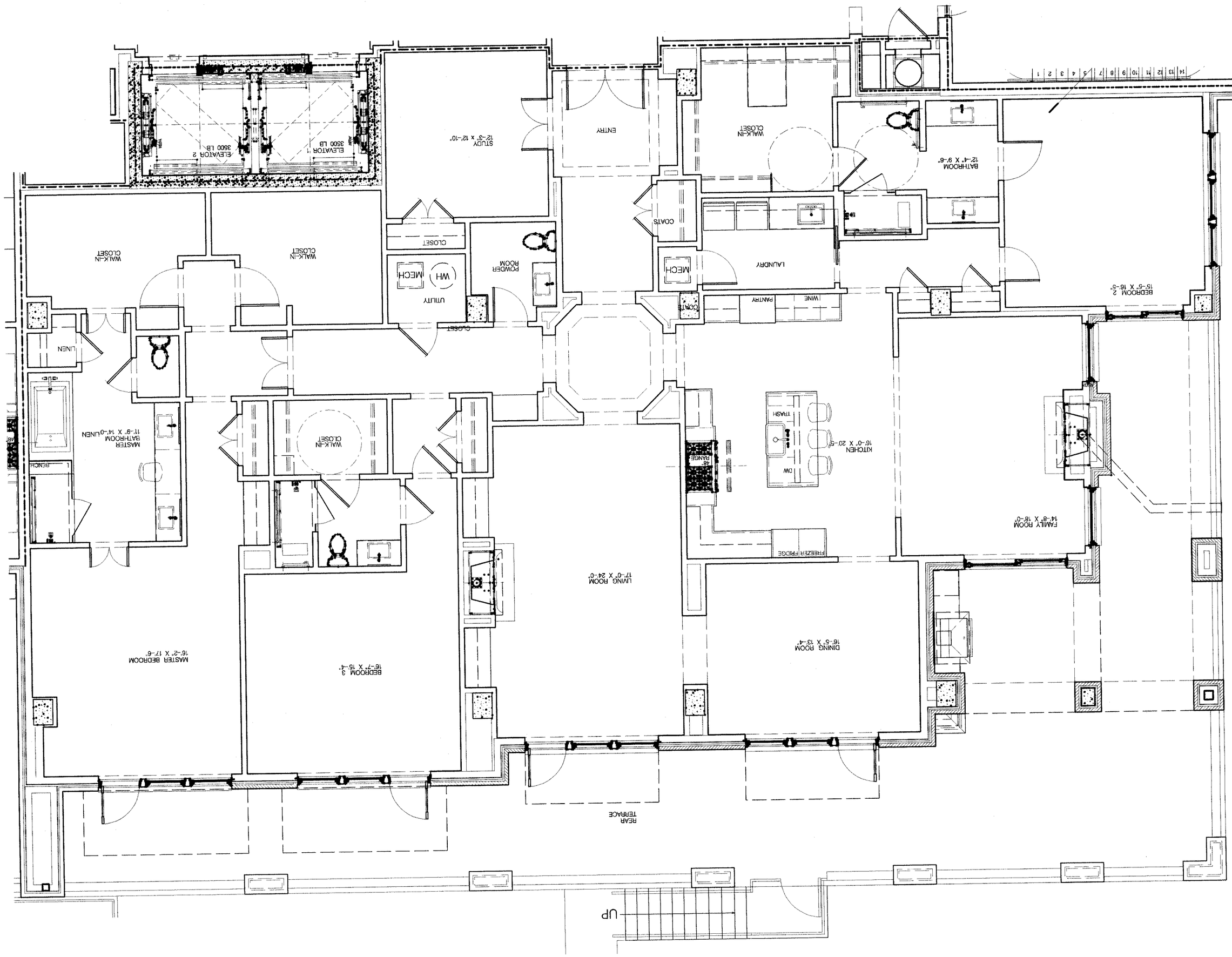
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TYPE C UNIT MN102
APPROXIMATELY 4,261 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Main Level North Wing Floor Plan
Type C – MN102
NOT TO SCALE

Main Level North Wing
Type C – MN102

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A2.11

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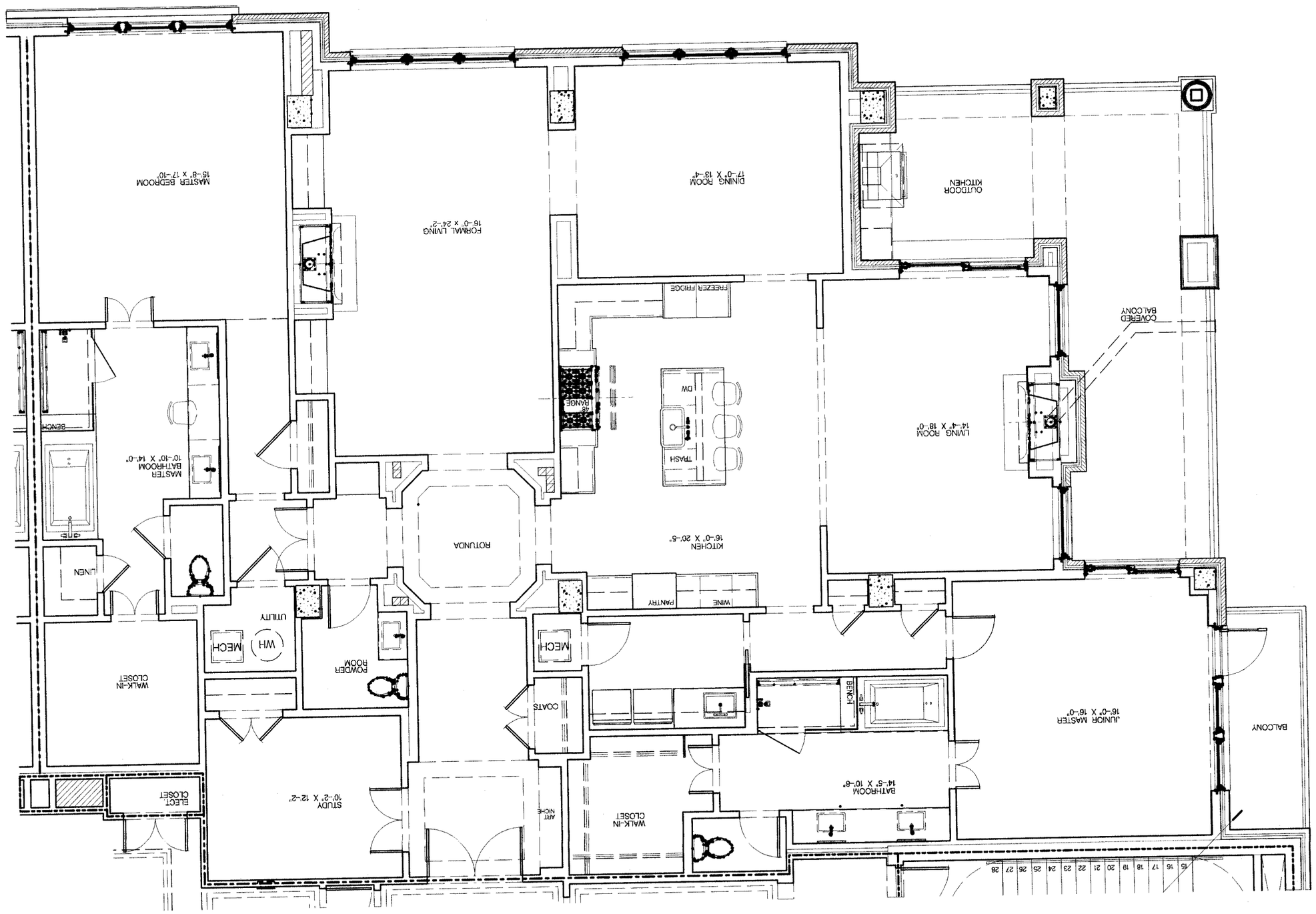
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TYPE D UNIT MN201
APPROXIMATELY 3,354 S.F.

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1 Second Level North Wing Floor Plan
Typical Type D Unit – MN201
NOT TO SCALE

N E S W

A2.12
Second Level North Wing
Typical Type D Unit – MN201

REVISIONS:

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PROJECT NUMBER:
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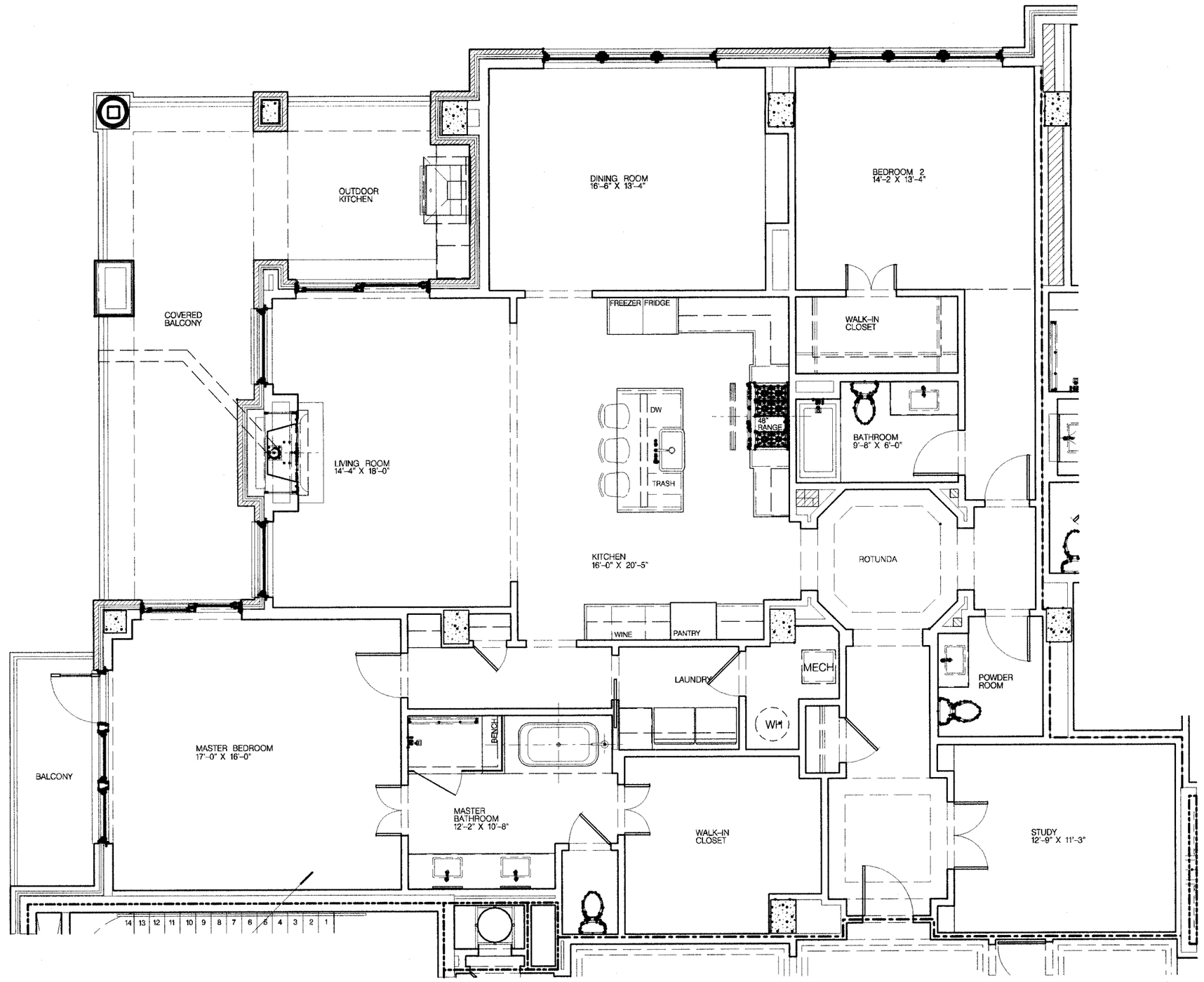
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TYPE B UNIT MN202
APPROXIMATELY 2,561 S.F.

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1 Second Level North Wing Floor Plan
Type B – MN202
NOT TO SCALE

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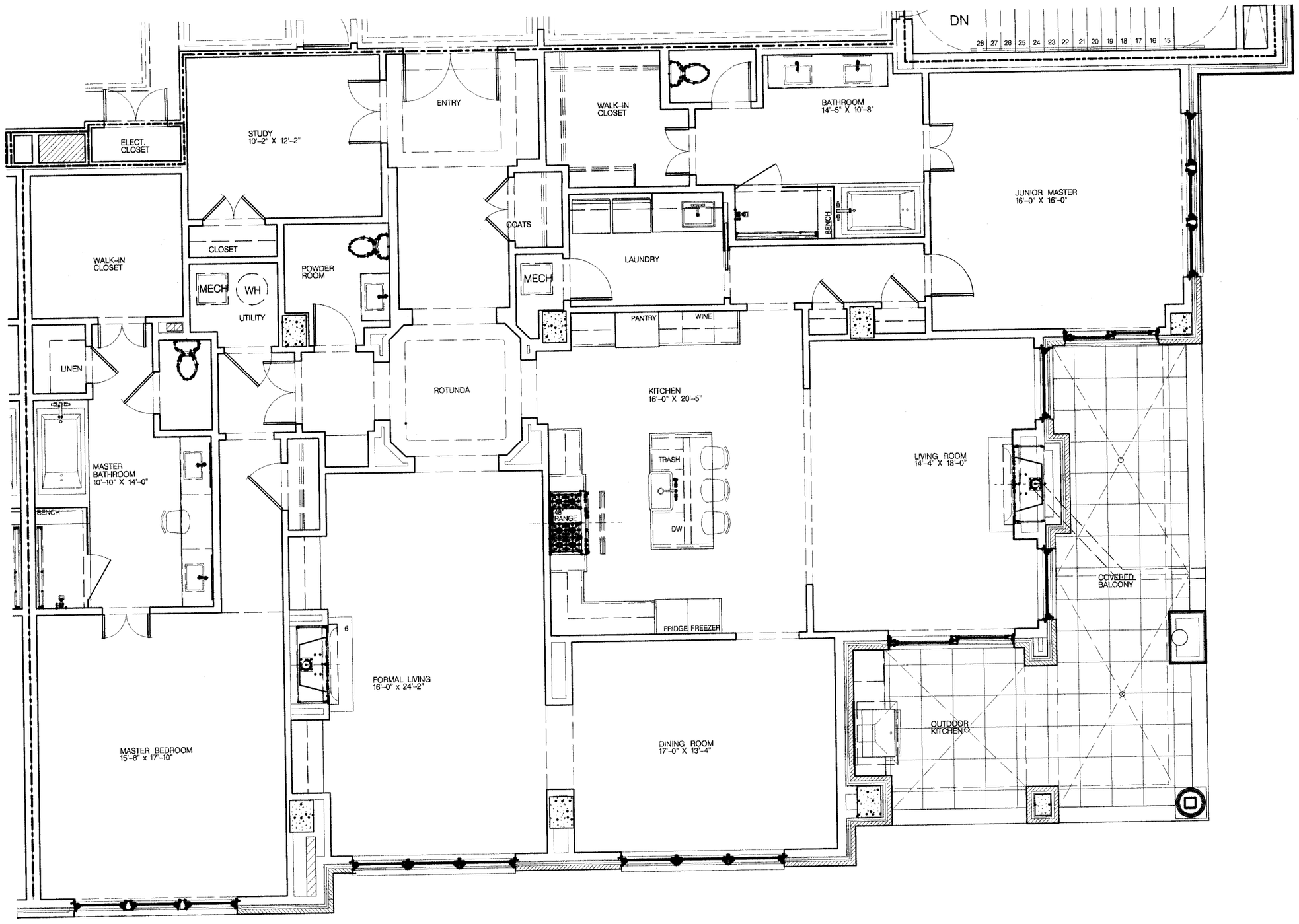
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NASHVILLE, TN, 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

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Second Level North Wing
Type B – MN202

A2.13

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TYPE D UNIT MN203
APPROXIMATELY 3,358 S.F.

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1 Second Level North Wing Floor Plan
Type D – MN203
NOT TO SCALE

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RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER:
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ISSUE DATE:
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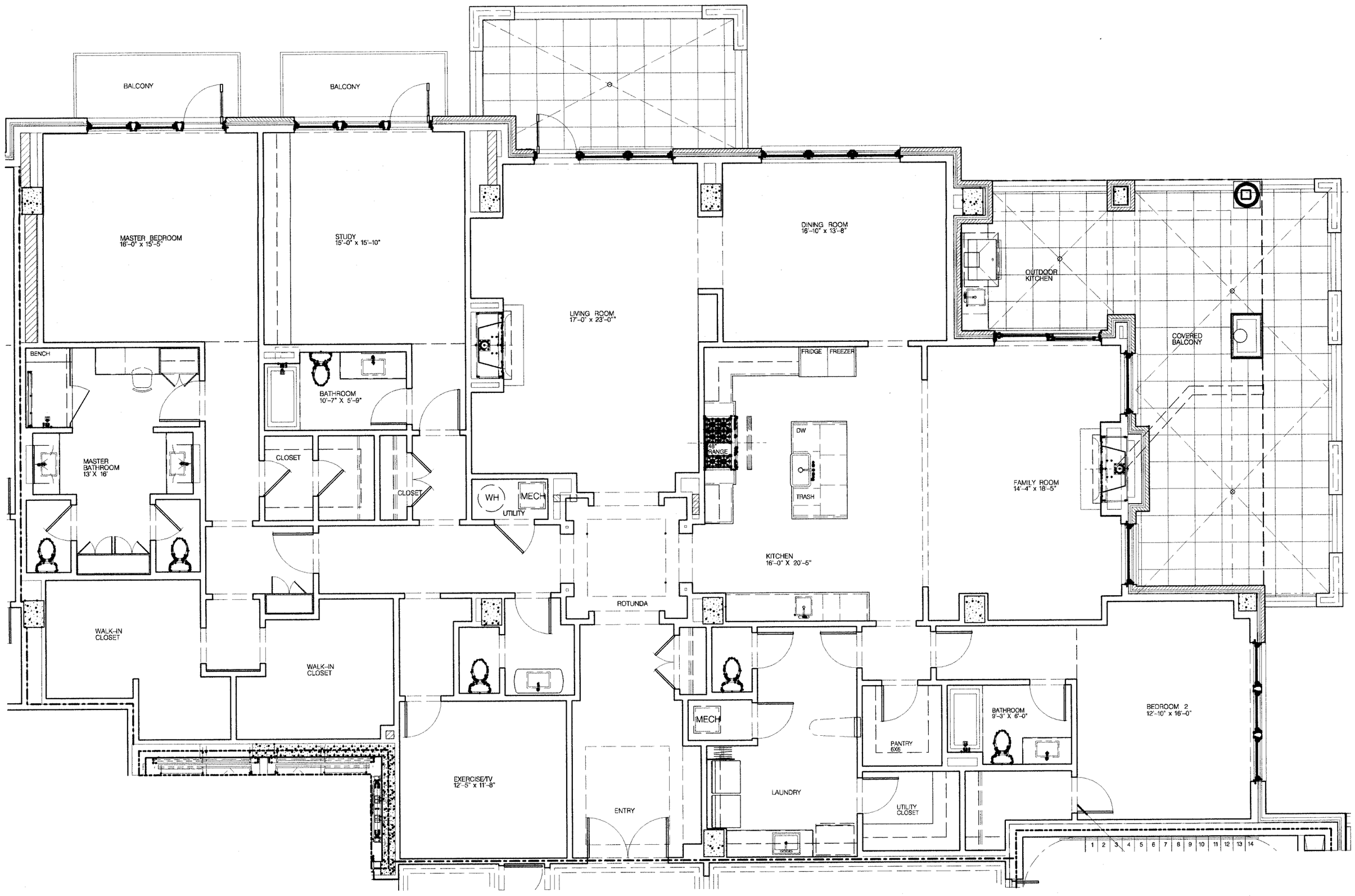
Second Level North Wing
Type D – MN203

A2.14

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TYPE C UNIT MN204
APPROXIMATELY 4,182 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS-BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.

1 Second Level North Wing Floor Plan
Type C – MN204
NOT TO SCALE

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DEVELOPER: CHARTWELL PROPERTIES, LLC

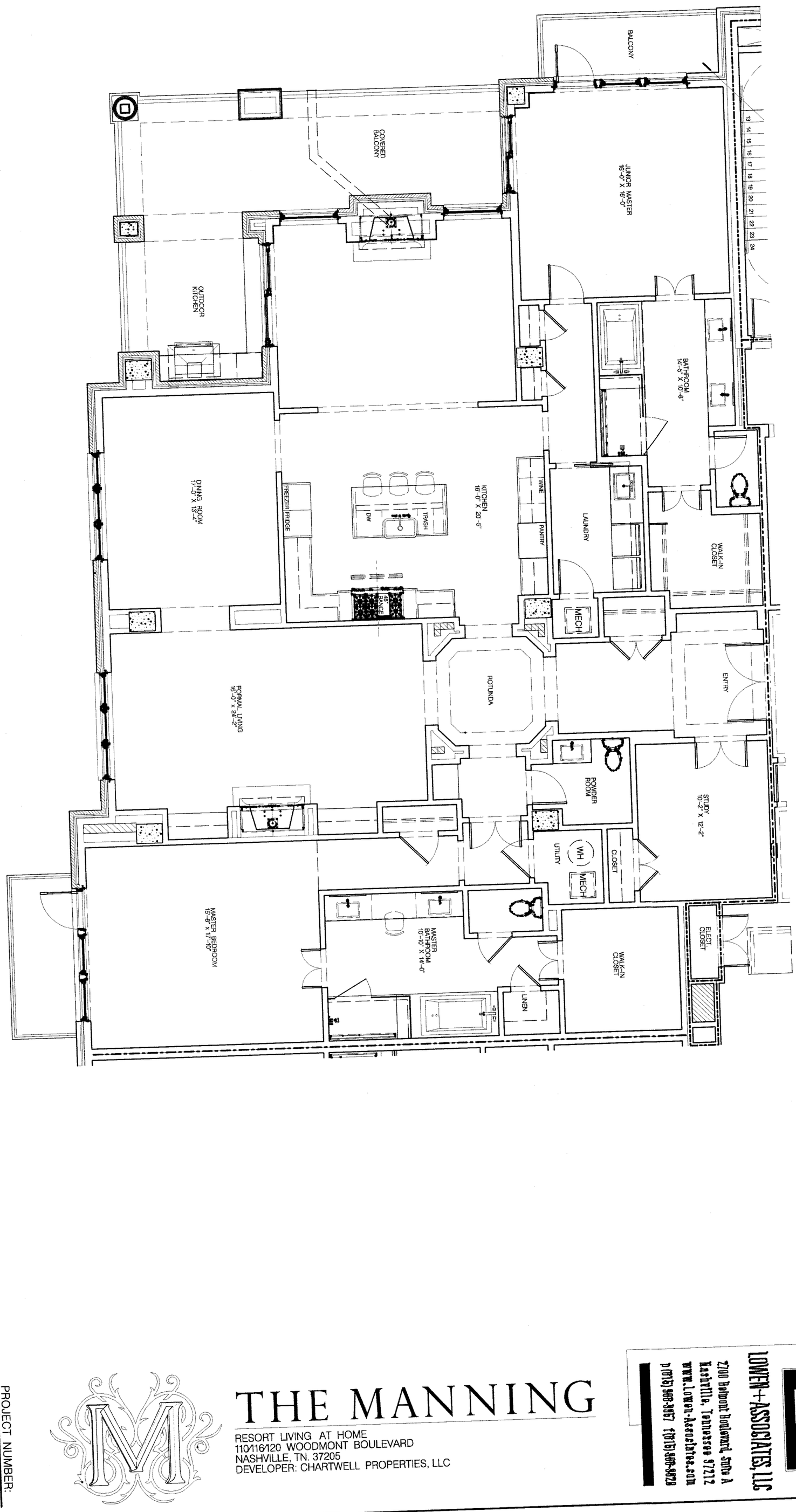
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Second Level North Wing
Type C – MN204

A2.15

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TYPE D UNIT MN204
APPROXIMATELY 3,354 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS-BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.

1 Third Level North Wing Floor Plan
Unit D – MN301
NOT TO SCALE

Third Level North Wing
Unit D – MN301

A2.16

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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

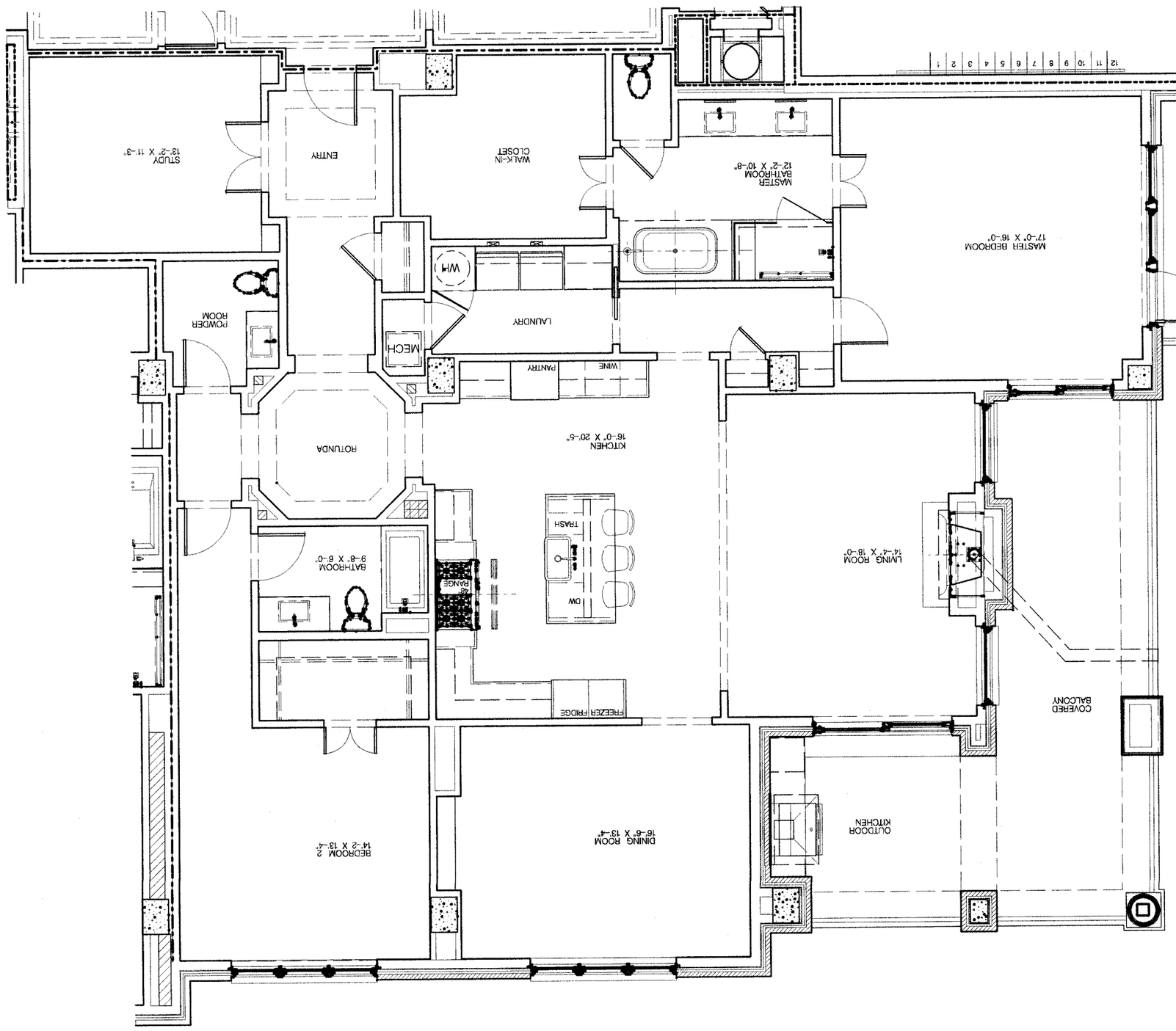
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TYPE B UNIT MN302
APPROXIMATELY 2,561 S.F.

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1 Third Level North Wing Floor Plan
Type B – MN302
NOT TO SCALE

A2.17
Third Level North Wing
Type B – MN302

REVISIONS:
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PROJECT NUMBER:
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THE MANNING

RESORT LIVING AT HOME
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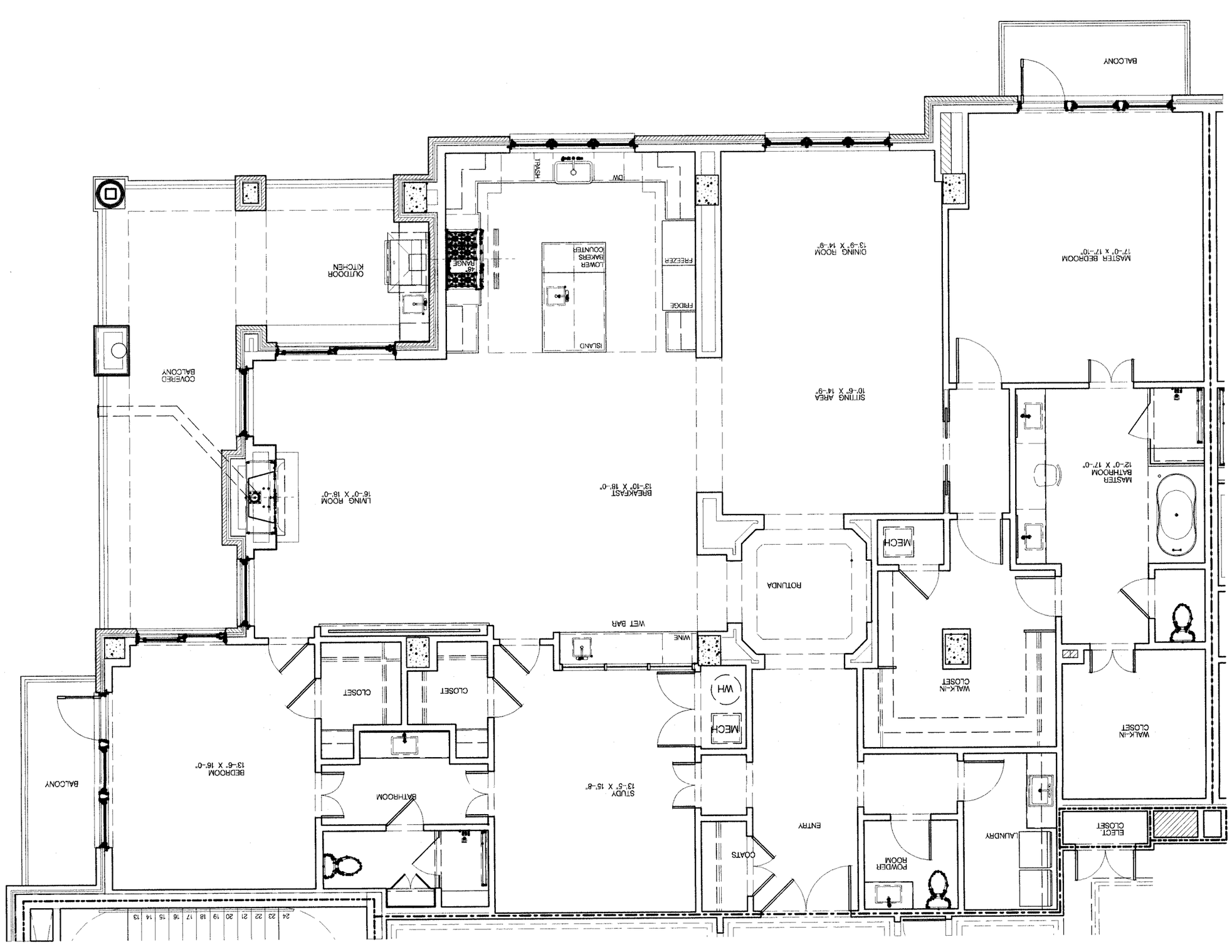
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TYPE D UNIT MN303
APPROXIMATELY 3,358 S.F.

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Third Level North Wing Floor Plan
Type D – MN303
Scale: 1/4" = 1'-0"

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DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER:
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REVISIONS:

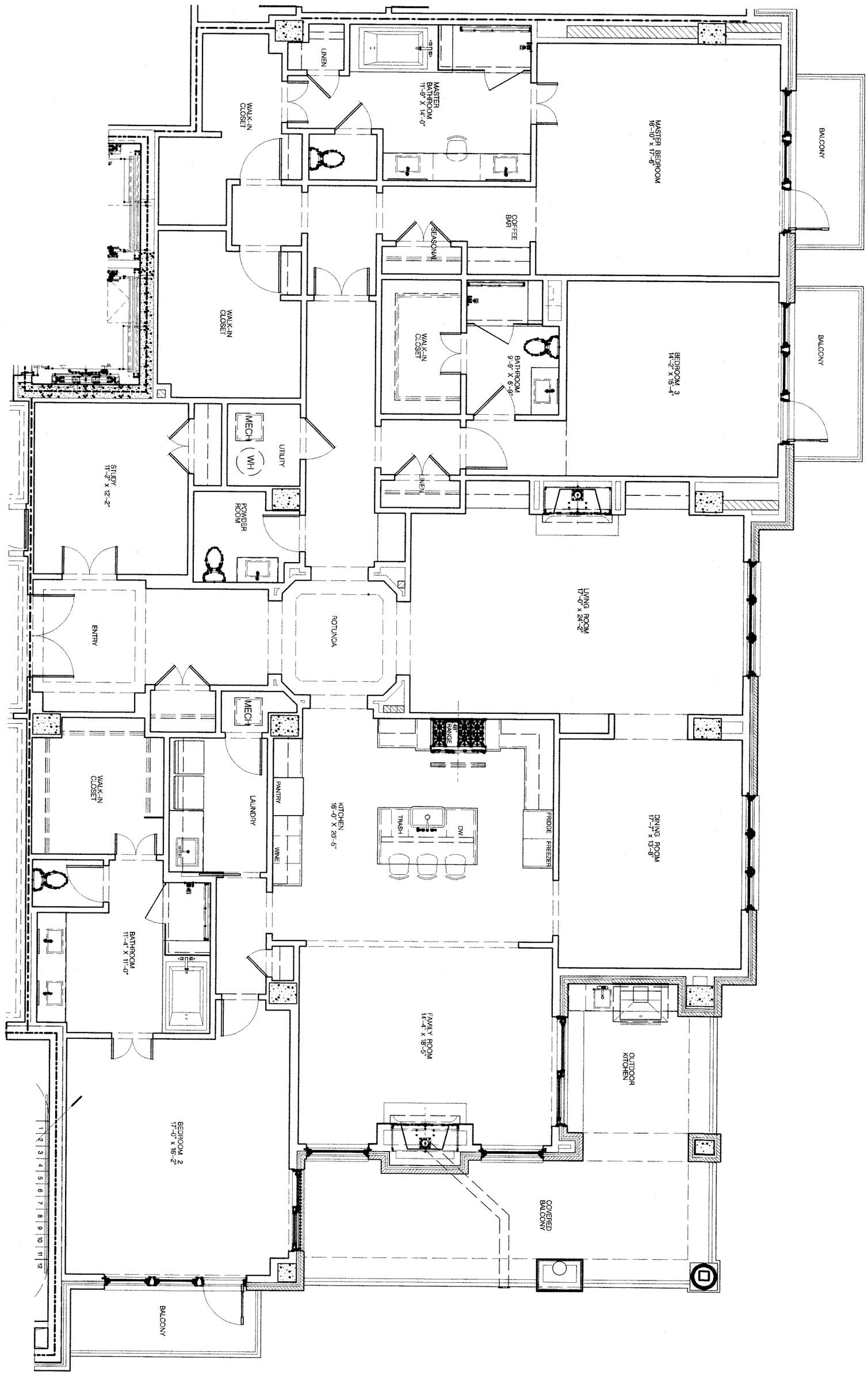
Third Level North Wing
Type D – MN303

A2.18

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TYPE C UNIT MN304
APPROXIMATELY 4,182 S.F.

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1 Third Level North Wing Floor Plan
Typical Type C Unit – MN304
Scale: 1/4" = 1'-0"

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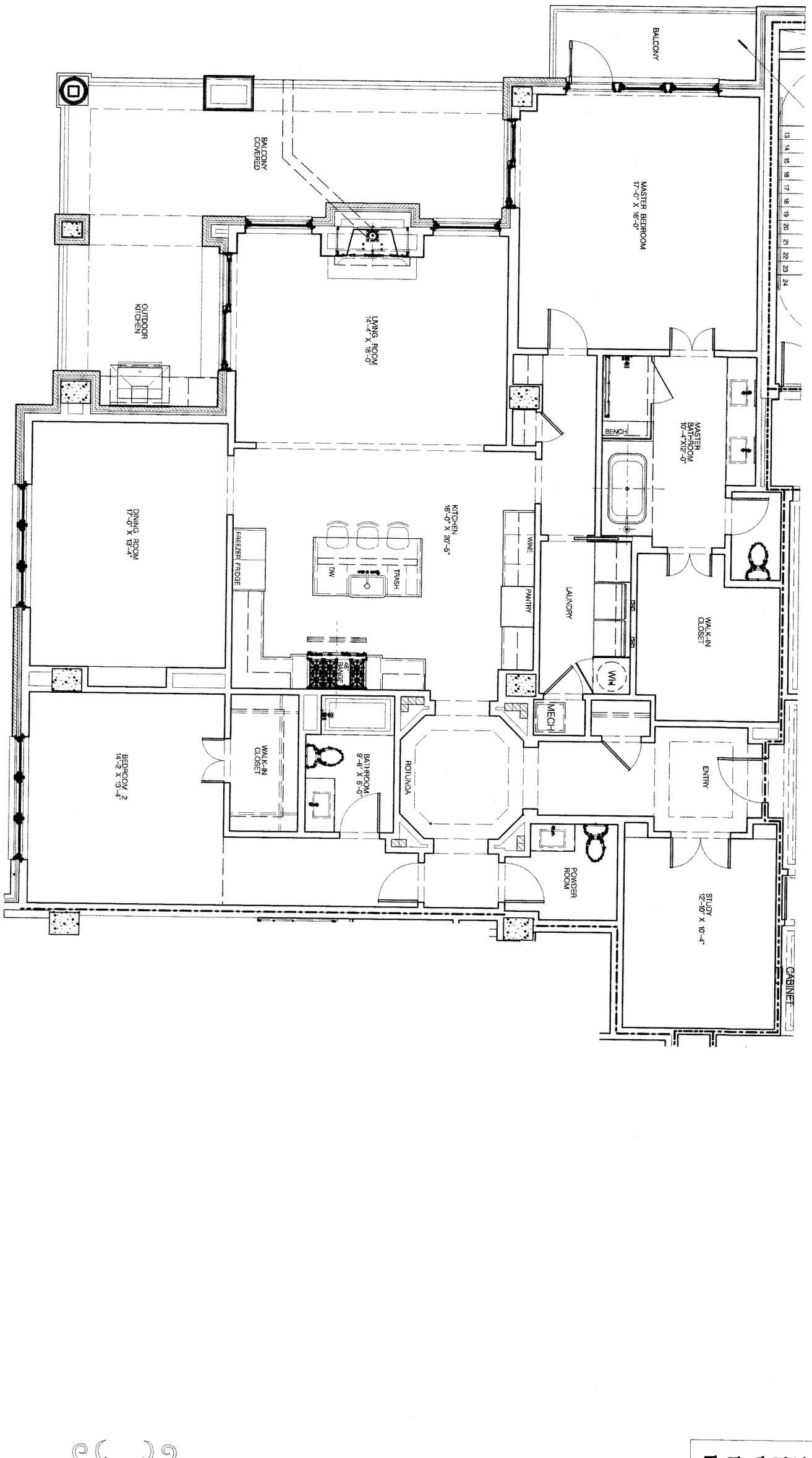
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Third Level North Wing
Typical Type C Unit – MN304

A2.19

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TYPE B UNIT MN401
APPROXIMATELY 2,500 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS-BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.

1 Fourth Level North Wing Floor Plan
Unit B – MN401
NOT TO SCALE

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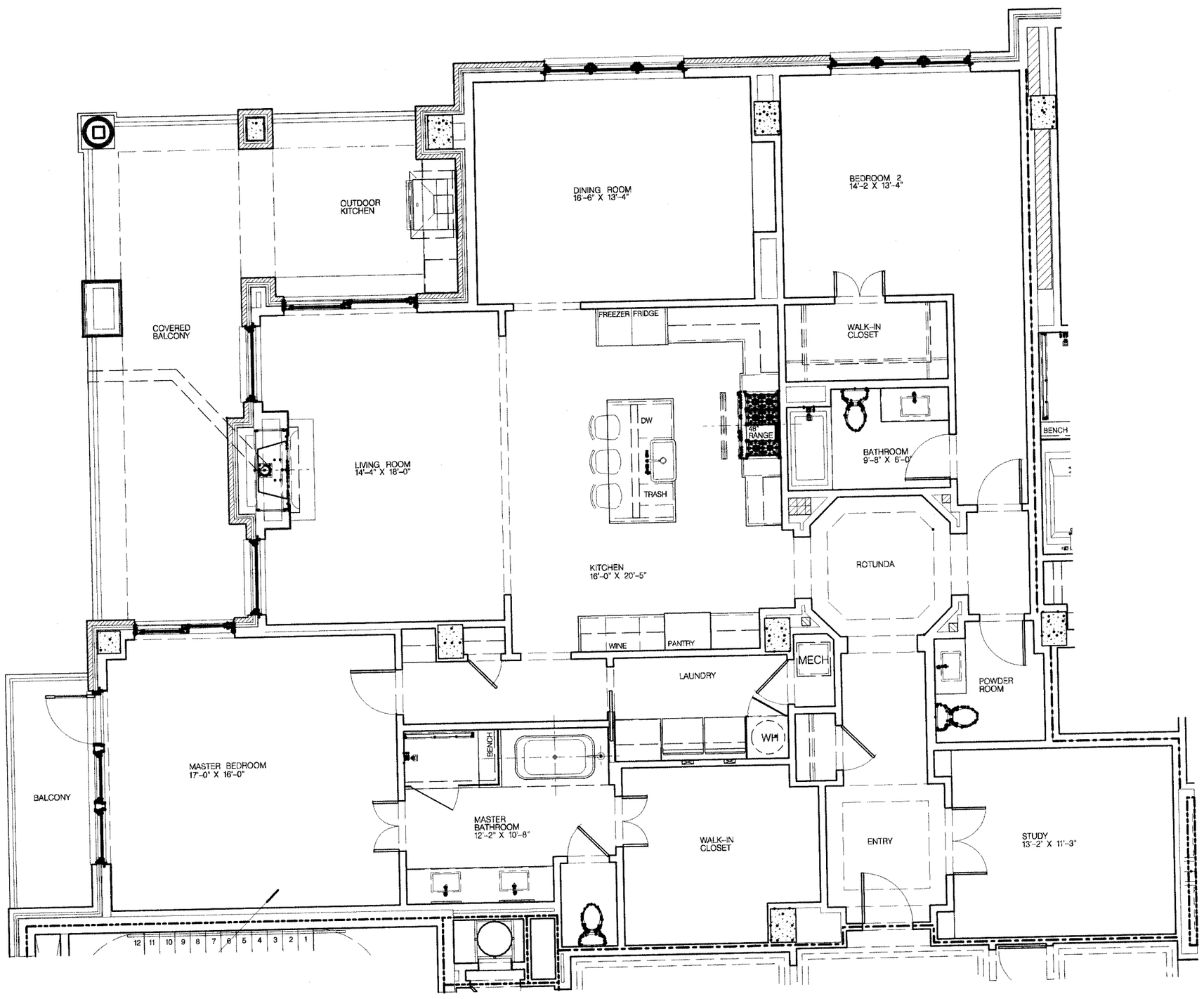
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Fourth Level North Wing
Unit B – MN401

A2.20

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TYPE B UNIT MN402
APPROXIMATELY 2,561 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS-BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.

1 Fourth Level North Wing Floor Plan
Type B – MN402
NOT TO SCALE

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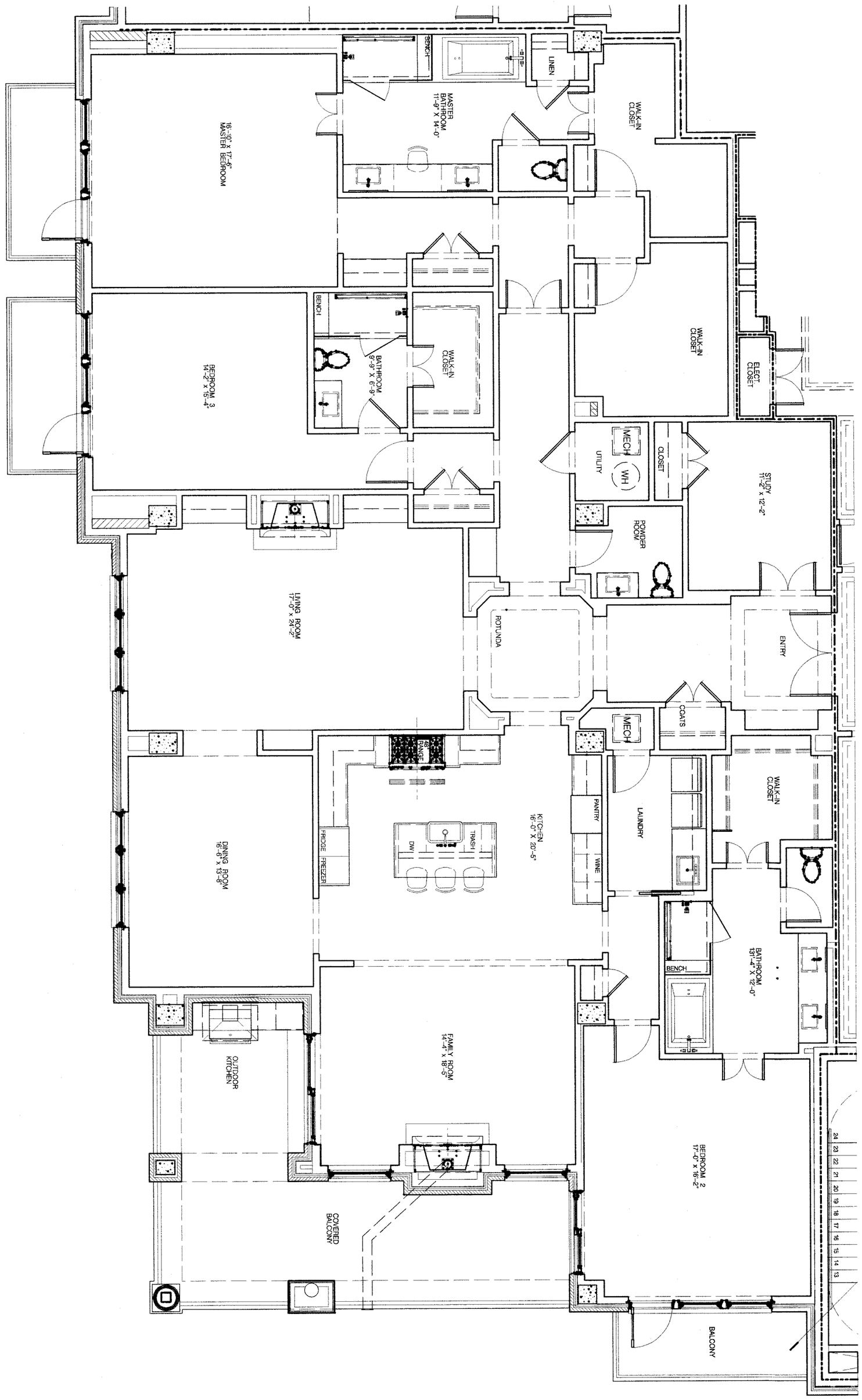
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Fourth Level North Wing
Type B – MN402

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TYPE C UNIT MN403
APPROXIMATELY 4,159 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Fourth Level North Wing Floor Plan
Type C – MN403
Scale: 1/4" = 1'-0"

N W E S

Fourth Level North Wing
Type C – MN403

A2.22

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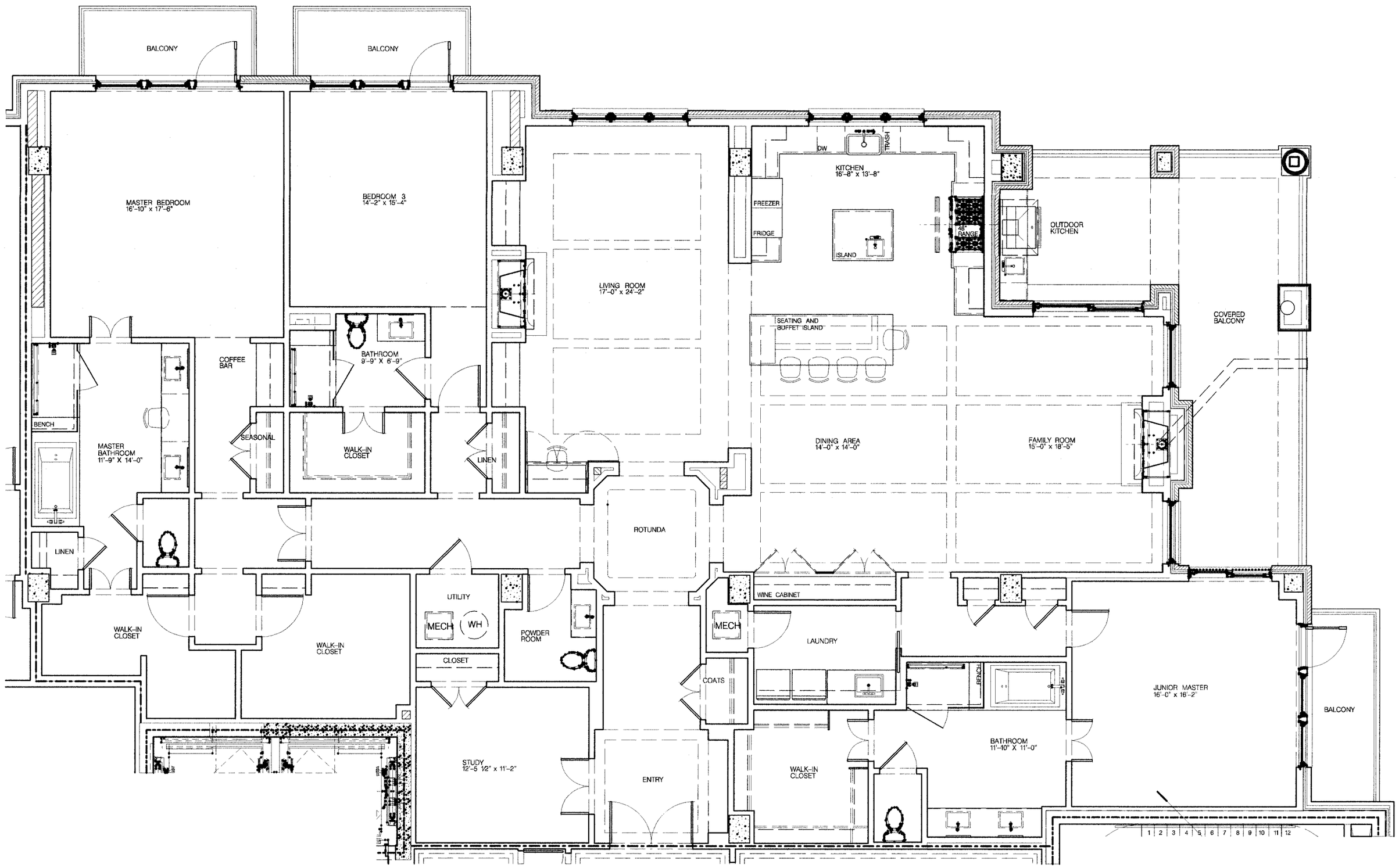
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TYPE C UNIT MN404
APPROXIMATELY 4,182 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Fourth Level North Wing Floor Plan
Type C – MN404
Scale: 1/4" = 1'-0"

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THE MANNING

RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN, 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER:
18-01

ISSUE DATE:
AUGUST 20, 2020

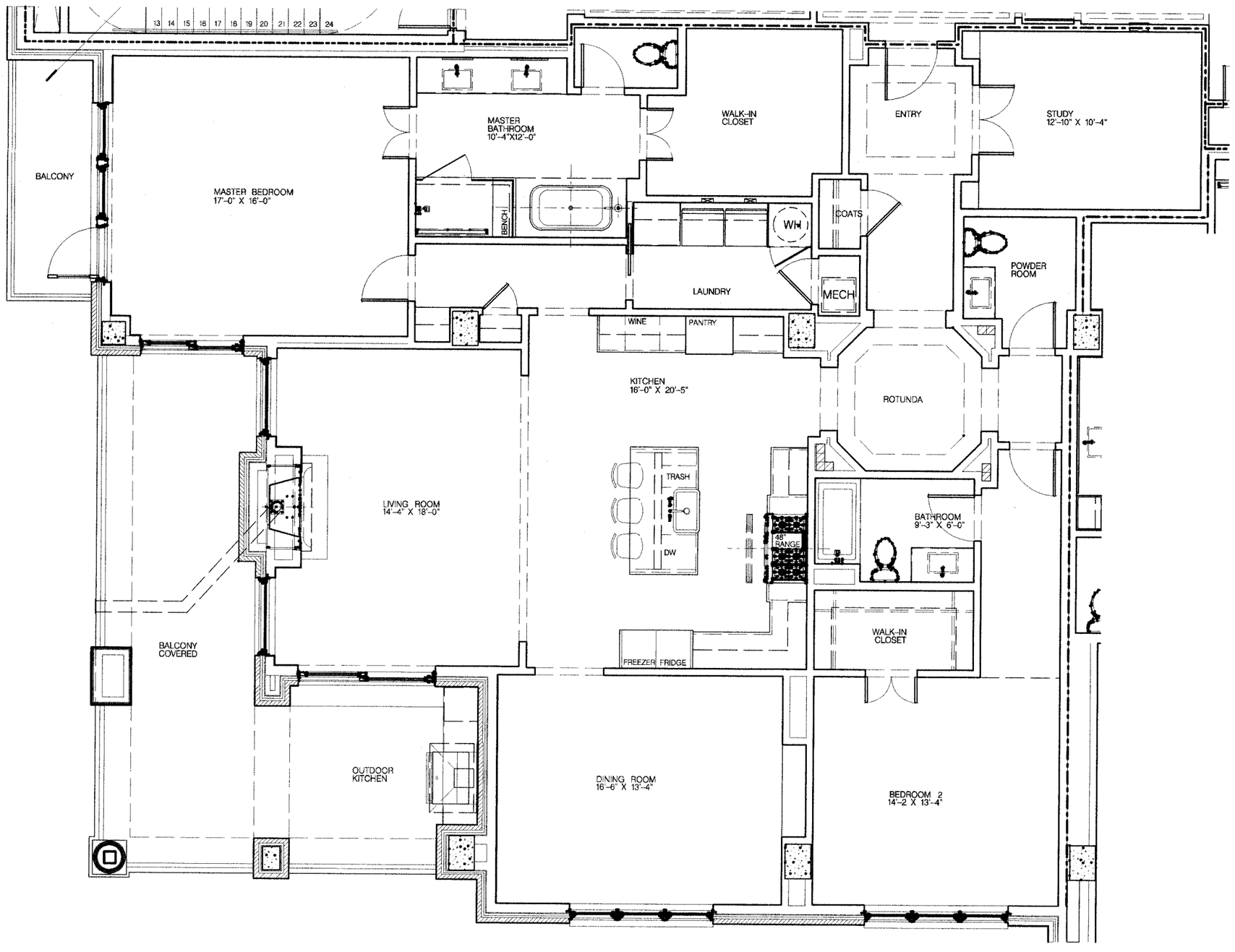
REVISIONS:

Fourth Level North Wing
Type C – MN404

A2.23

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TYPE B UNIT MN501
APPROXIMATELY 2,500 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Fifth Level North Wing Floor Plan
Unit B – MN501
Scale: 1/4" = 1'-0"

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110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

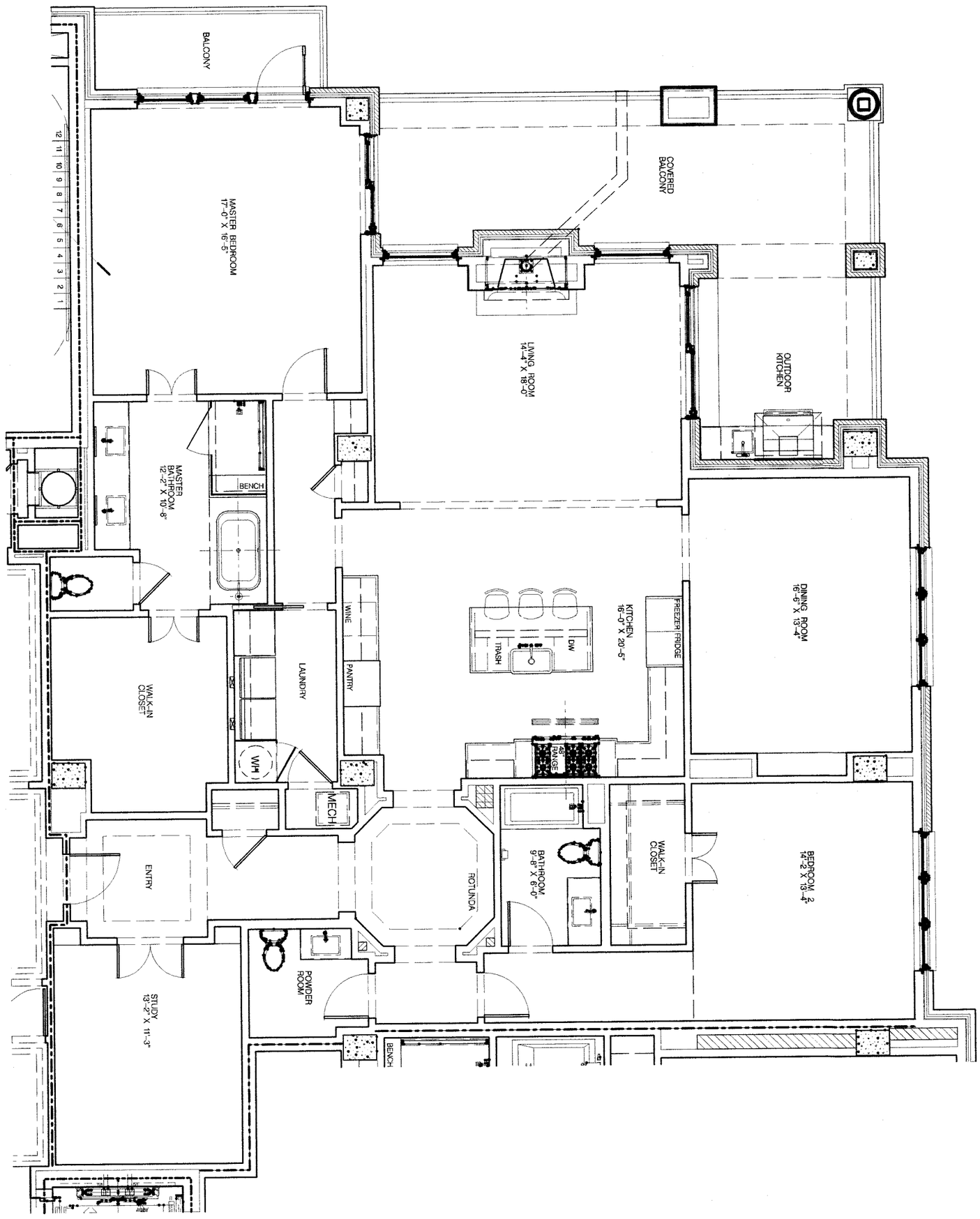
PROJECT NUMBER:
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ISSUE DATE:
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Fifth Level North Wing
Unit B – MN501

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TYPE B UNIT MN502
APPROXIMATELY 2,561 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Fifth Level North Wing Floor Plan
Type B – MN502
Scale: 1/4" = 1'-0"

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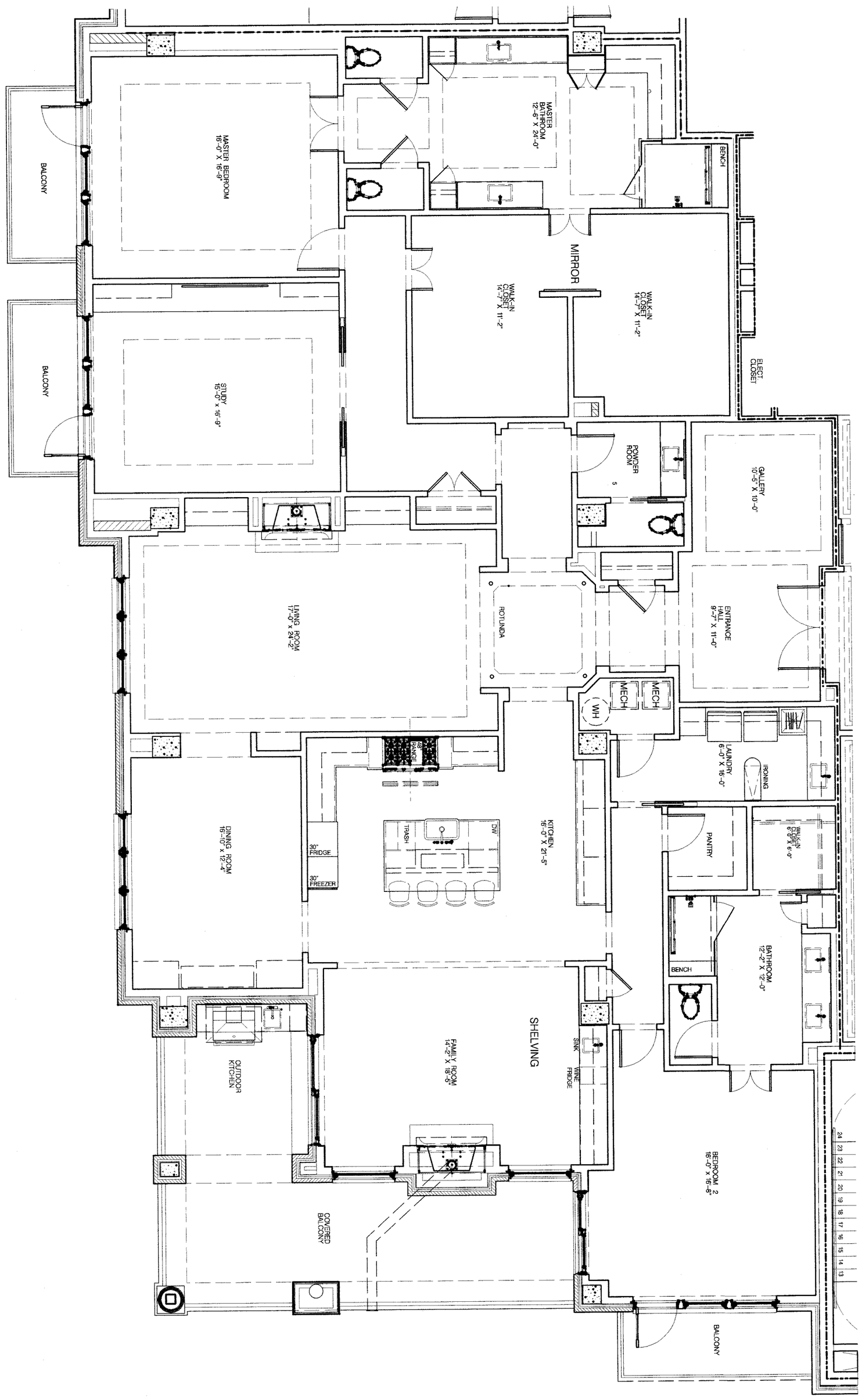
RESORT LIVING AT HOME
1101116120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER: 18-01
ISSUE DATE: AUGUST 20, 2020
REVISIONS:

Fifth Level North Wing
Type B – MN502
A2.25

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TYPE C UNIT MN503
APPROXIMATELY 4,159 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS-BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.

1 Fifth Level North Wing Floor Plan
Type C – MN503
NOT TO SCALE

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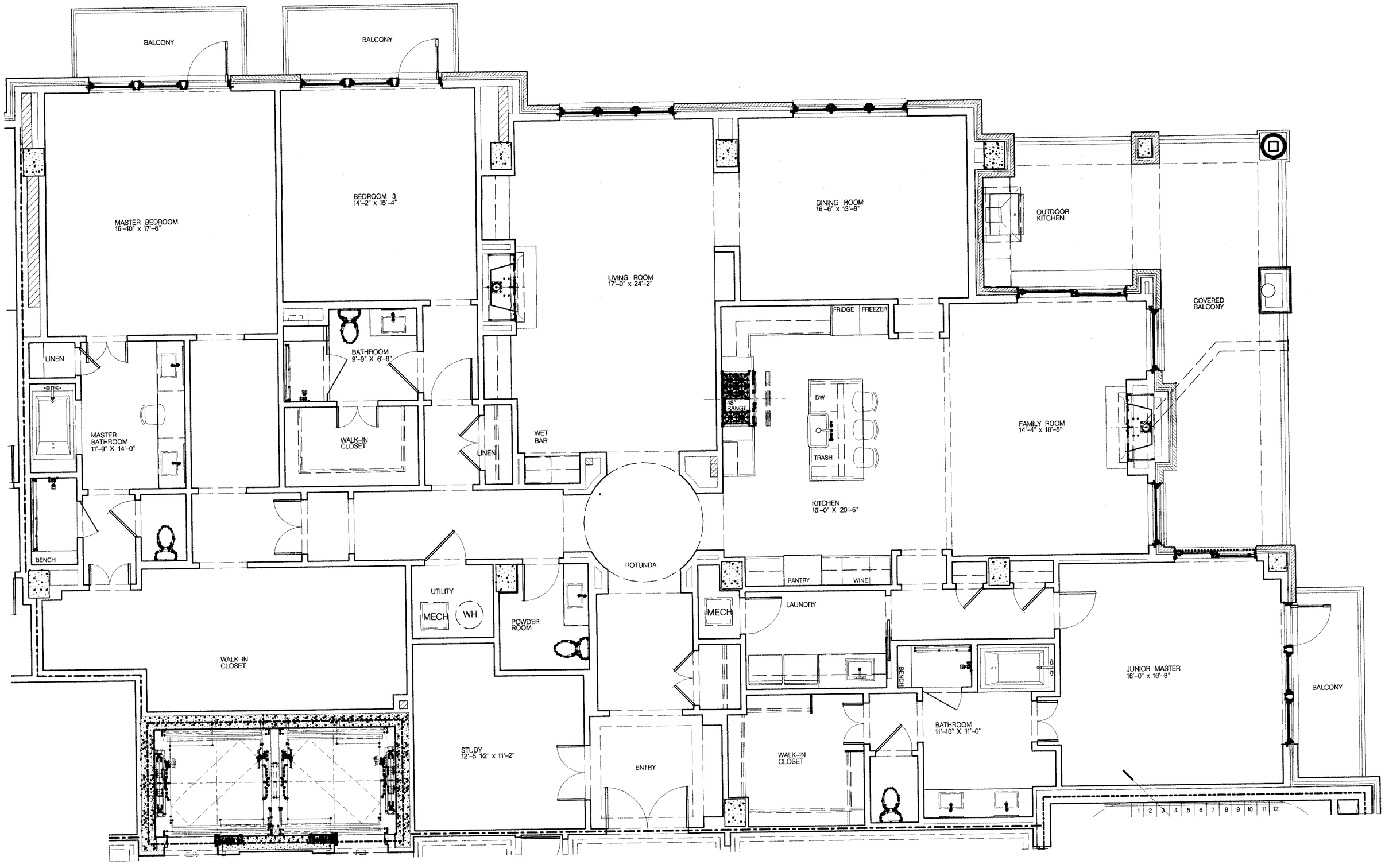
RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER: 18-01
ISSUE DATE: AUGUST 20, 2020
REVISIONS:

Fifth Level North Wing
Type C – MN503

A2.26

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TYPE C UNIT MN504
APPROXIMATELY 4,182 S.F.

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1 Fifth Level North Wing Floor Plan
Type C - MN504
NOT TO SCALE

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RESORT LIVING AT HOME
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DEVELOPER: CHARTWELL PROPERTIES, LLC

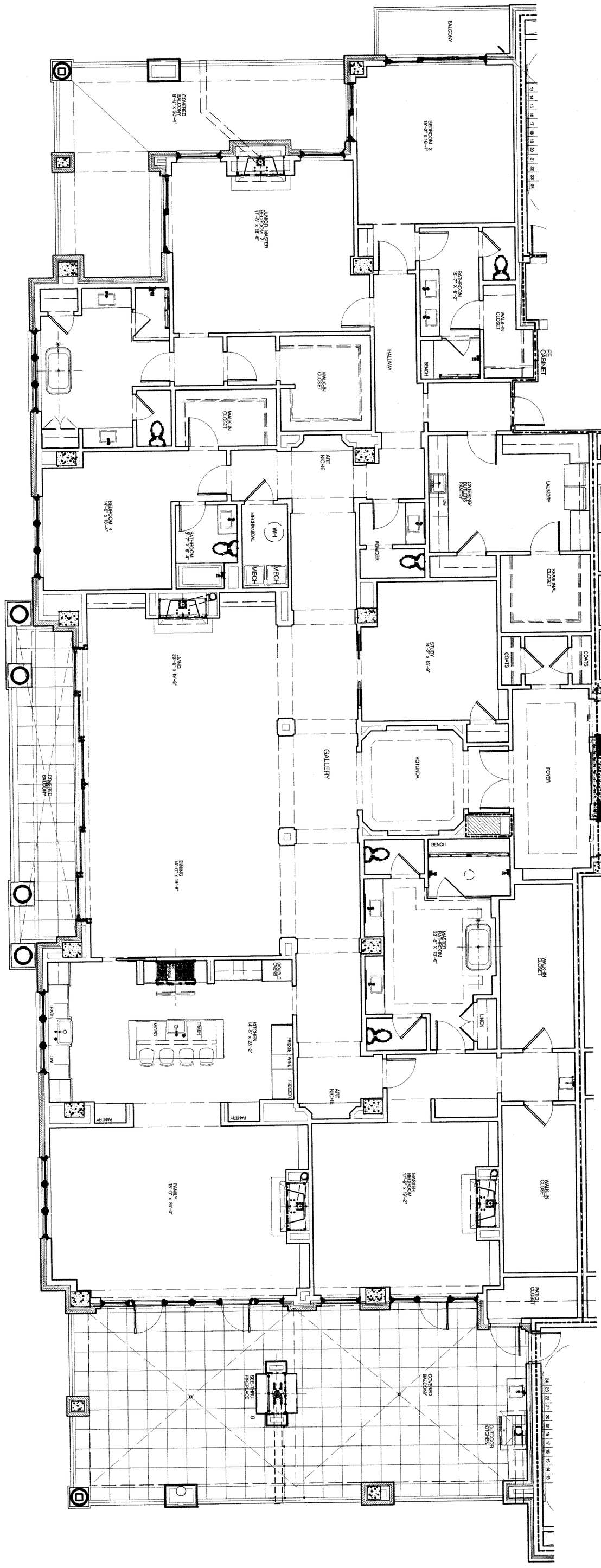
PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Fifth Level North Wing
Type C - MN504

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TYPE PH UNIT MN601
APPROXIMATELY 6,341 S.F.

1 Sixth Level North Wing Floor Plan
Typical Penthouse Unit MN601
(Woodmont View)
NOT TO SCALE

N W E S

PROJECT NUMBER: 18-01
ISSUE DATE: AUGUST 20, 2020
REVISIONS:

Sixth Level North Wing
Typical Penthouse Unit MN601

A2.28

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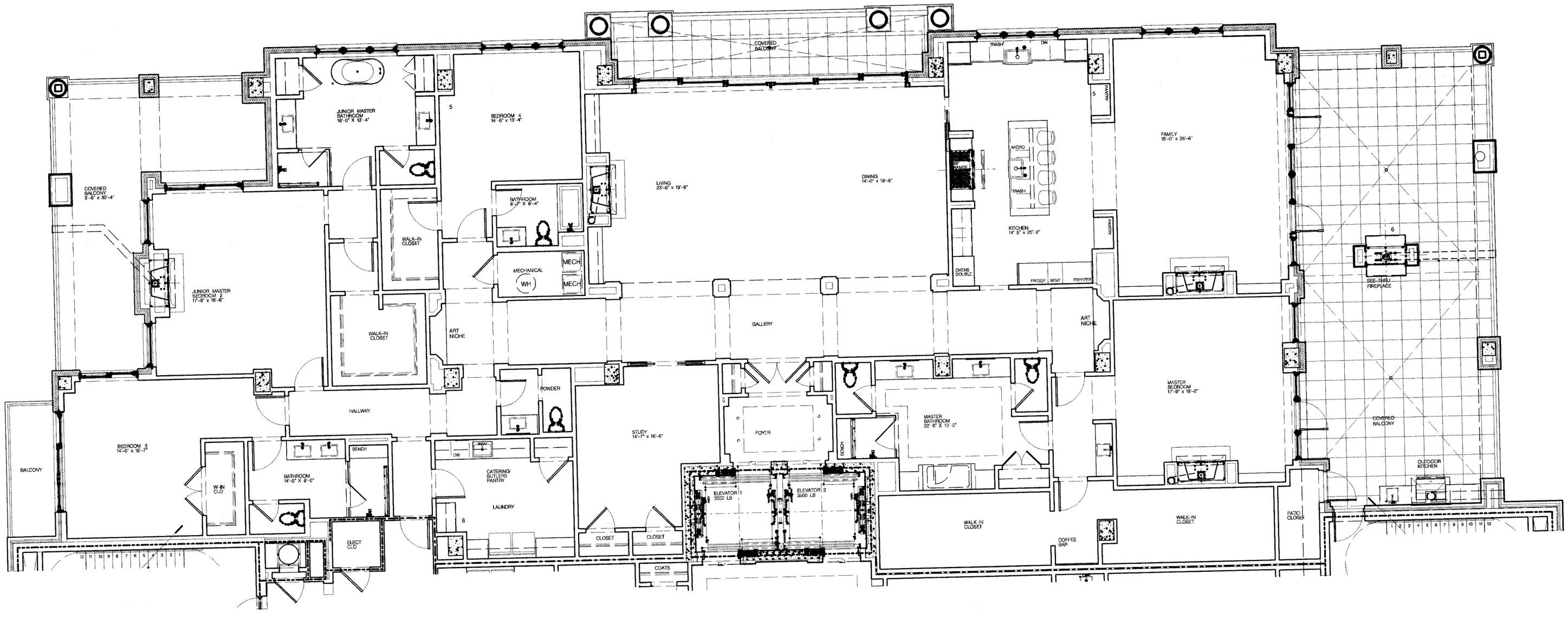
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RESORT LIVING AT HOME
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TYPE PH UNIT MN602
APPROXIMATELY 5,937 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Sixth Level North Wing Floor Plan
Penthouse Unit MN602
(Downtown View)
NOT TO SCALE

PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Sixth Level North Wing
Penthouse Unit MN602

A2.29

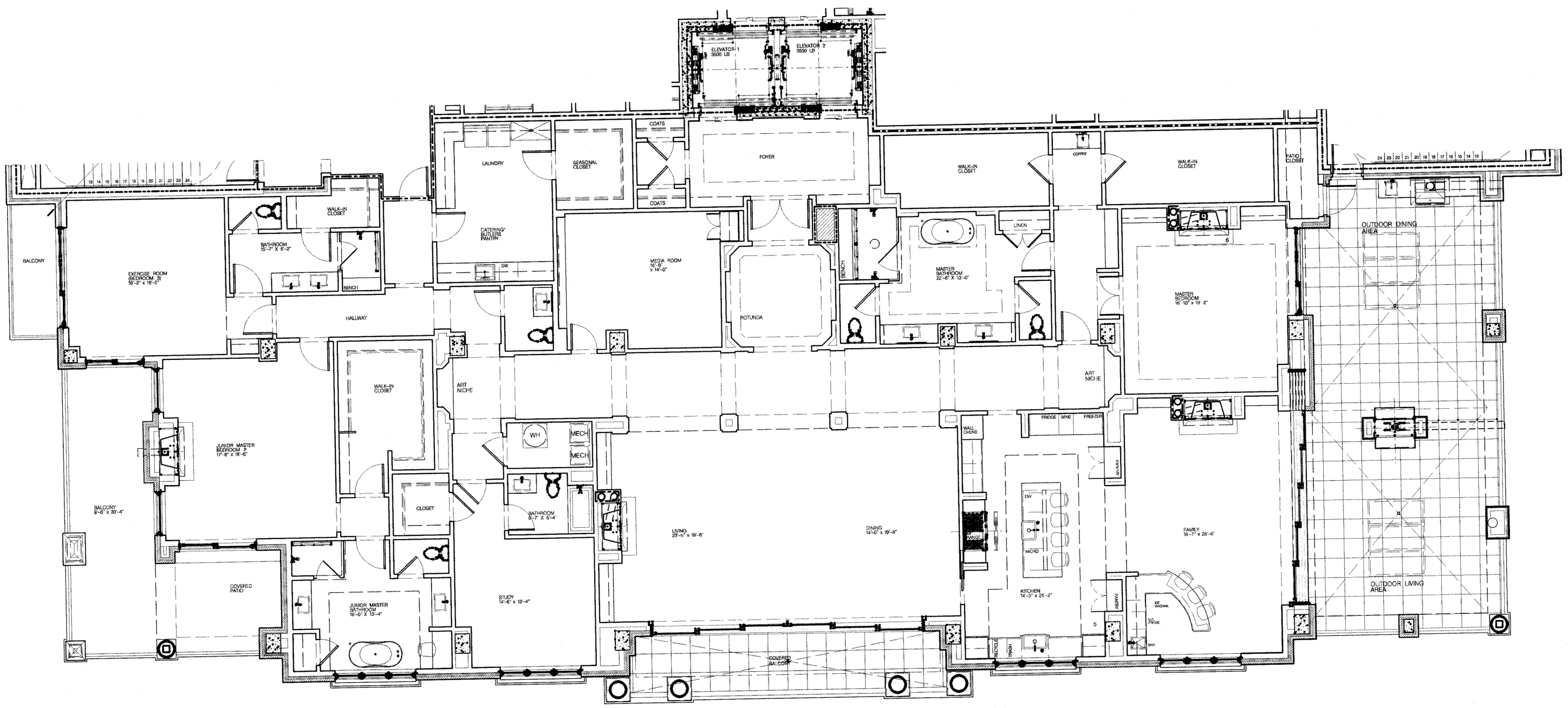
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RESORT LIVING AT HOME
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NASHVILLE, TN. 37205
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TYPE PH UNIT MN701
APPROXIMATELY 6,341 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS-BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.

1 Seventh Level North Wing Floor Plan
Penthouse Unit MN701
(Woodmont View)
NOT TO SCALE

PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Seventh Level North Wing
Penthouse Unit MN701

A2.30

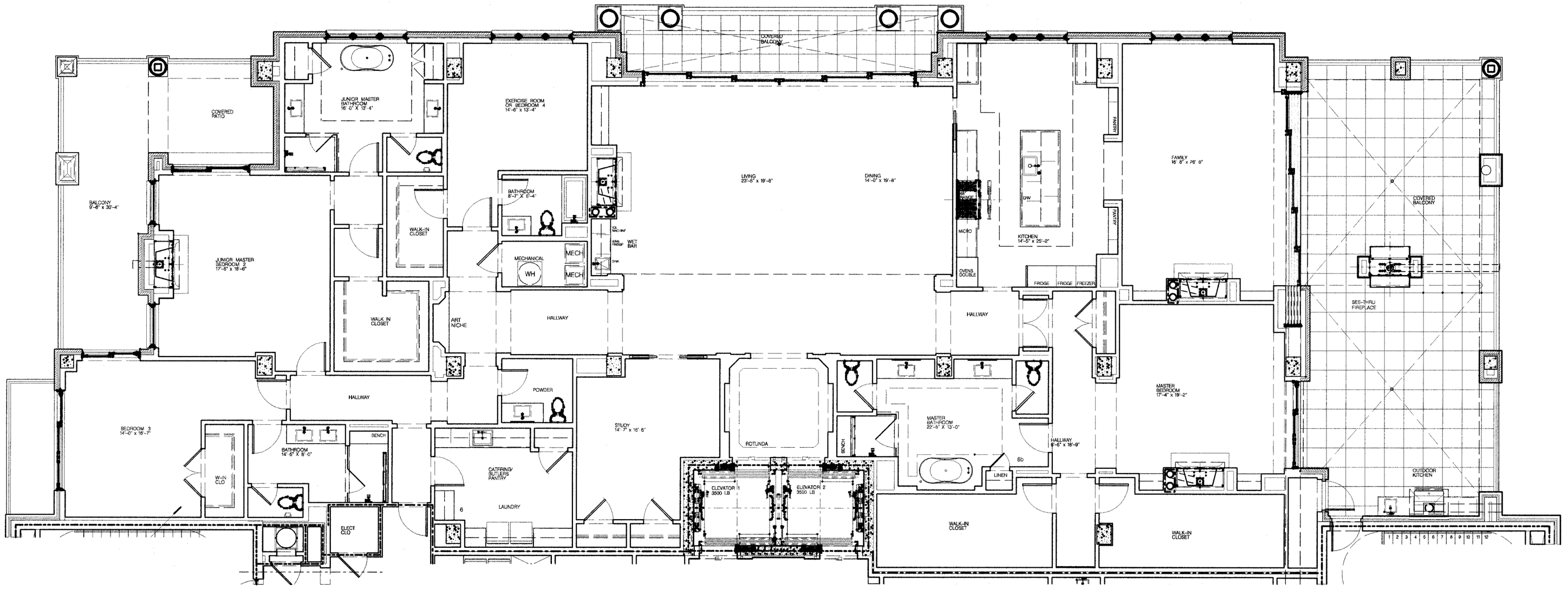
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110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC



TYPE PH UNIT MN702
APPROXIMATELY 5,937 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Seventh Level North Wing Floor Plan
Penthouse Unit MN702
(Downtown View)
NOT TO SCALE

PROJECT NUMBER:
18-01

ISSUE DATE:
AUGUST 20, 2020

REVISIONS:

Seventh Level North Wing
Penthouse Unit MN702

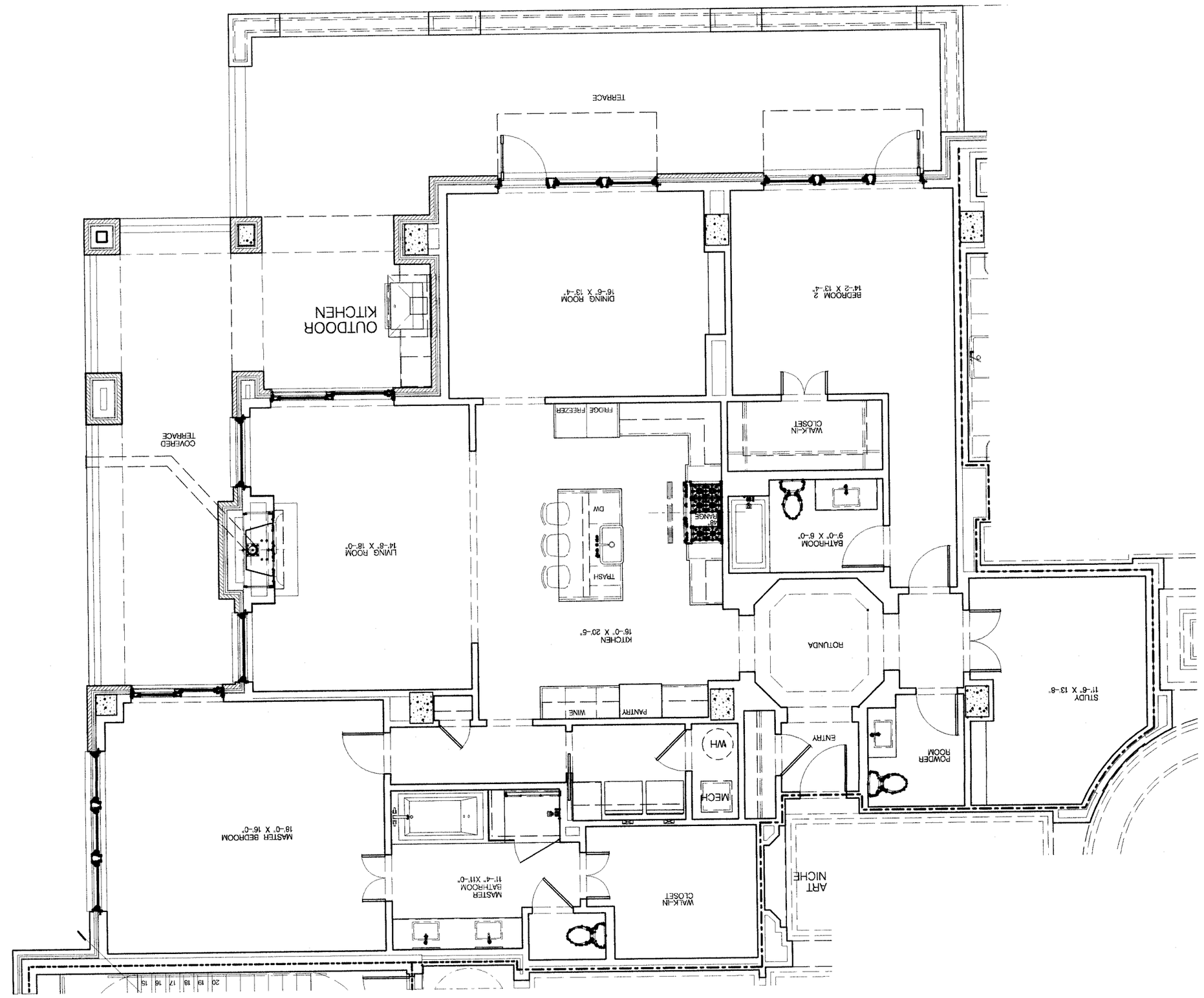
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TYPE B UNIT MS101
APPROXIMATELY 2,463 S.F.



1 Main Level South Wing Floor Plan
Type B – MS101
NOT TO SCALE

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Main Level South Wing
Type B – MS101
A2.32

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REVISIONS:

ISSUE DATE:
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PROJECT NUMBER:
18-01

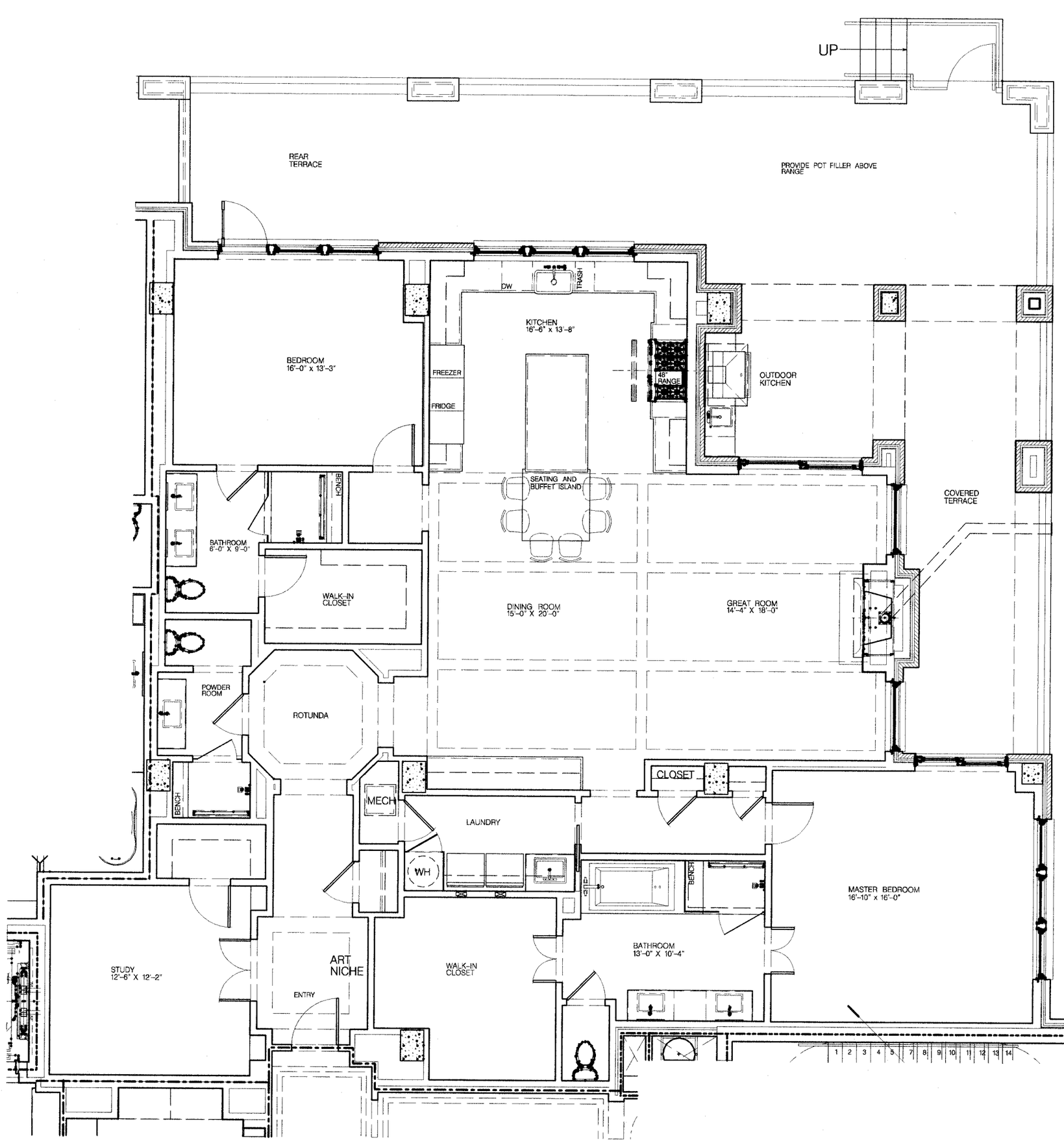
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RESORT LIVING, AT HOME
1101/1201 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
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TYPE B UNIT MS102
APPROXIMATELY 2,463 S.F.

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1 Main Level South Wing Floor Plan
Type B – MS102
NOT TO SCALE

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THE MANNING

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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

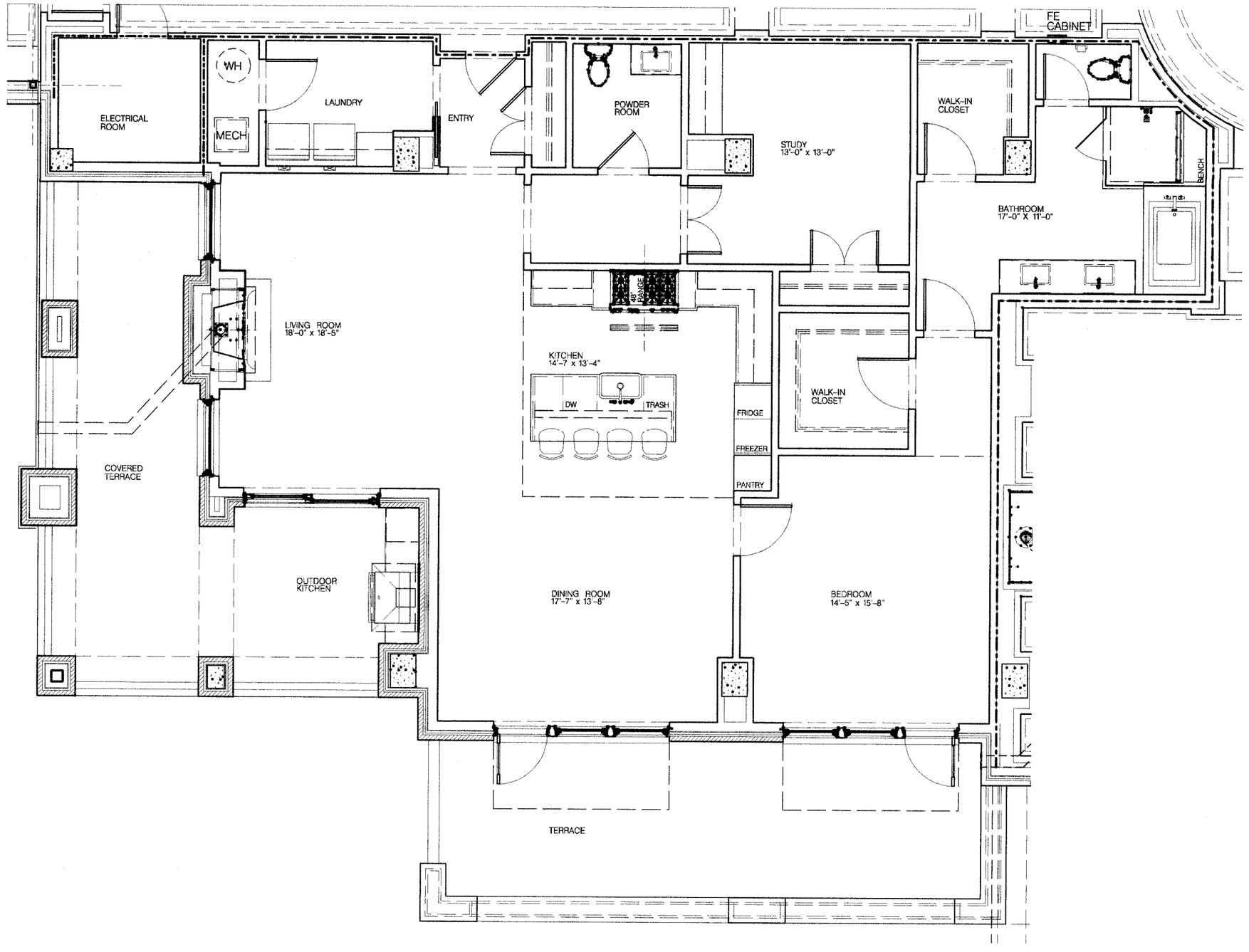
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ISSUE DATE:
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REVISIONS:

Main Level South Wing
Type B – MS102

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TYPE A UNIT MS103
APPROXIMATELY 1,935 S.F.

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1 Main Level South Wing Floor Plan
Typical Type A Unit – MS103
NOT TO SCALE

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NASHVILLE, TN, 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

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Main Level South Wing
Typical Type A Unit – MS103

A2.34

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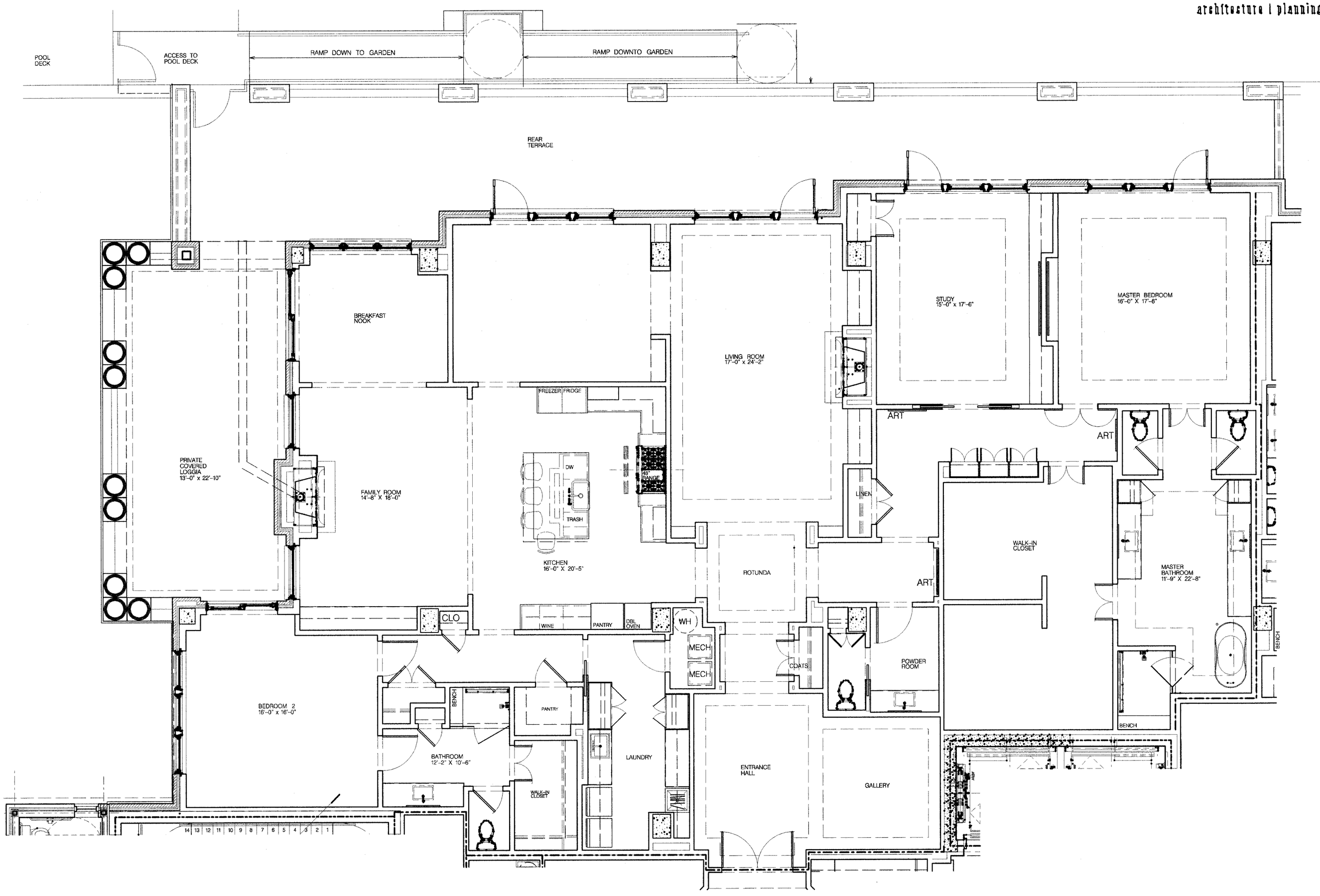
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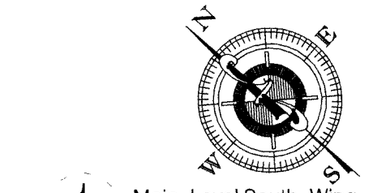
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RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC



TYPE C UNIT MS104
APPROXIMATELY 4,357 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS-BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.



1 Main Level South Wing Floor Plan
Type C - MS104
NOT TO SCALE

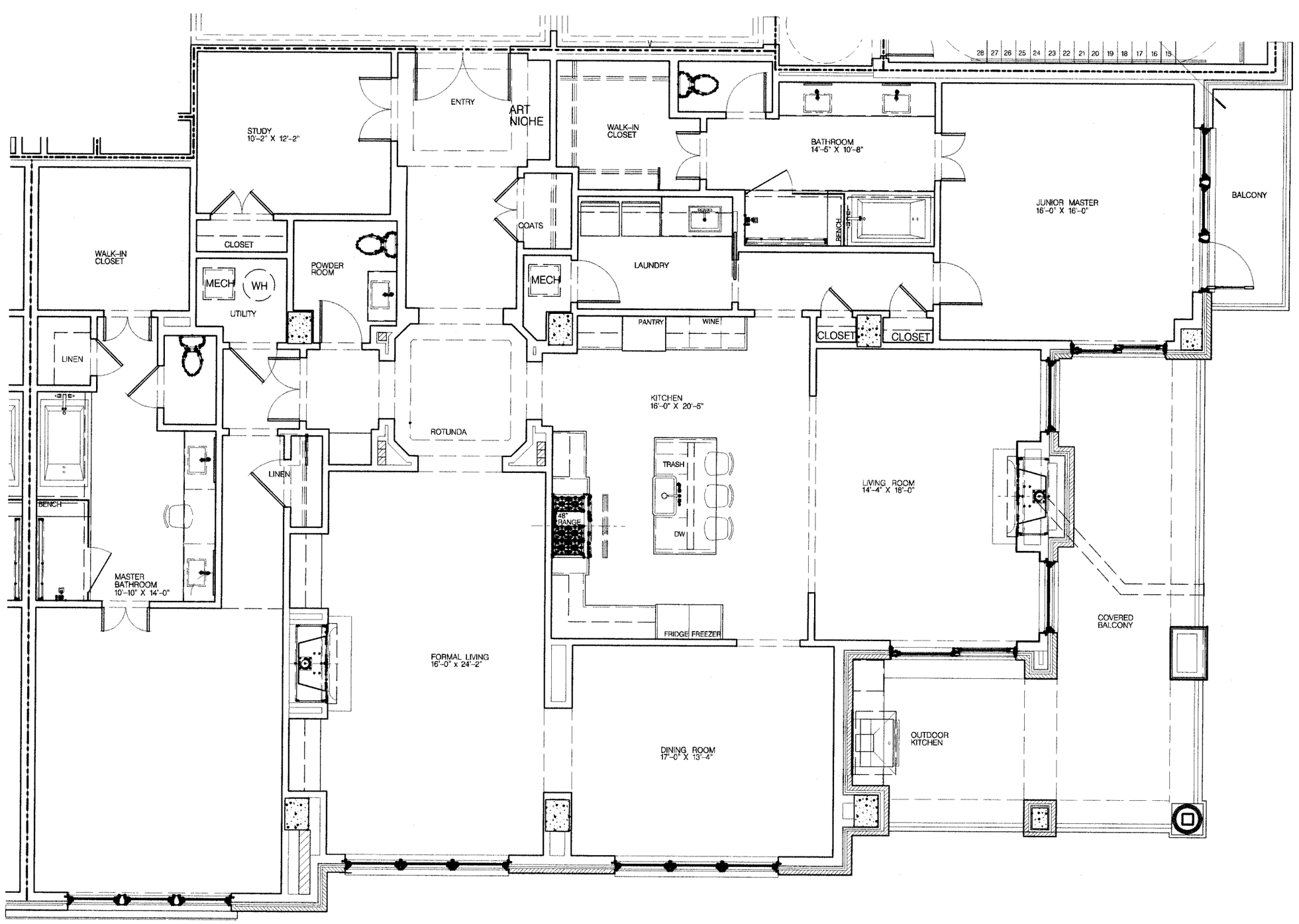
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Main Level South Wing
Type C - MS104

A2.35

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TYPE D UNIT MS201
APPROXIMATELY 3,354 S.F.

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1 Second Level South Wing Floor Plan
Type D – MS203
NOT TO SCALE

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110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER:
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ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

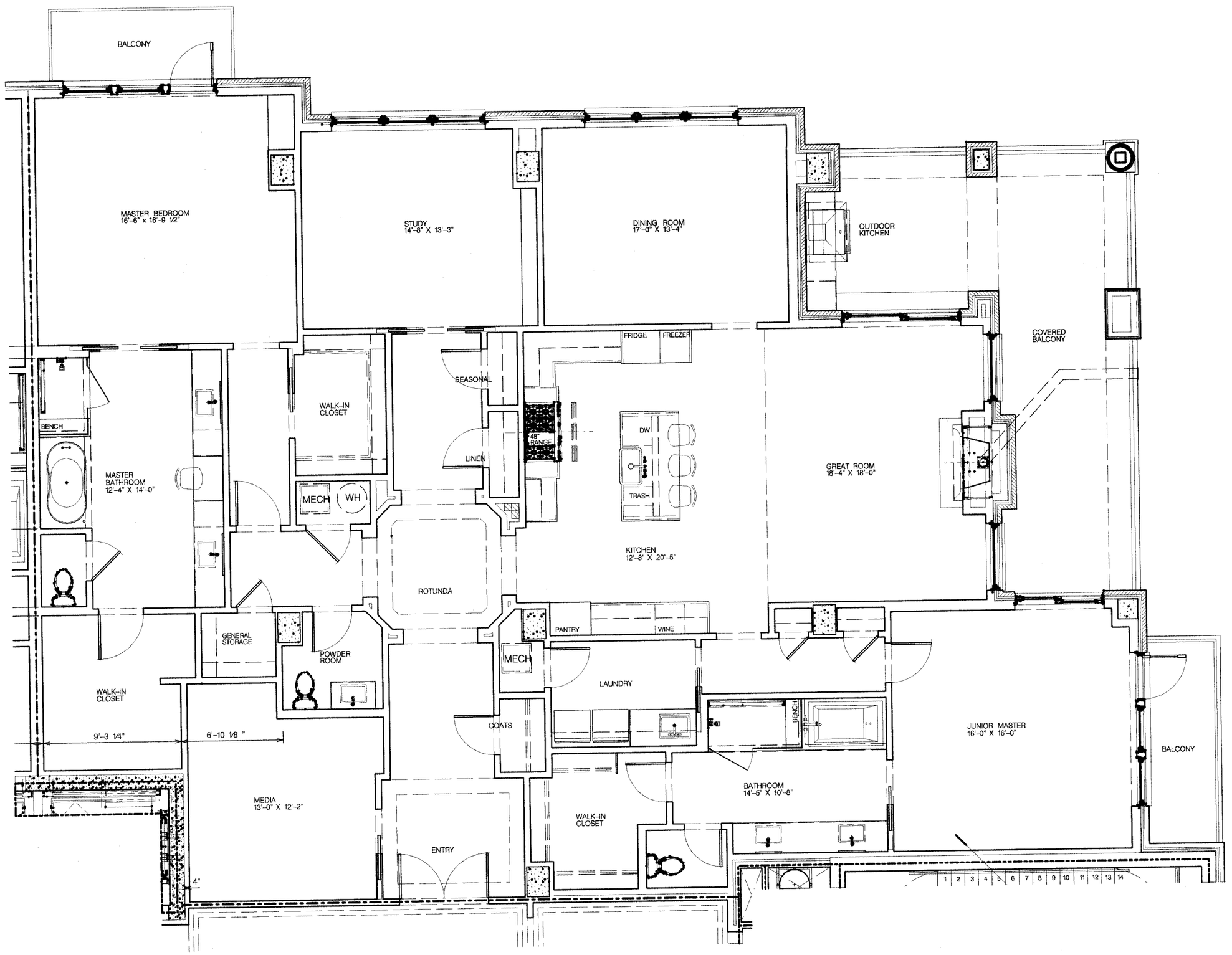
Second Level South Wing
Type D – MS201

A2.36

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TYPE D UNIT MS202
APPROXIMATELY 3,354 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Second Level South Wing Floor Plan
Type D - MS202
NOT TO SCALE

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NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

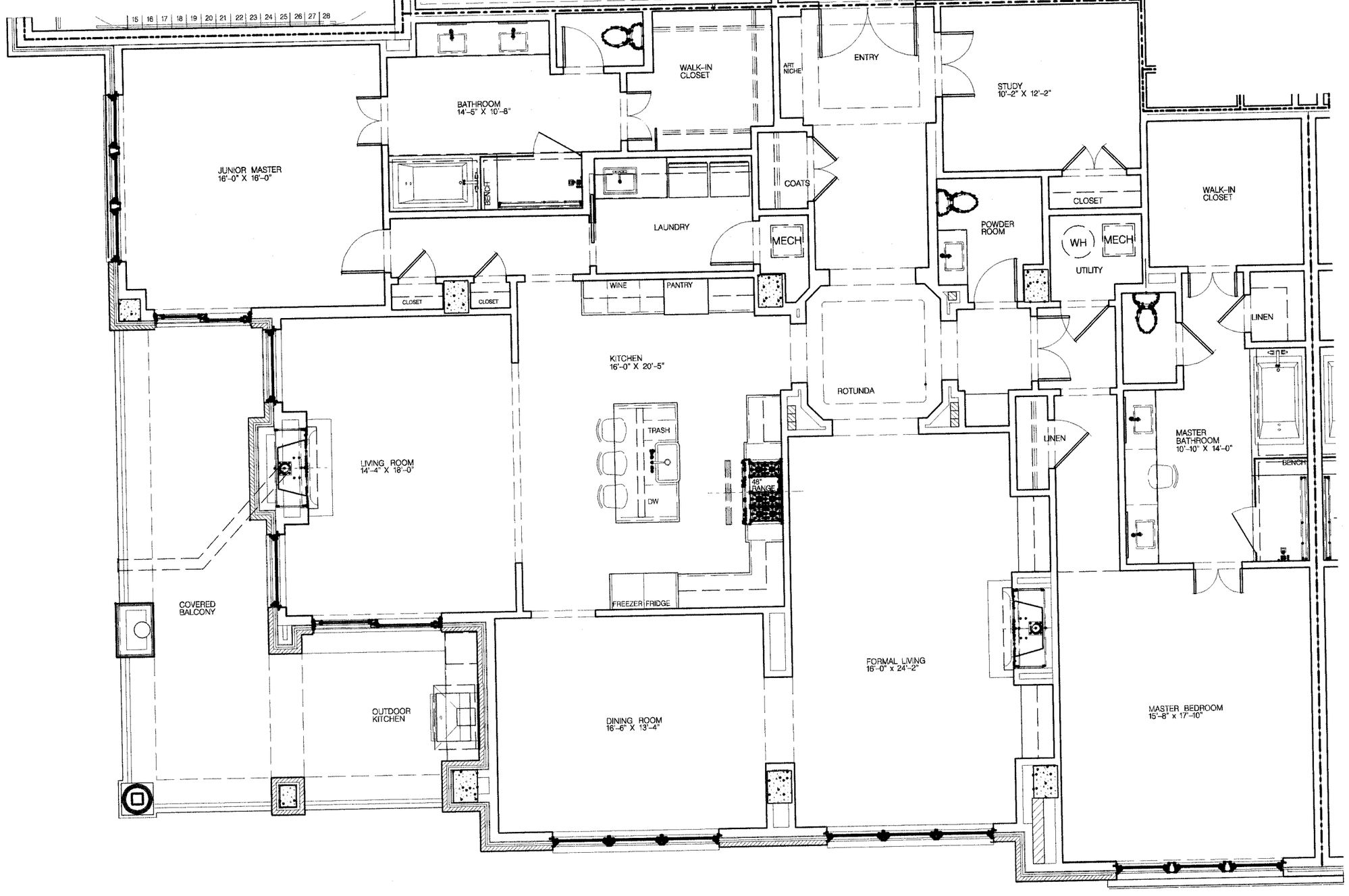
PROJECT NUMBER:
18-01
ISSUE DATE:
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REVISIONS:

Second Level South Wing
Type D - MS202

A2.37

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TYPE D UNIT MS203
APPROXIMATELY 3,354 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Third Level South Wing Floor Plan
Type D - MS201
NOT TO SCALE

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THE MANNING

RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Third Level South Wing
Type D - MS203

A2.38

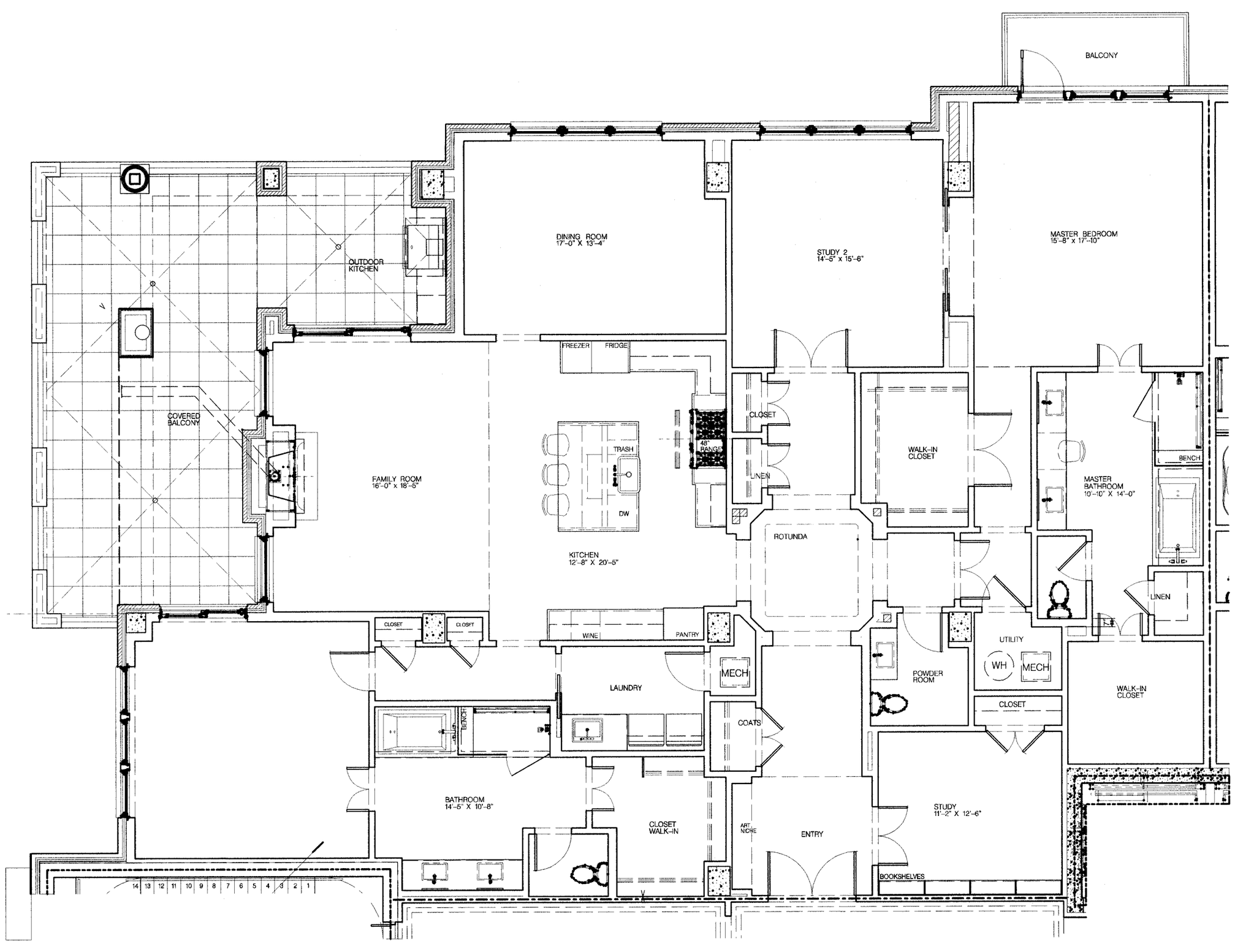
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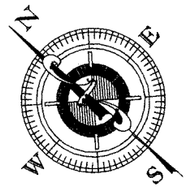
THE MANNING

RESORT LIVING AT HOME
1101/1620 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC



TYPE D UNIT MS204
APPROXIMATELY 3,354 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS-BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.



1 Second Level South Wing Floor Plan
Type D – MS204
NOT TO SCALE

PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Second Level South Wing
Type D – MS204

A2.39

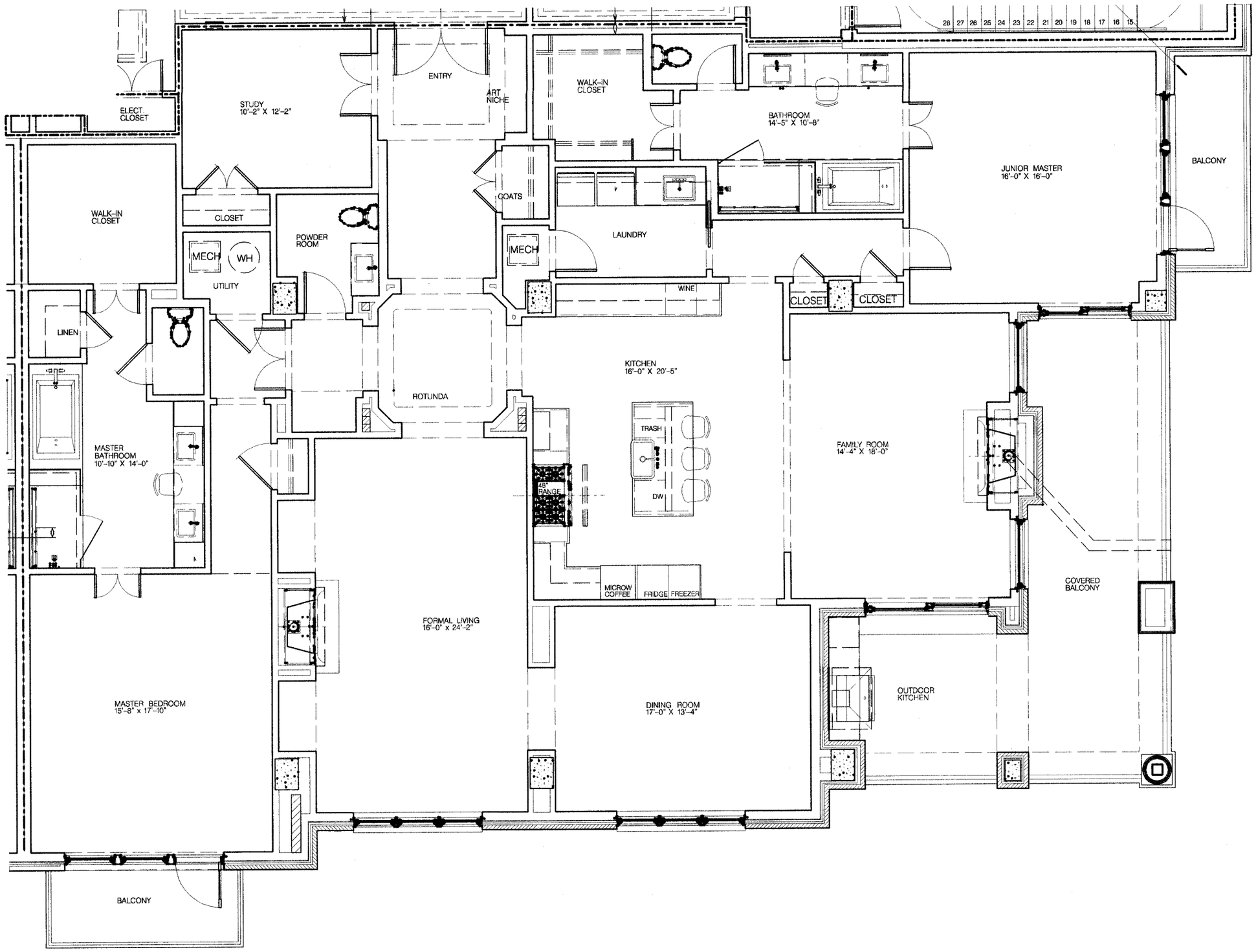
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THE MANNING

RESORT LIVING AT HOME
110/116/120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC



TYPE D UNIT MS301
APPROXIMATELY 3,354 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Third Level South Wing Floor Plan
Type D – MS301
SNOT TO SCALE

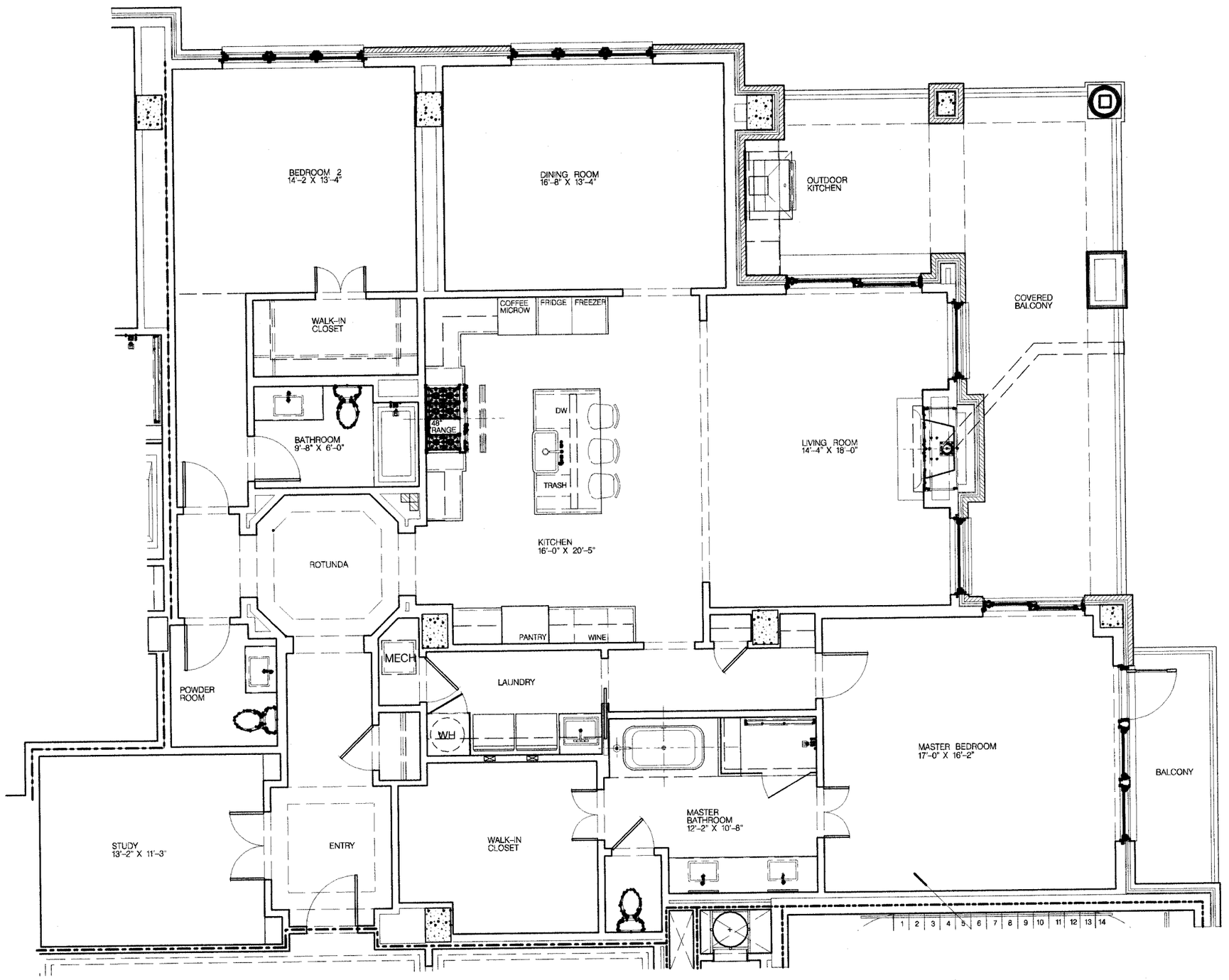
PROJECT NUMBER:
18-01
ISSUE DATE:
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Third Level South Wing
Type D – MS301

A2.40

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TYPE B UNIT MS302
APPROXIMATELY 2,561 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Third Level South Wing Floor Plan
Type B – MS302
NOT TO SCALE

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THE MANNING

RESORT LIVING AT HOME
1101/1612/0 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Third Level South Wing
Type B – MS302

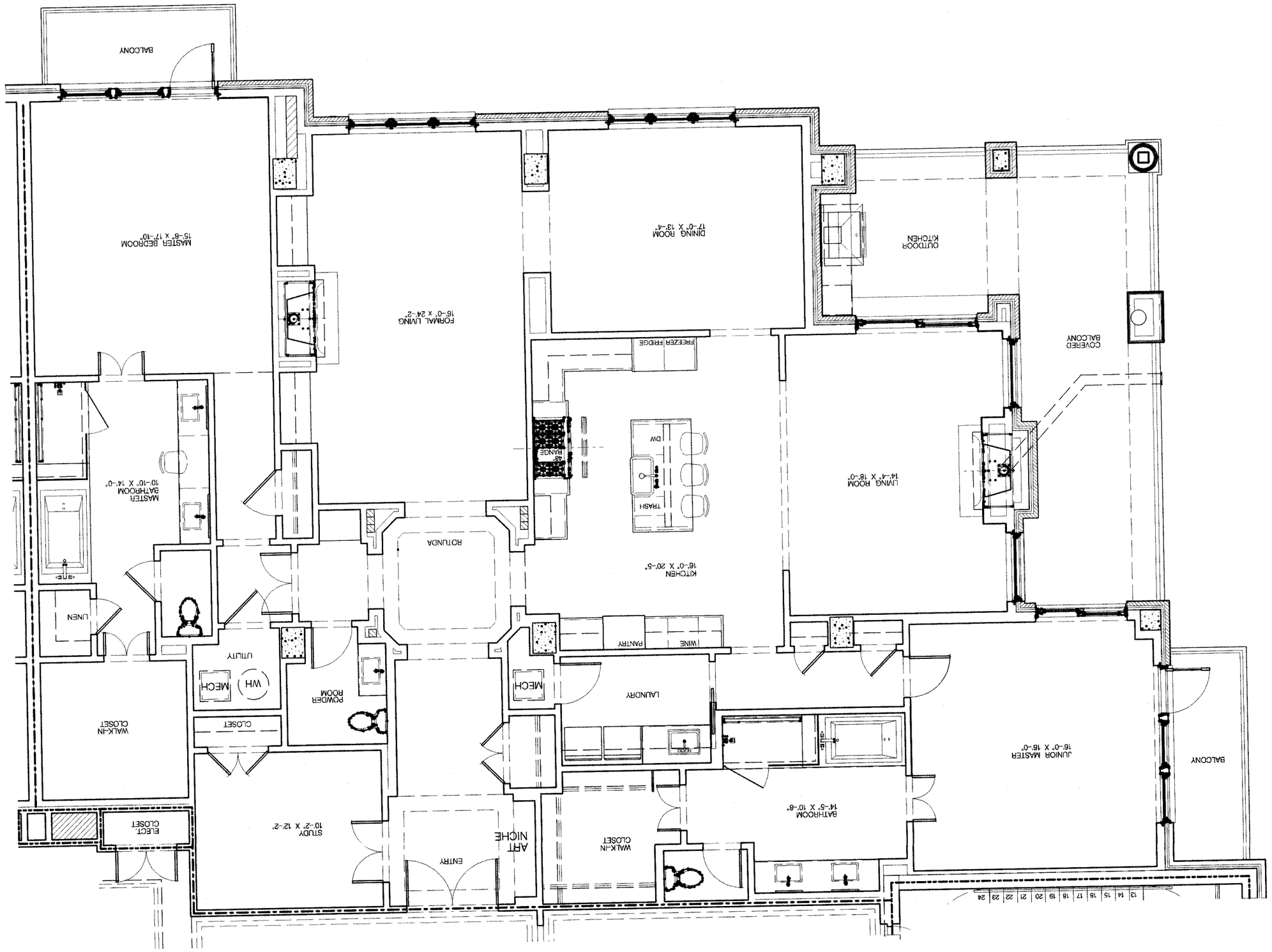
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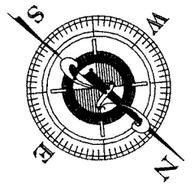
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TYPE D UNIT MS303
APPROXIMATELY 3,354 S.F.



1 Third Level South Wing Floor Plan
Type D – MS303
NOT TO SCALE



A2.42
Third Level South Wing
Type D – MS303

REVISIONS:

ISSUE DATE:
AUGUST 20, 2020

PROJECT NUMBER:
18-01

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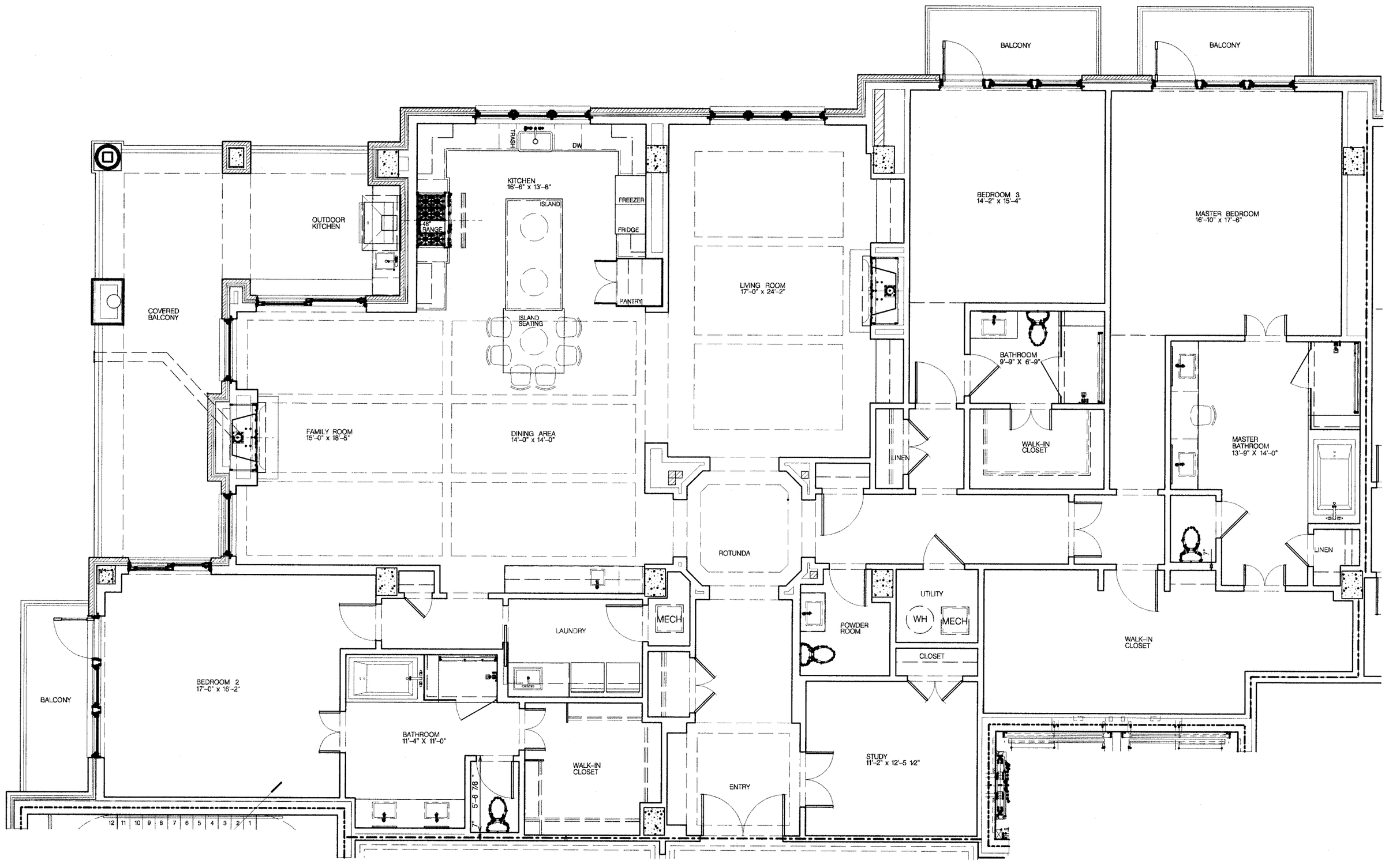
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THE MANNING

RESORT LIVING AT HOME
1101/1120 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC



TYPE C UNIT MS304
APPROXIMATELY 4,182 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS-BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.

1 Third Level South Wing Floor Plan
Type C - MS304
Scale: 1/4" = 1'-0"

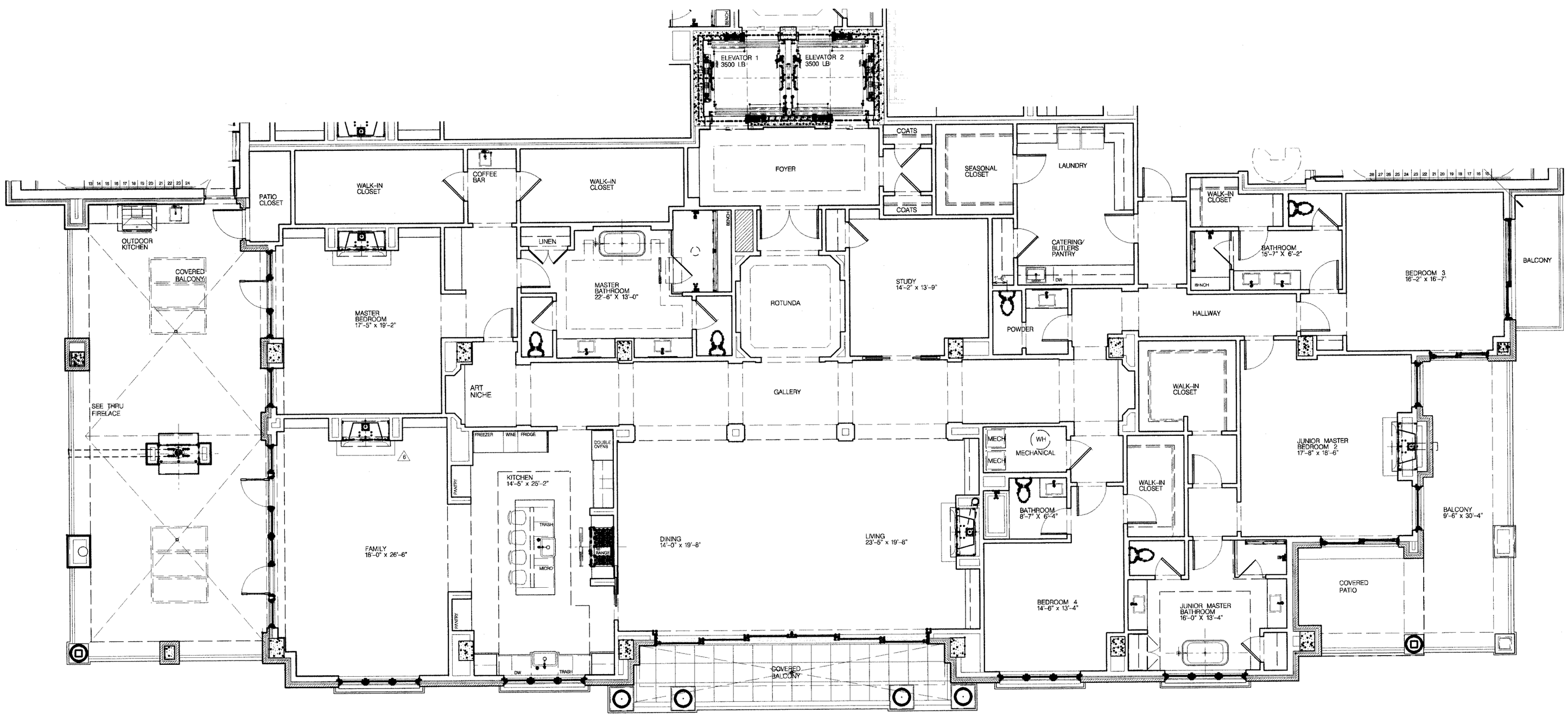
PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Third Level South Wing
Type C - MS304

A2.43

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TYPE PH UNIT MS401
APPROXIMATELY 6,341 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE LAYOUTS SHOWN AT UNIT INTERIORS ARE FOR GENERAL REFERENCE ONLY AND ARE NOT INTENDED TO DEPICT PRECISELY THE ACTUAL AS-BUILT CONDITIONS. DRAWING IS NOT TO SCALE. FURNISHINGS NOT INCLUDED.

1 Fourth Level South Wing Floor Plan
Penthouse – MS401
(Woodmont View)
NOT TO SCALE

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THE MANNING

RESORT LIVING AT HOME
1101/1620 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

PROJECT NUMBER:
18-01
ISSUE DATE:
AUGUST 20, 2020
REVISIONS:

Fourth Level South Wing
Penthouse – MS401

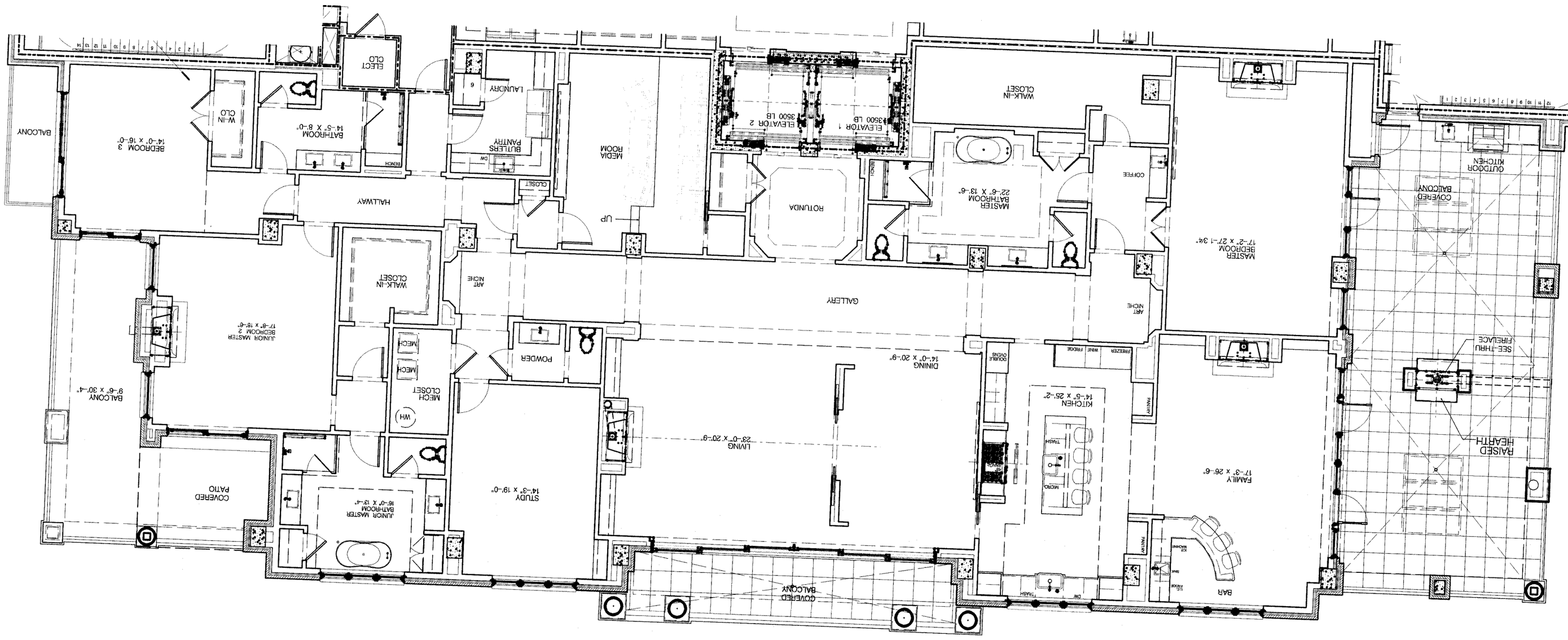
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TYPE PH UNIT MS402
APPROXIMATELY 5,937 S.F.

UNIT SQUARE FOOTAGE AS INDICATED ON PLAN IS APPROXIMATE
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1 Fourth Level South Wing Floor Plan
Penthouse – MS402
(Downtown View)

NOT TO SCALE

Fourth Level South Wing
Penthouse – MS402

A2.45

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REVISIONS:

ISSUE DATE:
AUGUST 20, 2020

PROJECT NUMBER:
18-01

THE MANNING

RESORT LIVING AT HOME
1101/1/9/20 WOODMONT BOULEVARD
NASHVILLE, TN. 37205
DEVELOPER: CHARTWELL PROPERTIES, LLC

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Exhibit D

Percentage Interests / Shares

Residence Number	Square Footage	Percentage Interests
MS103	1935	1.42%
MN101	2426	1.78%
MS101	2463	1.81%
MS102	2463	1.81%
MN202	2561	1.88%
MN302	2561	1.88%
MN402	2561	1.88%
MN502	2561	1.88%
MS202	3354	2.46%
MS302	3354	2.46%
MN201	3354	2.46%
MN301	3354	2.46%
MN401	2500	1.84%
MN501	2500	1.84%
MS201	3354	2.46%
MS301	3354	2.46%
MN203	3358	2.47%
MN204	4182	3.07%
MN303	3358	2.47%
MN304	4182	3.07%
MN403	4159	3.06%
MN404	4182	3.07%
MN503	4159	3.06%
MN504	4182	3.07%
MS203	3354	2.46%
MS204	3354	2.46%
MS303	3354	2.46%
MS304	4182	3.07%
MN102	4261	3.13%
MS104	4357	3.20%
MN602	5937	4.36%
MN702	5937	4.36%
MS402	5937	4.36%
MN601	6341	4.66%
MN701	6341	4.66%
MS401	6341	4.66%
Total	**136113**	**100.00%**

Exhibit E

Form of Bylaws of Manning Condominium Association, Inc.

[See attached.]

BYLAWS

OF

THE MANNING HOMEOWNERS' ASSOCIATION, INC.

1. Identity. These are the Bylaws (these "Bylaws") of THE MANNING HOMEOWNERS' ASSOCIATION, INC. (the "Association"), a Tennessee non-profit corporation formed for the purposes set forth in its Charter filed with the Tennessee Secretary of State. These Bylaws provide for the governance of the Association in accordance with the Tennessee Condominium Act of 2008, Sections 66 27-201, et seq., Tenn. Code Ann., (the "Act"), the Charter, and the Declaration of The Manning Condominiums, recorded with the Office of the Register of Deeds of Davidson County, Tennessee (the "Declaration").

2. Definitions. Unless defined herein, capitalized terms used in these Bylaws have the same meanings as set forth in the Declaration or the Act.

3. Members and Voting Members.

3.1 Qualification for Membership. All Residence Owners of record shall be members of the Association. Accordingly, membership in the Association may be transferred only as an incident to the transfer of the transferor's Condominium Parcel. Transferof Residence ownership,either voluntarilyor byoperationof law, shall automaticallyterminatemembership,andthe transfereeshall automatically become a member of the Association.No person holding an interest in a Residence merely as security for the performance of an obligation shall be deemed to be a Residence Owner, and the giving of a security interest shall not terminate the Residence Owner's membership.

3.2 Fixing Record Date. For the purpose of determining the identity and address of each Residence Owner entitled to notice of or to vote at any meeting of Members, or in order to make a determination of Residence Owners for any other purpose, the Board of Directors shall fix in advance a date as the record date for such determination (the "Record Date"). The Record Date shall not be more than the maximum number of days prior to the date on which the particular action of the Residence Owners is to be taken fixed by Tenn. Code Ann. Section 48-57-107. When the identity and address of each Residence Owner entitled to vote at any meeting has been made as provided in this section, such determination shall apply to any adjournment thereof, unless the Board of Directors fixes a new Record Date for the adjourned meeting which it must do if the meeting is more than 90 days after the date fixed for the original meeting.

(a) Unless the Associationreceives written notice of any change in the identity or address of a Residence Owner at least five (5) days prior to the mailing, delivery or electronic transmission of the notice of the subject meeting, then the notice to the Residence Owner as of the Record Date shall be effective as to such Residence.

(b) Unless the Association receives written notice of any change in the identity or address of a Residence Owner prior to the Association's receipt of any ballot from such Residence Owner for the election of directors, then the ballot submitted by the Residence Owner as of the Record Date shall be effective as to such Residence.

(c) Unless the Association receives written notice of any change in the identity and address of a Residence Owner prior to the meeting for which the proxy is intended and the successor Residence Owner submits a new proxy or is present in person at the meeting, then the proxy submitted by the Residence Owner as of the Record Date shall be effective as to such Residence.

3.3 Voting.

(a) Number of Votes.Each Residence shall have one (1) indivisible vote. The votes allocated to a Residence shall be cast by the Voting Member for such Residence. The votes allocated to a Residence are referred to as the "Voting Interests". If a Residence Owner owns more than one Residence, the Voting Member for such Residences shall be entitled to cast the number of votes for each Residence owned.

(b) Majority Vote.

(i)Except as otherwise provided by law, the Declaration, the Charter or these Bylaws, the acts approved by a majority of the votes cast by Voting Members present in person or by proxy at a meeting at which a quorum has been attained shall be binding upon all Residence Owners for all purposes.

(ii) As used in these Bylaws, the Charter or the Declaration, the terms "majority of the Residence Owners" and "majority of the Voting Members" shall mean a majority of the votes entitled to be cast by the Voting Members present in person or by proxy and voting at any meeting of the Residence Owners at which a quorum shall have been attained and shall not mean a majority of the Voting Members themselves, or a majority of the Residences or a majority of the total votes entitled to be cast by all Voting Members. Similarly, if some greater percentageof Voting Members is required herein, by the Act, or In the Declaration or Charter, it shall mean such greater percentage of the votes of Voting Members and not of the Voting Members themselves or of the Residences or of the total votes entitled to be cast by all Voting Members.

(c) Voting Member. The record owner of each Residence shall designate a Voting Member for the Residence.Ownership of the Residence shall be established by reference to the membership roster for purposes of determining the Voting Member with respect to that Residence.If a Residence is owned by one person, that person shall be deemed to be the Voting Member for such Residence. If a Residence is owned by more than one person, those persons (including spouses) shall decide among themselves as to who shall act as the Voting Member for the Residence and the Voting Member shall be designated in a certificate signed by all record owners and filed with the Association. In the

event that those persons cannot so decide, no vote shall be cast. When a Residence is owned by a husband and wife (and no other person), they may elect either to file a certificate in the foregoing manner or to be governed by the terms of Subsection 3.3(d). If a Residence is owned by a corporation, limited liability company, general partnership, limited partnership or trust, the Voting Member shall be designated by a certificate signed by an appropriate officer, partner, manager or member or trustee of the entity and filed with the Association.The person designated as the Voting Member need not be a Residence Owner.The certificate shall be filed with the Secretary of the Association. Those certificates shall be valid until revoked or until superseded by a subsequent certificate or until a change in the ownership of the Residence concerned. A certificate designating the person entitled to cast the vote(s) for a Residence may be revoked by any record owner of an undivided interest in the Residence.

(d) Failure to File Certificate Designating the Voting Member.

1. Generally. Residence Owners other than the Developer who were required but failed to file a certificate as provided in Section 3.3(c) shall not be considered Voting Members for purposes of determining whether a quorum has been attained at the meeting, nor shall such Residence Owners be permitted to vote at meetings of the Residence Owners on any issue.

2. Voting by Co-Residence Owners. If a Residence is owned by more than one person andtheco-Residence Ownershave electednottofile a certificate designating one of them or another person as a Voting Member, the presence (in person or by proxy) of any one or more of them at a meeting of the Residence Owners shall be considered to be the presence of a Voting Member for purposes of determining whether a quorum has been attained at the meeting. If only one co-Residence Owner attempts to cast the vote for a Residence, it shall be conclusively presumed that such co-Residence Owner is authorized on behalf of all of his or her co-Residence Owners to cast the vote for such Residence. If more than one of them are present (in person or by proxy), (i) in no event shall the number of votes cast by any Residence exceed the number of votes allocated to such Residence, (ii) if a dispute arises between the co-Residence Owners as to how the vote shall be cast or two (2) or more of them attempt to cast such vote or votes, they shall lose the right to cast their vote or votes on the matter(s) being voted upon, but their vote shall be continued to be counted for the purpose of determining the existence of a quorum.

(e) Delinquent Owner.No Residence Owner shall be eligible to vote, either in person or by proxy, or to act as a proxy for any other member, if that Owner is shown on thebooks or management accounts of the Association to be more than thirty (30) days delinquent in any payment due to the Association or if the Residence Owner has had its voting rights suspended for the infraction of any provision of the Declaration, these Bylaws, or any rule of the Association. If the voting rights of a Residence Owner have been suspended, that Owner shall not be counted as an eligible vote for purposes of establishing a majority or a

quorum.

3.4 ElectronicTransmissionsofNotices.Whenevertheterm "electronic transmission," "electronically transmit," "electronic notice" or terms of similar import is used in the Bylaws, Declaration or Charter, it shall refer to any form of communication not directly involving the physical transmission of paper, but which may be directly reproduced to paper, in a comprehensible and legible form. The Association shall be entitled to electronically transmit notices, proxies and other communications to any Residence Owner who consents in writing to accept electronic notices.Such consent may be revoked in writing at the discretion of the Residence Owner. Electronic notice addresses must be maintained among the official records of the Association, and are to be removed from the official records when permission to receive electronic notices is revoked by member.

4. Residence Owner Meetings.

4.1 Annual Meeting. The annual meeting of the Residence Owners shall be held on the date, at the place and at the time determined by the Board of Directors from time to time, provided that there shall be an annual meeting every calendar year and, to the extent possible, no later than thirteen (13) months after the last preceding annual meeting. The purpose of the meeting shall be, except as provided herein to the contrary, to elect Directors, and to transact any other business authorized to be transacted by the Residence Owners, or as stated in the notice of the meeting sent to Residence Owners in advance thereof.Unless changed by the Board of Directors, the first annual meeting shall be held in the month of December following the year in which the Declaration is filed.

4.2 Special Meetings. Special meetings of the Residence Owners may be held at such time and place as determined by the President and may be called by the President or by a majority of the Board of Directors of the Association, and must be called by the President or Secretary upon receipt of a written request from a majority of the Voting Members of the Association. The business conducted at a special meeting shall be limited to that stated in the notice of the meeting. Special meetings may also be called by Residence Owners upon written request of Voting Members holding not less than fifteen percent (15%) of the total voting interests. Any such written petition by the Voting Members must be submitted to the Association's Secretary. The Secretary shall then verify that Voting Members holding the required voting interests have joined in the petition and shall submit all proper petitions to the President The President shall then promptly call a special meeting for the purpose stated in the petition setting the date, time and location of the meeting (which is not required to be the date, time or location requested in any petition submitted to the Association), and the Secretary shall send notice of the meeting in accordance with these Bylaws. Any special meeting called pursuant to written petition shall be set within thirty (30) days of the date of the petition.

4.3 Participation by Residence Owners. Subject to the following and such further reasonable restrictions as may be adopted from time to time by the Board, Residence Owners shall have the right to speak at the annual and special meetings of the Residence Owners with reference to all designated agenda items. A Residence Owner does not have the right to speak with respect to items not specifically designated on the agenda, provided, however, that the Board may permit a Residence Owner to speak on such items in its discretion. Every Residence Owner who desires to speak at a meeting, may

do so, provided that the Board may require as a condition to speaking that the Residence Owner file a written request with the Secretary of the Association prior to the scheduled time for commencement of the meeting. Unless waived by the chairman of the meeting (which may be done in the chairman's sole and absolute discretion and without being deemed to constitute a waiver as to any other subsequent speakers)all Residence Owners speaking at a meeting shall be limited to a maximum of five (5) minutes per speaker. Any Residence Owner may tape record or videotape a meeting, subject to the following and such further reasonable restrictions as may be adopted from time to time by the Board:

(a) The only audio and video equipment and devices which Residence Owners are authorized to utilize at any such meeting is equipment which does not produce distracting sound, light or heat emissions;

(b) Audio and video equipment shall be assembled and placed in position in advance of the commencement of the meeting.

(c) Anyone videotaping or recording a meeting shall not be permitted to move about the meeting room in order to facilitate the recording; and

(d) At least 24 hours prior written notice shall be given to the Secretary of the Association by any Residence Owner desiring to make an audio or video taping of the meeting.

4.4 Notice of Meeting; Waiver of Notice.Notice of a meeting of the Residence Owners (annual or special), stating the time and place, the purpose(s) for which the meeting is called and any other matters required by Tenn. Code Ann. Section 48-57-105 shall be given by the President or Secretary. A copy of the notice shall be posted at a conspicuous place on the Condominium Property.The notice of the annual meeting shall be hand delivered, sent by regular mail or electronically transmitted to each Residence Owner, unless the Residence Owner waives in writing the right to receive notice of the annual meeting. The delivery, mailing or electronic transmission shall be sent to the address of the Residence Owner as it appears on the roster of Residence Owners. Where a Residence is owned by more than one person, the Association shall provide notice for meetings and all other purposes to the address initially identified for that purpose by the Developer and thereafter at the address designated by one or more of such Residence Owners to the Association in writing; provided, however, if no address is given or if the Residence Owners disagree on the notice address, notice shall be sent to the address for the Residence at the Condominium Property.The posting and mailing, delivery or electronic transmission of the notice for either special or annual meetings, which notice shall incorporate an identification of agenda items, shall be effective no fewer than ten (10) days and no more than two (2) months, prior to the date of the meeting. The Board shall adopt by rule, and give notice to the Residence Owners of, a specific location on the Condominium Property upon which all notices of Residence Owners' meetings shall be posted.

Notice of specific meetings may be waived before or after the meeting.The attendanceof any Residence Owner (or person authorized to vote for such Residence Owner), either in person or by proxy, shall constitute such Residence Owner's waiver of notice of such meeting, and waiver of any and all objections to the

place of the meeting, the time of the meeting or the manner in which it has been called or convened, except when his (or his authorized representative's) attendance is for the expresspurpose of objecting at the beginningof the meeting to the transaction of business because the meeting is not lawfully called.

An officer of the Association or the manager or other person providing notice of the meeting shall provide a United States Postal Service certificate of mailing or an affidavit of delivery or electronic transmission to be included in the official records of the Association, affirming that notices of meetings were posted and mailed, hand delivered or electronically transmitted to each Residence Owner at the appropriate address for such Residence Owner.No other proof of notice of a meeting shall be required.

4.5 Quorum of Residence Owners. A quorum of the Residence Owners shall be attained by the presence, either in person or by proxy (limited or general), of persons eligible to cast at least 30% of the votes of Voting Members at a duly called meeting of the Residence Owners.Once a quorum is established for a meeting, it shall conclusively be presumed to exist until the meeting is adjourned and shall not need to be reestablished. Owners whose voting rights have been suspended pursuant to the Declaration or these Bylaws shall not be counted as eligible votes toward the quorum requirement.

4.6 Proxies. Votes to be cast at meetings of the Residence Owners may be cast in person or by proxy. A proxy may be made by any person entitled to vote, but shall only be valid for the specific meeting for which originallygivenand any lawful adjourned meetings thereof.In no event shall any proxy be valid for a period longer than 90 days after the date of the first meeting for which it was given. Every proxy shall be revocableat any time at the pleasure of the person executing it. A proxy must be in writing, signed by the person authorized to cast the vote for the Residence (as above described), name the person(s) voting by proxy and the person authorized to vote for such person(s) and filed with the Secretary before the appointed time of the meeting, or before the time to which the meeting is adjourned.Each proxy shall contain the date, time and place of the meeting for which it is given and, if a limited proxy, shall set forth the matters on which the proxy holder may vote and the manner in which the vote is to be cast.Proxies may be revoked only by written notice delivered to the Secretary prior to the scheduled commencement date of the meeting.A later dated proxy shall automatically be deemed to invalidate any previously given proxy, There shall be no limitation on the number of proxies which may be held by any person (including a designee of the Developer). The holder of a proxy need not be a Residence Owner. If a proxy expressly provides, any proxy holder may appoint, in writing, a substitute to act in its place.If such provision is not made, substitution is not permitted.

4.7 Adjourned Meetings.If any proposed meeting cannot be organized because a quorum has not been attained, the Voting Members who are present, either in person or by proxy, may adjourn the meeting from time to time until a quorum is present, provided notice of the newly scheduled meeting is given in the manner required for the giving of notice of a meeting.Except as required above, proxies given for the adjourned meeting

shall be valid for the newly scheduled meeting unless revoked for reasons other than the new date of the meeting.

4.8 Order of Business. If a quorum has been attained, the order of business at annual meetings of the Residence Owners, and, if applicable, at other meetings of the Residence Owners, shall be:

(a) Call to order by President and collection of ballots not previously cast;

(b) Appointment by the President of a chairman of the meeting (who need not be a Residence Owner or a Director);

(c) Proof of notice of the meeting or waiver of notice;

(d) Appointment of inspectors of election;

(e) Counting of ballots for election of Directors;counting of proxies for proposed resolutions;

(f) Reading of minutes;

(g) Reports of officers;

(h) Reports of committees;

(i) Unfinished business;

(j) New business; and

(k) Adjournment.

Such order may be waived in whole or in part by the direction of the chairman, or President if no chairman is presiding.

4.9 Minutes of Meetings. The Association shall keep minutes of all meetings of Residence Owners which shall be available for inspection by Residence Owners or their authorized representatives and Board members as provided in Article 17 of these Bylaws.

4.10 Action Without A Meeting. Anything to the contrary herein notwithstanding, to the extent lawful, any action required or which may be taken at any annual or special meeting of Residence Owners, may be taken without a meeting, without prior notice and without a vote if a consent in writing, setting forth the action so taken, shall be signed by eligible Voting Members having not less than the minimum number of votes

that would be necessary to authorize or take such action at a meeting of Residence Owners at which all Voting Members (or authorized persons) eligible to vote thereon were present and voted.In order to be effective, the action must be evidenced by one or more written consents describing the action taken, dated and signed by approving Voting Members having the requisite number of votes and entitled to vote on such action, and delivered to the Secretary of the Association or other authorized agent of the Association. Written consent shall not be effective to take the corporate action referred to in the consent unless signed by eligible Voting Members having the requisite number of votes necessary to authorize the action within sixty (60) days of the date of the earliest dated consent and delivered to the Association as aforesaid. Any written consent may be revoked prior to the date the Association receives the required number of consents to authorize the proposed action.A revocation is not effective unless in writing and until received by the Secretary of the Association, or other authorized agent of the Association. Within ten (10) days after obtaining such authorization by written consent, notice must be given to all Residence Owners. The notice shall fairly summarize the material features of the authorized action. A consent signed in accordance with the foregoing has the effect of a meeting vote and may be described as such in any document. Executed written consents shall be included in the minutes or filed with the Association's records.

5. Directors.

5.1 Membership. The affairs of the Association shall be governed by a Board of Directors consisting of three (3) natural persons who are 18 years of age or older. Directors may not vote at Board meetings by proxy or by secret ballot.

5.2 Intentionally Omitted.

5.3 Election of Directors. Except for Developer-appointed Board members, Directors shall be elected at the time and place at which the annual meeting is scheduled to occur regardless of whether a quorum is present. Not less than sixty (60) days prior to a scheduled election, the Association shall mail, deliver or electronically transmit to each Residence Owner eligible to vote, a first notice of the date of election, identifying the vacancies on the Board and soliciting nominations from Residence Owners. The Board also may appoint a nominating committee to make nominations. On or before forty (40) days prior to the election, (i) any Residence Owner desiring to be a candidate for the Board shall give written notice to the Association of his or her candidacy and the Voting Group which the Residence Owner seeks to represent, and (ii) the nominating committee, if any, shall provide to the Board its recommended nominees.

Not less than fourteen (14) days or more than thirty (30) days prior to the scheduledelection meeting, theAssociationshallthenmail, deliveror electronically transmit a second notice of the meeting to all Residence Owners eligible to vote therein, together with a ballot listing all candidates (including all self-nominated Residence Owners and those nominated by the nominating committee) who provided timely notice to the Association. The election of Directors shall be by written ballot The Directors shall be decided by a plurality of those votes cast by Residence Owners.There shall be no cumulative voting.

Notwithstanding the provisions of this Section 5.3, an election is not required unless there is more than one candidate for such Director position on the Board.

5.4 Vacancies and Removal.

(a) Any Director elected by the Voting Members (other than the Developer) may be recalled and removed, with or without cause, by the majority vote of the Voting Members. Except as to vacancies resulting from the removal of Directors by a majority vote of Voting Members, vacancies in the Board of Directors occurring between annual meetings of Residence Owners shall be filled by a majority vote of the remaining Directors at any Board meeting. In the event of any vacancy in a position elected or appointed by the Developer, the Developer shall be entitled to elect or appoint a replacement without the necessity of any meeting.

(b) The Directors elected or appointed by the Developer shall be subject to removal by the Developer without the necessity of any meeting.

5.5 Term. Prior to the date the Developer relinquishes control of the Association, the term of each Director's service shall extend until the next annual meeting of the members and subsequently until the Director's successor is duly elected and has taken office, or until the Director is removed in the manner elsewhere provided. A Director need not be a Residence Owner or Voting Member. At the first election of Directors where the Residence Owners other than the Developer are entitled to elect a majority of the Directors, the Directors shall be elected for a term of one (1) year. At each subsequent election, the term of each Director's service shall commence upon the Director's election and extend until the later of (x) the second annual meeting of the members thereafter or (y) until such Director's successor is duly elected and has taken office, unless the Director is removed in the manner elsewhere provided herein. Any person serving as a Director may be re-elected, and there shall be no limitation on the number of terms during which he may serve. Any Director designated by the Developer shall serve at the pleasure of the Developer and may be removed and replaced by the Developer at any time.

5.6 Organizational Meeting. The organizational meeting of newly elected or appointed Directors shall be held within fifteen (15) days of their election or appointment. The Directors calling the organizational meeting shall give at least three (3) days' advance notice thereof, stating the time and place of the meeting.

5.7 Meetings. Meetings of the Board of Directors may be held at such time and place as shall be determined, from time to time, by a majority of the Directors. Notice of meetings shall be given to each Director, personally or by mail, hand delivery, telephone or electronic transmission and shall be transmitted at least three (3) days prior to the meeting. Meetings of the Board of Directors and any Committee thereof at which a quorum of the members of that Committee are present shall be open to all Residence Owners. Any Residence Owner may tape record or videotape meetings of the Board, in accordance with the rules adopted by the Board.The right to attend such meetings includes the right to speak at such meetings with respect to all designated agenda items.The Association may adopt reasonable rules governing the frequency, duration and manner of Residence Owner statements. Adequate notice of such meetings, which notice shall specifically incorporate an identification ofagenda items, shall be

posted conspicuously on the Condominium Property at least forty-eight (48) continuous hours preceding the meeting, except in the event of an emergency. Notwithstanding the foregoing, written notice of any meeting of the Board at which non-emergency special assessments, or at which an amendment to the rules regarding Residence use will be proposed, discussed or approved, shall be mailed, delivered or electronically transmitted to all Residence Owners and posted conspicuously on theCondominium Property not less than fourteen (14) continuous days prior to the meeting. Evidence of compliance with this fourteen (14) continuous day notice shall be made by an affidavit executed by the Secretary of the Association and filed among the official records of the Association. The Board shall adopt by rule, and give notice to Residence Owners of, a specific location on the Condominium Property upon which all notices of Board and/or Committee meetings shall be posted. Special meetings of the Directors may be called by the President, and must be called by the President or Secretary at the written request of one-third (1/3) of the Directors or where required by the Act.

5.8 Waiver of Notice. Any Director may waive notice of a meeting before or after the meeting and that waiver shall be deemed equivalent to the due receipt by said Director of notice. Attendance by any Director at a meeting shall constitute a waiver of notice of such meeting, and a waiver of any and all objections to the place of the meeting, to the time of the meeting or the manner in which it has been called or convened, except when a Director states at the beginning of the meeting, or promptly upon arrival at the meeting, any objection to the transaction of affairs because the meeting is not lawfully called or convened.

5.9 Quorum of Directors. A quorum at Directors' meetings shall consist of a majority of the entire Board of Directors.The acts approved by a majority of those present at a meeting at which a quorum is present shall constitute the acts of the Board of Directors, except when approval by a greater number of Directors is specifically required by the Declaration, the Charter or these Bylaws.

5.10 Adjourned Meetings. If, at any proposed meeting of the Board of Directors, there is less than a quorum present, the majority of those present may adjourn the meeting from time to time until a quorum is present, provided notice of such newly scheduled meeting is given as required hereunder. At any newly scheduled meeting, any business that might have been transacted at the meeting as originally called may be transacted as long as notice of such business to be conducted at the rescheduled meeting is given, if required (e.g., with respect to budget adoption).

5.11 Joinder in Meeting by Approval of Minutes.The joinder of a Director in the action of a meeting by signing and concurring in the minutes of that meeting shall constitute the approval of that Director of the business conducted at the meeting, but such joinder shall not allow the applicable Director to be counted as being present for purposes of quorum.

5.12 Presiding Officer.Except as otherwise provided herein, the presiding officer at the Directors' meeting shall be the President (who may, however, designate any other Director or officer to preside).

5.13 Order of Business. If a quorum has been attained, the order of business at Directors' meetings shall be:

(a) Proof of due notice of meeting;

(b) Reading and disposal of any unapproved minutes;

(c) Reports of officers and committees;

(d) Election of officers;

(e) Unfinished business;

(f) New business;

(g) Adjournment.

Such order may be waived in whole or in part at the direction of the presiding officer.

5.14 Minutes of Meetings. The Association shall keep minutes of all meetings of the Board of Directors, which shall be available for inspection by the Board members, Residence Owners or their authorized representatives as provided in Article 17 of these Bylaws. The vote or abstention of each Director on each issue voted on by the Board at a meeting shall be reflected in the minutes of such meeting.

5.15 Committees. The Board may by resolution also create Committees and appoint persons to such Committees and vest in such Committees such powers and responsibilities as the Board shall deem advisable.

5.16 Developer Control of Board. Notwithstanding anything to the contrary contained in this Article 5 or otherwise, the Board shall consist of 3 Directors during the period that the Developer is entitled to appoint a majority of the Directors, as hereinafter provided. The Developer shall be entitled to appoint all 3 Directors until the period set forth in the third paragraph of this Section below, except that no later than 120 days after conveyance of 25% of the Residences to Residence Owners other than the Developer, the Residence Owners other than the Developer shall be entitled to elect 1 Director as provided in Tennessee Code Annotated §66-27-403(d).

Within seventy-five (75) days after the Residence Owners are entitled to elect a member or members of the Board of Directors, or sooner if the Developer has elected to accelerate such event as stated below, the Association shall call, and give not less than sixty (60) days' notice of, an election for the member or members of the Board of Directors. The notice may be given by any Residence Owner if the Association fails to do so.

Notwithstanding any other provision of these Bylaws, Residence Owners are entitled to elect not less than a majority of the members of the Board of Directors: (a) 120 days after 75% of the Residences have been conveyed to Residence Owners other than the Developer; or (b) 5 years after the conveyance of the first Residence to a purchaser other than the Developer, whichever occurs first, as provided in Tennessee Code Annotated §66-27-403(c). The Developer may transfer control of the Association to Residence Owners other than the Developer prior to such dates in its sole discretion by causing enough of its appointed Directors to resign, whereupon it shall be the affirmative obligation of Residence Owners to elect Directors and assume control of the

Association. Provided the Developer gives at least seventy-five (75) days' notice of its decision to cause its appointees to resign to the Residence Owners, neither the Developer, nor such appointees, shall be liable in any manner in connection with such resignations even if the Residence Owners other than the Developer refuse or fail to assume control.

At the time the Residence Owners elect a majority of the members of the Board of Directors of the Association, the Developer shall relinquish control of the Association and such Residence Owners shall accept control. At that time (except as to the items identified in subsection (a), which may be delivered 120 days thereafter), Developer shall deliver to the Association all property of the Residence Owners and of the Association held or controlled by the Developer and the official book and records of the Association identified in Article 17, at Developer's expense, together with the following items, if applicable to the Condominium:

(a) The financial records, including financial statements of the Association, and source documents from the incorporation of the Association through the date of the turnover. The records shall be audited for the period from the incorporation of the Association or from the period covered by the last audit, if applicable, by an independent certified public accountant. All financial statements shall be prepared in accordance with generally accepted auditing standards. The accountant performing the audit shall examine to the extent necessary supporting documents and records, including the cash disbursements and related paid invoices to determine if expenditures were for Association purposes, and billings, cash receipts and related records to determine that the Developer was charged and paid the proper amounts of Assessments.

(b) Association funds or the control thereof.

(c) All tangible personal property that is the property of the Association or is or was represented by the Developer to be part of the Common Elements or is ostensibly part of the Common Elements, and an inventory of such property,

(d) A copy of the plans and specifications utilized in the construction of the Improvements and for the construction and installation of all mechanical components serving the Improvements and the Condominium Property.

(e) Copies of any certificates of occupancy which may have been issued for the Condominium Property.

(f) All written warranties of contractors, subcontractors, suppliers and manufacturers, if any, that are still effective.

6. Authority of the Board.

6.1 Powers and Duties. The Board of Directors shall have the powers and duties necessary for the administration of the affairs of the Condominium and may take all acts, through the proper officers of the Association, in executing such powers, except such acts which by law, the Declaration, the Charter or these Bylaws may not be delegated to the Board of Directors by the Residence Owners. Such powers and duties of the Board of Directors shall include, without limitation (except as limited elsewhere herein), the following:

(a) Operating and maintaining all Common Elements and the Association Property.

(b) Determining the expenses required for the operation of the Association and the Condominium; preparing and adopting a budget.

(c) Employing and dismissing the personnel necessary for the maintenance and operation of the Common Elements and the Association Property.

(d) Adopting and amending rules and regulations concerning the details of the operation and use of the Condominium and Association Property, subject to the right of the Residence Owners to overrule the Board as provided in Article 15.

(e) Maintaining bank accounts on behalf of the Association and designating the signatories required therefor.

(f) Purchasing, leasing or otherwise acquiring title to, or an interest in, property in the name of the Association, or its designee, for the use and benefit of its Residence Owners. The power to acquire personal property shall be exercised by the Board and the power to acquire real property shall be exercised as described herein and in the Declaration.

(g) Purchasing, leasing or otherwise acquiring Residences or other property, including, without limitation, Residences at foreclosure or other judicial sales, all in the name of the Association, or its designee.

(h) Selling, leasing, mortgaging or otherwise dealing with Residences acquired, and subleasing Residences leased, by the Association or its designee.

(i) Organizing corporations and appointing persons to act as designees of the Association in acquiring title to or leasing Residences or other property.

(j) Obtaining and reviewing insurance for the Condominium and Association Property.

(k) Making repairs, additions and improvements to, or alterations of, Condominium Property and Association Property in accordance with the provisions of the Declaration after damage or destruction by fire or other casualty, or as a result of condemnation or eminent domain proceedings or otherwise.

(l) Enforcing obligations of the Residence Owners, allocating profits and expenses and taking such other actions as shall be deemed necessary and proper for the sound management of the Condominium.

(m) Levying fines against appropriate Residence Owners for violations of the rules and regulations established by the Association to govern the conduct of Residence Owners. No fine shall be levied except after giving reasonable notice and opportunity for a hearing to the affected Residence Owner and, if applicable, his tenant, licensee or invitee, Fines shall become a lien upon a Residence upon the recordation of a Notice of Lien by the Association. The hearing must be held before a committee of other Residence Owners,

(n) Borrowing money, executing promissory notes and other evidences of indebtedness and giving as security therefor mortgages and security interests in

property owned by the Association, if any, subject to the limitations, if any, set forth in the Declaration. If any sum borrowed by the Board of Directors on behalf of the Association pursuant to the authority contained in this subparagraph 6.1(n) is not repaid by the Association, a Residence Owner who pays to the creditor such portion thereof as his interest in the Common Elements bears to the interest of all the Residence Owners in the Common Elements shall be entitled to obtain from the creditor a release of any judgment or other lien which said creditor shall have filed or shall have the right to file against, or which will affect, such Owner's Residence.

(o) Contracting for the management and maintenance of the Condominium and Association Property and authorizing a management agent (who may be an affiliate of the Developer) to assist the Association in carrying out its powers and duties by performing such functions as the submission of proposals, collection of Assessments, preparation of records, enforcement of rules, and maintenance, repair, and replacement of the Common Elements and Association Property with such funds as shall be made available by the Association for such purposes. The Association and its officers shall, however, retain at all times the powers and duties granted by the Declaration, the Charter, these Bylaws and the Act, including, but not limited to, the making of Assessments, promulgation of rules and execution of contracts on behalf of the Association.

(p) At its discretion authorizing Residence Owners or other persons to use portions of the Common Elements or Association Property for private use and imposing reasonable charges for such private use.

(q) Exercising (i) all powers specifically set forth in the Declaration, the Charter, and these Bylaws, (ii) all powers incidental thereto or reasonably implied to effect the purposes of the Association, and (iii) all other powers of a Tennessee corporation not for profit.

(r) Contracting with and creating or joining in the creation of special taxing districts, joint councils and the like.

7. Officers.

7.1 Executive Officers. The executive officers of the Association shall be a President, a Vice President, a Treasurer and a Secretary (none of whom need be Directors), all of whom shall be elected by the Board of Directors and who may be peremptorily removed at any meeting by the vote of a majority of all of the Directors. A person may hold more than one office, except that the President may not also be the Secretary. No person shall sign an instrument or perform an act in the capacity of more than one office. The Board of Directors from time to time shall elect such other officers and designate their powers and duties as the Board shall deem necessary or appropriate to manage the affairs of the Association. Officers need not be Residence Owners or Voting Members.

7.2 President. The President shall be the chief executive officer of the Association. The President shall have all of the powers and duties that are usually vested in the office of president of an association.

7.3 Vice PresidentThe Vice President shall exercise the powers and perform the duties of the

President in the absence or disability of the President. The Vice President also shall assist the President and exercise such other powers and perform such other duties as are incident to the office of the vice president of an association and as may be required by the Directors or the President.

7.4 Secretary.The Secretary shall keep the minutes of all proceedings of the Directors and the Residence Owners. The Secretary shall attend to the giving of all notices to the Residence Owners and Directors and other notices required by law. The Secretary shall have custody of the seal of the Association and shall affix it to instruments requiring the seal when duly signed. The Secretary shall keep the records of the Association, except those maintained by the Treasurer, and shall perform all other duties incident to the office of the secretary of an association and as may be required by the Directors or the President.

7.5 Treasurer. The Treasurer shall have custody of all property of the Association, including funds, securities and evidences of indebtedness. The Treasurer shall keep books of account for the Association in accordance with good accounting practices, which, together with substantiating papers, shall be made available to the Board of Directors for examination at reasonable times. The Treasurer shall submit a treasurer's report to the Board of Directors at reasonable intervals and shall perform all other duties incident to the office of treasurer and as may be required by the Directors or the President. All monies and other valuable effects shall be kept for the benefit of the Association in such depositories as may be designated by a majority of the Board of Directors.

7.6 Developer Appointees. No officer appointed by the Developer may be removed except as provided in Section 5.16 hereof and by law.

8. Fiduciary Duty. The officers and Directors of the Association, as well as any manager employed by the Association, have a fiduciary relationship to the Residence Owners.No officer, Director or manager shall solicit, offer to accept, or accept anything or service of value for which consideration has not been provided for his own benefit or that of his immediate family from any person providing or proposing to provide goods or services to the Association. Notwithstanding the foregoing, this Article shall not prohibit an officer, Director or manager from accepting services or items received in connection with trade fairs or education programs.

9. Compensation. Directors and officers shall not be compensated for services as such unless and only to the extent that compensation is authorized by a majority of the Voting Members. This provision shall not preclude the Board of Directors from employing a Director or officer as an employee of the Association, nor preclude the Association from contracting with a Director or officer for the management of the Condominium or for any other service to be supplied by such Director or officer. Directors and officers shall be reimbursed for all actual and documented out of pocket expenses relating to the proper discharge of their respective duties. Directors and officers also may be given nominal gifts or tokens of appreciation by the Association for recognition of services performed, not to exceed a value of One Hundred Dollars ($100) per calendar year. For purposes hereof, reasonable food and beverages purchased for Board meetings shall not be considered compensation.

10. Conflicts of Interest. Nothing herein shall prohibit a director or officer from entering into a contract and being compensated for services or supplies furnished to the Association in a capacity other than as director or officer, provided that such conflict of interest of the director or

officer is disclosed to the Board and the contract is approved by a majority of the directors who are at a meeting of the Board of Directors at which a quorum is present, excluding the director with whom the contract is made. The interested Director or officer shall be entitled to be present at any meeting at which the proposed contract is discussed but shall not be entitled to participate in the discussion of the proposed contract or vote.

11. Resignations.Any Director or officer may resign his post at any time by written resignation delivered to the President or Secretary, which shall take effect upon its receipt unless a later date is specified in the resignation, in which event the resignation shall be effective from such date unless withdrawn.The acceptance of a resignation shall not be required to make it effective.

12. Fiscal Management.The provisions for fiscal management of the Association set forth in the Declaration and Charter shall be supplemented by the following provisions:

12.1 Budget; Adoption by Board. The Board of Directors shall from time to time, and at least annually, prepare and adopt a proposed annual budget of Common Expenses which shall include all anticipated expenses for operation, maintenance and administration of the Condominium, and for all of the unpaid operating expenses previously incurred, determine the amount of Assessments payable by the Residence Owners to meet the expenses of such Condominium and allocate and assess such expenses among the Residence Owners in accordance with the provisions of the Declaration. In addition, if the Association maintains Limited Common Elements with the cost to be shared only by those entitled to use the Limited Common Elements, the budget or a schedule attached thereto shall show amounts budgeted therefor. In addition to annual operating expenses, the budget shall include reserve accounts for capital expenditures and deferred maintenance.

12.2 Assessments. Assessments against Residence Owners for their share of the items of the budget shall be made for the applicable fiscal year annually at least twenty (20) days preceding the year for which the Assessments are made.Such Assessments shall be due in equal installments, payable in advance on the first day of each month (or each quarter at the election of the Board) of the year for which the Assessments are made.If annual Assessments are not made as required, Assessments shall be presumed to have been made in the amount of the last prior Assessments, and monthly (or quarterly) installments on such Assessments shall be due upon each installment payment date until changed by amended Assessments.In the event the annual Assessments prove to be insufficient, the budget and Assessments may be amended at any time by the Board of Directors, subject to the provisions of Section 12.1 hereof, if applicable. Unpaid Assessments for the remaining portion of the fiscal year for which amended Assessments are made shall be payable in as many equal installments as there are full months (or quarters) of the fiscal year left as of the date of such amended Assessments, each such monthly (or quarterly) installment to be paid on the first day of the month (or quarter), commencing the first day of the next ensuing month (or quarter).If only a partial month (or quarter) remains, the amended Assessments shall be paid with the next regular installment in the following year, unless otherwise directed by the Board in its resolution.

12.3 Special Assessments. Special Assessments shall be levied as provided in the Declaration and shall be paid in such manner as the Board of Directors of the Association may require in the notice of such Assessments. The funds collected pursuant to a Special Assessment shall be used only for the specific purpose or purposes set forth

in the notice of adoption of same. However, upon completion of such specific purpose or purposes, any excess funds will be considered Common Surplus, and may, at the discretion of the Board, either be returned to the Residence Owners, applied as a credit towards future Assessments, or deposited in the reserve account.

12.4 Depository. The depository of the Association shall be such bank or banks in the State of Tennessee as shall be designated from time to time by the Board and in which the monies of the Association shall be deposited.Withdrawal of monies from those accounts shall be made only by checks signed by such person or persons as are authorized by the Board. All sums collected by the Association from Assessments or otherwise may be commingled in a single fund or divided into more than one fund, as determined by a majority of the Board. In addition, a separate reserve account should be established for the Association in such a depository for monies specifically designated as reserves for capital expenditures and/or deferred maintenance.

12.5 Acceleration of Installment Upon Default.If a Residence Owner is in default in the payment of an installment of such Residence Owner's Assessments, the Board of Directors or its designated agent may file a lien and accelerate the balance of the current budget year's Assessments upon thirty (30) days' prior written notice to such Residence Owner. At such time, the then-unpaid balance of the currentbudgetyear's Assessments shall be due upon the date stated in the notice, but not less than five (5) days after delivery of the notice to the Residence Owner, or, if mailed by certified mail, not less than ten (10) days after the mailing of such notice to such Residence Owner by certified mail, whichever shall first occur.

12.6 Fidelity Bonds. Fidelity bonds may be required by the Board of Directors for all persons handling or responsible for Association funds in such amounts as shall be determined by a majority of the Board. The premiums on such bonds shall be paid by the Association as a Common Expense.

12.7 Accounting Records and Reports. The Association shall maintain accounting records in the State, according to accounting practices normally used by similar associations.The records shall be open to inspection by Residence Owners or their authorized representativesat reasonabletimes on reasonable advance notice. The records shall include, but not be limited to, (a) a record of all receipts and expenditures, and (b) an account for each Residence designating the name and current mailing address of the Residence Owner, the amount of Assessments, the dates and amounts in which the Assessments come due, the amount paid upon the account and the dates so paid, and the balance due.Within ninety (90) days following the end of the fiscal year, the Board shall mail, deliver or electronically transmit to each Residence Owner a complete financial report of actual receipts and expenditures for the previous twelve (12) months.

12.8 Financial Review. The accounts of the Association shall be audited as a Common Expense by an independent certified public accountant selected by the Board after the close of each fiscal year. Such audited statement shall be made available to the Residence Owners absent circumstances beyond the control of the Board, within one hundred twenty (120) days of the Association's fiscal year end.

12.9 Application of Payment. All payments made by a Residence Owner shall be applied as provided in these Bylaws and in the Declaration or as otherwise determined by the Board.

12.10 Fiscal Year. The fiscal year of the Association shall be the twelve month period commencing January 1st and terminating December 31st of each year.

13. Roster of Residence Owners. Each Residence Owner shall file with the Association a copy of the deed or other document showing his ownership. The Association shall maintain such information. The Association may rely upon the accuracy of such information for all purposes until notified in writing of changes therein as provided above. Only Residence Owners of record on the Record Date shall be entitled to notice of and to vote at such meeting] unless prior to such meeting other Residence Owners shall produce adequate evidence, as provided above, of their interest and shall waive in writing notice of such meeting.

14. Parliamentary Rules. Except when specifically or impliedly waived by the chairman of a meeting (either of Residence Owners or Directors), Robert's Rules of Order (latest edition) shall govern the conduct of the Association meetings when not in conflict with the Act, the Declaration, the Charter or these Bylaws; provided, however, that a strict or technical reading of said Robert's Rules shall not be made so as to frustrate the will of the persons properly participating in said meeting.

15. Amendments. Except as may be provided in the Declaration to the contrary, these Bylaws may be amended in the following manner:

15.1 Notice. Notice of the subject matter of a proposed amendment shall be included in the notice of a meeting at which a proposed amendment is to be considered.

15.2 Adoption.A resolution for the adoption of a proposed amendment may be proposed either by a majority of the Board or by Voting Members holding not less than one-third (1/3) of the votes of the Association. Directors and Voting Members not present in person or by proxy at the meeting considering the amendment may express their approval in writing, provided that such approval is delivered to the Secretary at or prior to the meeting. The proposed amendment must be approved by not less than two-thirds of the votes cast by Voting Members, present in person or by proxy at a duly called meeting of Residence Owners. Notwithstanding the foregoing, the following amendments may be made by the Developer alone during the time the Developer has the right to elect a majority of the Board of Directors of the Association and by the Board of Directors thereafter without the necessity of a vote of the Voting Members: amendments to correct any scrivener's errors or to make other nonmaterial changes; to comply with applicable federal, state or local laws; or to bring the Condominium into compliance with the applicable rules and regulations of the Federal National Mortgage Association ("FNMA"), Department of Housing and Urban Development ("HUD") and Veterans Administration ("VA").

15.3 Scrivener's Errors. Notwithstanding the foregoing, the following amendments may be made by the Developer alone during the time the Developer has the right to elect a majority of the Board of Directors of the Association and by the Board of Directors thereafter without the necessity of a vote of the Voting Members: amendments to correct any scrivener's errors or to make other nonmaterial changes; to comply with applicable

federal, state or local laws; or to bring the Condominium into compliance with the applicable rules and regulations of the Federal National Mortgage Association ("FNMA"), Department of Housing and Urban Development ("HUD") and Veterans Administration ("VA").

15.4 Proviso. Notwithstanding anything to the contrary in these Bylaws, no amendment to these Bylaws shall be adopted which would eliminate, modify, prejudice, abridge or otherwise adversely affect any rights, benefits, privileges or priorities of the Developer without the prior written consent of the Developer in each instance. No amendment shall be made that is in conflict with the Charter or Declaration. No amendment to this Section shall be valid.

15.5 Execution and Recording. A copy of each amendment shall be attached to a certificate certifying that the amendment was duly adopted as an amendment of these Bylaws, which certificate shall be executed by the President or Vice President and attested by the Secretary or Assistant Secretary of the Association with the formalities of a deed, or by the Developer alone if the amendment has been adopted consistent with the provisions of the Declaration allowing such action by the Developer. The amendment shall be effective when the certificate and a copy of the amendment is recorded in the Public Records of the County with a reference in the amendment to the Official Records Book and Page of said Public Records where the Declaration is recorded.

16. Rules and Regulations. The Board of Directors may, from time to time, modify, amend or add to such rules and regulations, except that subsequent to the date control of the Board is turned over by the Developer to Residence Owners other than the Developer, Residence Owners may overrule the Board with respect to any such modifications, amendments or additions by not less than 75% of the votes cast by Voting Members present in person or by proxy at a duly called meeting of Residence Owners. Copies of such modified, amended or additional rules and regulations shall be furnished by the Board to each affected Residence Owner not less than thirty (30) days prior to the effective date thereof. At no time may any rule or regulation be adopted which would prejudice the rights reserved to the Developer.

17. Books and Records. From the inception of the Association, the Association shall maintain for the Condominium, a copy of each of the following, where applicable, which shall constitute the official books and records of the Association:

(a) A copy of the recorded Declaration of Condominium and all amendments thereto;

(b) A copy of the recorded Bylaws of the Association and all amendments thereto;

(c) A certified copy of the Charter of the Association or other documents creating the Association and all amendments thereto;

(d) A copy of the current Rules and Regulations of the Association;

(e) A book containing the minutes of all meetings of the Board and of Residence Owners, which minutes shall be retained for a period of not less than three (3) years. The minutes for any Board or Association meetings do not become effective and an official Association record until approved by the Board or Association membership, as applicable, at a subsequent meeting.

(f) A current roster of all Residence Owners, their mailing addresses, Residence identifications, voting certifications, and if known, telephone numbers and electronic mail addresses;

(g) All current insurance policies of the Association and of all Condominiums operated by the Association;

(h) A current copy of any management agreement, lease, or other contract to which the Association is a party or under which the Association or the Residence Owners have an obligation or responsibility;

(i) Accounting records for the Association and the Condominium. All accounting records shall be maintained for a period of not less than three (3) years. The accounting records shall include, but not be limited to:

(i) Accurate, itemized, and detailed records for all receipts and expenditures in compliance with Section 66 27-113 of the Act.

(ii) A current account and a monthly, bimonthly, or quarterly statement of the account for each Residence designating the name of the Residence Owner, the due date and amount of each Assessment, the amount paid upon the account, and the balance due.

(iii) All audits, reviews, accounting statements, and financial reports of the Association or Condominium.

The official books and records of the Association shall be maintained in the County in which the Condominium is located, or if in another county, then within twenty five (25) miles of the Condominium. The records of the Association shall be made available to a Residence Owner within ten (10) working days after receipt of a written request for such Residence Owner by the Board or its designee.

The official records of the Association shall be open to inspection by any Residence Owner or theauthorizedrepresentative of such Residence Owner at reasonable times and on reasonable notice. The right to inspect the records includes the right to make or obtain copies, at reasonable expense, if any, of the Residence Owner. The Association may adopt reasonable rules regarding the time, location, notice and manner of record inspections and copying. The Association shall maintain on the Condominium Property an adequate number of copies of the Declaration, Charter, Bylaws and rules, and all amendments to the foregoing, to ensure their availability to Residence Owner and prospective purchasers. The Association may charge a reasonable fee for preparing and furnishing these documents to those persons requesting same.

Notwithstanding anything to the contrary, the Board may limit or preclude inspection of confidential or privileged documents, includingwithout limitation the following: attorney/client privileged communications, any record protected by the work-product privilege, including any record prepared by an association attorney or prepared at the attorney's express direction which reflects a mental impression, conclusion, litigation strategy, or legal theory of the attorney or the association, and which was prepared for civil or criminal litigation or for adversarial administrative proceedings, or which was prepared in anticipation of civil or criminal litigation

or adversarial administrative proceedings; information obtained by the Association in connection with the approval of the lease, sale, or other transfer of a Residence; medical records of Residence Owner; and executive session meeting minutes.

18. Construction. Wherever the context so permits, the singular shall include the plural, the plural shall include the singular, and the use of any gender shall be deemed to include all genders.

19. Captions. The captions herein are inserted only as a matter of convenience and for reference, and in no way define or limit the scope of these Bylaws or the intent of any provision hereof.

20. Supremacy. These Bylaws are set forth to comply with the requirements of the Act. For purposes of the Act, the provisions contained in the Declaration dealing with the administration or maintenance of the Association or Condominium Property or the collection or payment of Common Expenses shall be deemed to be part of these Bylaws. In case any of these Bylaws conflict with the provisions of the Act, it is hereby agreed and accepted that the provisions of the Act will apply.

SECRETARY'S CERTIFICATE

These Bylaws were adopted as of the ____ day of _____, 20___, by the Association.

_____

Secretary

Exhibit F

Form of Charter of The Manning Homeowners' Association, Inc.

[See attached.]

CHARTER

OF

THE MANNING HOMEOWNERS' ASSOCIATION, INC.

The undersigned, having capacity to contract and acting as the incorporator of a Association under the Tennessee Nonprofit Association Act, as amended, adopts the following charter for such Association:

1. The name of the Association is The Manning Homeowners' Association, Inc. (the "Association").

2. The Association is a mutual benefit corporation.

3. The name of the initial registered agent and the street address, county and zip code of the Association's initial registered office are:

Davidson Corporate Services, Inc.
511 Union Street, Suite 1600
Nashville, Davidson County, Tennessee 37219-1778

4. The name and address of the incorporator of the Association is:

Jack F. Stringham II, Esq.
Bone McAllester Norton PLLC
511 Union Street, Suite 1600
Nashville, Davidson County, Tennessee 37219-1778

5. The street address, county and zip code of the principal office of the Association are:

110 Woodmont Blvd.
Nashville, Davidson County, Tennessee 37205

6. The Association is not-for-profit.

7. The Association shall have members. The members of the Association shall be the owners of record of condominium residences of The Manning Condominiums, as established by that certain Declaration for The Manning Condominiums. Upon the conveyance or transfer of the ownership interest in a residence of the condominium, the new owner or owners shall succeed to the former residence owner's or owners' membership, and the membership of the former residence owner or owners shall terminate. Holders of any security interest in the residences or any property contained therein shall not be considered members. Membership in the Association may not be separated from ownership of the residences.

8. Voting rights of the members of the Association shall be governed by the Declaration and the form of Bylaws attached thereto.

9. To the extent allowed by the laws of the State of Tennessee, no present or future director of the Association (or his or her estate, heirs and personal representatives) shall be liable to the Association or

its members for monetary damages for breach of fiduciary duty as a director of the Association. Any liability of a director (or his or her estate, heirs and personal representatives) shall be further eliminated or limited to the fullest extent allowed by the laws of the State of Tennessee, as may hereafter be adopted or amended.

10. With respect to claims or liabilities arising out of service as a director or officer of the Association, the Association shall indemnify and advance expenses to each present and future director and officer (and his or her estate, heirs and personal representatives) to the fullest extent allowed by the laws of the State of Tennessee, both as now in effect and as hereafter adopted or amended.

11. The purposes for which the Association is organized are: to operate a condominium management association solely to provide for the acquisition, construction, management, maintenance, architectural control, preservation, and care of Association property; the exercise of any and all rights, responsibilities, powers, and privileges contained in the Declaration and the Bylaws of the Association; and generally to engage in any other lawful endeavor or activity in furtherance of the foregoing,

12. No part of the net earnings of the Association shall inure to the benefit of, or be distributable to, its directors, officers, members or other private individuals or persons, except that the Association shall be authorized and empowered to:

(a) pay reasonable compensation for goods and services rendered,

(b) rebate excess membership dues, fees or assessments, and

(c) make payments in furtherance of the purposes set forth in the paragraph just above.

13. Amendment to these Articles shall require the assent of two-thirds (2/3) of the entire membership of the Association. The Association may be dissolved with assent given in writing by no less than two-thirds (2/3) of the membership of the Association, with the assets of the Association, absent merger or consolidation, being distributed as deemed appropriate by the members and allowed by applicable law.

14. Upon the dissolution of the Association, all assets of the Association shall be distributed to a non-profit organization with purposes similar to those of the Association. Such organization to be chosen by the directors of the Association as part of the plan of dissolution of the Association.

DATED this ___ day of _____, 20__.

_____

Jack F. Stringham II, in the capacity of incorporator

Exhibit G

Rules and Regulations

[See attached.]

RULES AND REGULATIONS

FOR

THE MANNING CONDOMINIUMS

1. Defined Terms. Capitalized terms not defined in these Rules and Regulations shall have the meanings given them in the Declaration of The Manning Condominiums (the "Declaration").

2. No Obstructions. The sidewalks, entrances, passages, lobbies and hallways and like portions of the Common Elements shall not be obstructed or used for any purpose other than for ingress and egress to and from the Condominium Property. No carts, bicycles, carriages, chairs, tables or any other objects may be stored therein, except in areas (if any) designated for such purposes.

3. Personal Property. The personal property of Residence Owners and Occupants must be stored in their respective Residences.

4. Signs. No sign, advertisement, notice or other graphics or lettering shall be exhibited, displayed, inscribed, painted or affixed by any Owner or Occupant in, on or upon any part of the outside of the Residence or Building or on corridor walls or doors or mounted on the inside of any windows or within the interior of the Residence, if visible from the exterior of the Building. No temporary or portable signs shall be permitted on the sidewalks adjacent to the Condominium without the prior written approval of the Association.

5. Plumbing Fixtures. The sinks, toilets, bathtubs, water fountains and other plumbing fixtures shall not be used for any purpose other than those for which they were intended, and no sweepings, rubbish, rags, or other substances shall be thrown in them. All damage resulting from any misuse of fixtures shall be borne by the Residence Owner or Occupant who, or whose employees, agents, invitees, or guests, shall have caused the damage.

6. Balconies; Terraces. No enclosures and/or articles other than patio furniture or planters specified or approved by the Association shall be erected or placed on the balconies, terraces or other Common Elements. No linens, cloths, clothing, bathing suits and/or swimwear, curtains, rugs, mops, or laundry of any kind, or other articles, shall be shaken or hung from any of the windows, doors, balconies, terraces or other portions of the Condominium.

7. Falling Items. No Residence Owner or Occupant shall (a) permit anything to fall from a window, door, balcony, terrace or other portion of the Condominium Property, or (b) sweep or throw any dirt, water or other substance from any window, door, balcony, terrace or other part of the Common Elements.

8. Awnings. No awning, canopy, shutter or other projection shall be attached to or placed upon the outside walls, terrace, patio, balcony or roof of the Building or other Common Elements, without the prior written consent of the Board of Directors of the Association, unless installed by the Association or Developer.

9. Antennae. No exterior radio, television, telephone or data reception antenna or any exterior wiring for any purpose may be installed on the roof or exterior walls of the Residence or on the Building without the prior written consent of the Association's Board of Directors in each instance.

10. Barbecue Grills. No barbecue grills will be permitted in the Residences. Other than those barbeque grills approved by the Association's Board of Directors, no barbecue grills will be permitted on the balcony or terraces of a Residence. Use of barbeque grills shall only be allowed in areas designated as safe and appropriate by the Board of Directors. The use of such grills shall be subject to such applicable laws and reasonable rules and regulations as may be now or subsequently enacted or amended from time to time by the Board of Directors.

11. Film in Windows. No Residence shall have any aluminum foil placed in any window or glass door or any reflective or tinted substance placed on any glass, unless approved, in advance by the Board of Directors in writing. No unsightly materials may be placed on any window or glass door or be visible through such window or glass door.

12. Reimbursement of Association Expenses. Whenever a Residence Owner or Occupant shall submit to the Association any plan, agreement, assignment, sublease, or other document for the Association's consent or approval, the Residence Owner shall reimburse the Association, on demand, for the actual out-of-pocket costs for the services of any architect, engineer, attorney or other consultant retained by the Association to review or prepare the plan, agreement, assignment, sublease, consent, or other document, and pay the Association a Building standard administrative fee for its services relating to the consent or approval, which expenses shall be disclosed in advance upon the Residence Owner's or Occupant's request.

13. Pets. Pets, birds, fish and other animals, reptiles or wildlife shall neither be kept nor maintained in or about the Condominium Property, except in accordance with the following and the Declaration:

(a) Dogs and cats shall not be permitted outside of their Owner's Residence unless attended by an adult and on a leash not more than six (6) feet long. Said dogs and cats shall only be walked or taken upon those portions of the Common Elements designated by the Association from time to time for such purposes, if any. In no event shall a dog or cat be allowed to be walked or taken on or about any recreational facilities serving the Residences. Upon request of any resident, each Residence Owner shall be deemed to agree to leave any elevator with his or her pet and wait for another elevator.

(b) Residence Owners shall immediately pick up all messes and solid wastes from their pets and dispose of same appropriately.

(c) Each Residence Owner shall be responsible for all damage caused by his or her pet.

(d) Pets may not play or exercise in the corridors, stairwells or other portions of the Condominium Property, other than the Owner's Residence.

(e) Each Residence Owner agrees to underwrite the cost of necessary exterminator measures in the Owner's Residence or others if the Residence Owner's pet is responsible for the infestation of the building or portions thereof.

(f) Each Residence Owner agrees to restrain its pet in an appropriate manner should it be requested either for cause or the result of a justifiable request from the Association (i.e., muzzled when going through public areas).

(g) Pets that are vicious, noisy or otherwise unpleasant will not be permitted in the Condominium. In the event that a pet has become a nuisance or unreasonably disturbing in the opinion of the Board of Directors, written notice shall be given to the owner or other person responsible for the pet and the pet must be removed from the Condominium Property within seven (7) days.

14. No Interference. No Owner or Occupant shall make or permit to be made any unseemly or disturbing noises, or electromagnetic or radio interference, or vibrations, or disturb or interfere with Owners or Occupants of the Building or owners or tenants of a neighboring building or those having business with them, or interfere with equipment of the Association, Owners or Occupants of the Building, whether by the use of any musical instrument, radio, television, machines or equipment, unmusical noise, whistling, singing, or in any other way, including use of any wireless device or equipment, subject to express provisions of the Declaration. No Owner or Occupant shall throw anything out of the doors or windows or down the corridors, stairwells, or elevator shafts of the Building. Notwithstanding anything to the contrary, in the event of any conflict herein with the Declaration, the Declaration shall control.

15. Combustible Fluids. No Owner, Occupant or any of their respective employees, agents, invitees, or guests shall at any time bring or keep in the Residence any inflammable, combustible, or explosive substance or any chemical substance, other than reasonable amounts of cleaning fluids and solvents required in the normal operation of Owner or Occupant's business, all of which shall only be used in strict compliance with all applicable Environmental Laws.

16. Pass Key. Owners may provide the Association with a valid pass key to spaces within the Residence. The Assoiciation's Board of Directors will determine if it is willing to accept such pass key.

17. Deliveries.

(a) All deliveries, removals, or the carrying in or out of any safes, freights, furniture, or bulky matter of any description may be accomplished only with the prior approval of the Association's property manager (or the Association's Board of Directors if no property manager is engaged) and then only in approved areas, through the approved doors, using approved elevators, and during approved hours. Each Owner or Occupant shall assume all liability and risk concerning its movements. The Association may restrict the location where heavy or bulky matters may be placed inside the Residence. The Association reserves the right to inspect all freight to be brought into the Building and to exclude from the Building all freight that can or may violate any of these Rules and Regulations or the provisions of the Declaration.

(b) No hand truck shall be used in any space, or in the public halls of the Building, either by Owner or Occupant or by jobbers or others, in the delivery or receipt of merchandise to an Owner or Occupant, except those equipped with rubber tires and side guards.

(c) All trucks and delivery vans shall be parked in designated areas only and not parked in spaces reserved for cars. All service doors are to remain closed except during the time that deliveries, garbage removal, or other approved uses are taking place. All loading and unloading of goods shall be done only at the times, in the areas, and through the entrances designated for loading purposes by the Association.

(d) Each Owner and Occupant shall comply with all rules and regulations imposed by the Association as to the delivery of letters, packages, and other items to the Residence by messengers.

(e) Persons moving furniture and other property into and out of Residences must notify the Association in advance. All such moving must be conducted during the following times unless the Association otherwise consents in writing: Mondays through Fridays from 7:00 a.m. to 5:00 p.m. and Saturdays and Sundays from 9:00 a.m. to 5:00 p.m. Moving vans and trucks used for this purpose shall only remain on Condominium Property when actually in use.

18. Additional Use Restrictions. No Owner or Occupant shall, unless otherwise approved by the Association, occupy or permit any portion of a Residence to be occupied as, by, or for any purpose other than a residential purpose, unless the Association expressly grants permission to do so.

19. Control of Building Image. Owner or Occupant shall not create or use any advertising mentioning or exhibiting any likeness of the Building without the prior written consent of the Association. The Association shall have the right to prohibit any advertising that, in the Association's reasonable opinion, tends to impair the reputation of the Building or its desirability, and on notice from the Association, an Owner or Occupant shall discontinue the advertising.

20. Building Appearance. Owner or Occupant agrees and fully understands that the overall aesthetic appearance of the Building is of paramount importance; thus, the Association shall maintain complete aesthetic control over any and every aspect exterior of the condominium property, including all fixtures, signs, exterior lighting, awnings, or art work (in the context of any requested physical change to such exterior). The Association's control over the visual aesthetics shall be complete. The Association will notify Owner or Occupant in writing of any aesthetic deficiencies and Owner or Occupant will have seven days to correct the deficiencies to the Association's satisfaction. Notwithstanding anything to the contrary, in the event of any conflict herein with the Declaration, the Declaration shall control.

21. No Illegal or Disreputable Use. No Residence shall be used for any immoral, disreputable, or illegal purposes, or for any purpose that may be dangerous to life, limb, or property.

22. Repairs to Common Elements. Any maintenance requirements relating to the Common Elements will be attended to by the Association only upon application at the Association's property manager or the Association's Board of Directors. The Association's employees shall not perform any work or do anything outside of their regular duties, unless under specific instructions from the office of the Association.

23. No Solicitation. Canvassing, soliciting, and peddling within the Building are prohibited and each Owner and Occupant shall cooperate to prevent such activities.

24. Ceiling Tiles. If, in the Association's reasonable opinion, the replacement of ceiling tiles or other materials in the Common Elements becomes necessary after they have been removed on behalf of an Owner or Occupant by telephone company installers or others, the cost of replacements shall be charged to Owner or Occupant.

25. Electrical Equipment. No Owner or Occupant shall install, operate, or maintain in the Residence or in any other area of the Building, any electrical equipment that does not bear the U/L (Underwriters Laboratories) seal of approval, or that would overload the electrical system or any part of the system beyond its capacity for proper, efficient, and safe operation as determined by the Association, taking into consideration the overall electrical system and the present and future requirements therefor in the Building. Owner or Occupant shall not furnish any cooling or heating to the Residence, including the use of any electronic or gas heating devices, without the Association's prior written consent.

26. Environmental Matters. Each Owner or Occupant will take all steps necessary to prevent: inadequate ventilation, emission of chemical contaminants from indoor or outdoor sources, or both, or emission of biological contaminants. Owner or Occupant will not allow any unsafe levels of chemical or biological contaminants (including volatile organic compounds) in the Residence, and will take all steps necessary to prevent the release of contaminants from adhesives (for example, upholstery, wallpaper, carpet, machinery, supplies, and cleaning agents).

27. Weight Limits. No Owner or Occupant shall place a load on any floor of the Residence exceeding the floor load per square foot area that such floor was designed to carry. The Association reserves the right to prescribe the weight limitations and position of all heavy equipment and similar items, and to prescribe the reinforcing necessary, if any, that in the opinion of the Association may be required under the circumstances, such reinforcing to be at Owner or Occupant's expense.

28. Trash Removal; Disposal of Boxes. Each Owner and Occupant shall be responsible for the removal and proper disposition of all crates, oversized trash, boxes, and items termed garbage, from the Residence. The corridors and delivery areas are to be kept clear of these items. Each Owner or Occupant shall arrange for the collection of standard items of trash in standard receptacles from its Residence and the transfer of such trash to the trash room or dumpster in the parking garage in order to facilitate the removal of trash by the Association. Owner or Occupant shall ensure that liquids are not disposed of in the receptacles. Each Owner or Occupant shall comply with any recycling programs for the Building implemented by the Association from time to time.

29. No Unauthorized Activity on Common Elements. Owner or Occupant shall not conduct any business, loading or unloading, assembling, or any other work connected with Owner or Occupant's business in any Common Elements without the prior written permission of the Association and only on such terms and conditions as the Association may specify.

30. No Cutting, Marking, Decorating Common Elements. No Owner, Occupant, or any of their respective employees, agents, invitees, or guests, shall paint or decorate the Common Elements, or mark, paint, or cut into, drive nails or screw into nor in any way deface any Common Elements without the prior written consent of the Association.

31. Outside Services. If Owner or Occupant desires a signal, communications, alarm, or other utility or service connection installed or changed, the work shall be done at the expense of Owner or Occupant, with the approval and under the direction of the Association. If the Association consents, Owner or Occupant shall promptly repair any damage to the Building resulting from Owner or Occupant's activities, including any damage due to preparations for storms.

32. No Liability for Lost or Stolen Property. The Association shall not be responsible for lost or stolen personal property, equipment, or money occurring anywhere on the Building, regardless of how or when the loss occurs.

33. Notice of Accidents. An Owner or Occupant shall promptly report to the Association all accidents or injuries occurring in the Common Elements.

34. Telecommunication Providers. The Association reserves the right to grant or deny access to the Building to any telecommunications service provider. Access to the Building by any telecommunications service provider shall be governed by the terms of the Association's standard telecommunications license agreement, which must be executed and delivered to the Association by such provider before it is allowed any access whatsoever to the Building.

35. Request for Waiver. The Association's Board of Directors may, on request by any Owner or Occupant, waive compliance by the Owner or Occupant with any of the Rules and Regulations provided that (a) no waiver shall be effective unless in writing and signed by the Association or Association's authorized agent, (b) a waiver shall not relieve the Owner or Occupant from the obligation to comply with the rule or regulation in the future unless expressly consented to by the Association, and (c) no waiver granted to any Owner or Occupant shall relieve any other Owner or Occupant from the obligation of complying with the Rules and Regulations unless the other Owner or Occupant has received a similar waiver in writing from the Association's Board of Directors.

36. Notice, Hearing and Fines. Every Owner and Occupant shall comply with these Rules and Regulations as set forth herein, all rules and regulations which from time to time may be adopted, and the provisions of the Declaration, By-Laws and Articles of Incorporation of the Association, as amended from time to time. Failure of an Owner or Occupant to so comply shall be grounds for action which may include, without limitation, an action to recover sums due for damages, injunctive relief, or any combination thereof. In addition to all other remedies, in the discretion of the Board of Directors of the Association, a fine or fines may be imposed upon an Owner for failure of an Owner. Occupant or Occupant their respective family members, guests, invitees, lessees or employees, to comply with *any* covenant, restriction, rule or regulation herein or in the Declaration, Charter or By-Laws, provided the following procedures are adhered to:

(a) Notice: The Association shall notify the Owner or Occupant of the infraction or infractions. Included In the notice shall be a date and time of the next meeting of the rules enforcement committee at which time the Owner or Occupant shall present reasons why penalties should not be imposed.

(b) Hearing: The Association shall afford such person an opportunity for hearing before a rules enforcement committee composed of other Residence Owners after reasonable notice of not less than 14 days. The party against whom the fine may be levied shall have an opportunity to respond, to present evidence, and to provide written and oral argument on all issues involved and shall have an opportunity at the hearing to review, challenge, and respond to any material considered by the Association. A written decision of the committee shall be submitted to the Owner or Occupant by not later than 21 days after the meeting. If the committee does not agree with the fine, the fine may not be levied.

(c) Fines: The Board of Directors may impose fines against the applicable Owner or Occupant up to the maximum amount permitted by law from time to time.

(d) Violations: Each separate incident which is grounds for a fine shall be the basis of one separate fine. In the case of continuing violations, each continuation of same after a notice thereof is given shall be deemed a separate incident.

(e) Payment of Fines: Fines shall be paid not later than 30 days after notice of the imposition thereof.

(f) Application of Fines: All monies received from fines shall be placed in the Associations account.

(g) Non-Exclusive Remedy: These fines shall not be construed to be exclusive and shall exist in addition to all other rights and remedies to which the Association may be otherwise legally entitled; however, any penalty paid by the offending Owner or Occupant shall be deducted from or offset

against any damages which the Association may otherwise be entitled to recover by law from such Owner or Occupant.

37. Application. These Rules and Regulations shall be cumulative with the covenants, conditions and restrictions set forth in the Declaration, provided that the provisions of same shall control over these rules and regulations in the event of a conflict or a doubt as to whether a specific practice or activity is or is not permitted. These Rules and Regulations shall not apply to the Developer, nor its agents or employees and contractors, nor to the Residences owned by the Developer. All of these Rules and Regulations shall apply to all other Owners and Occupants even if not specifically so stated in portions hereof. The Board of Directors shall be permitted (but not required) to grant relief to one or more Owners from specific rules and regulations upon written request therefor and good cause shown in the sole opinion of the Board.

38. NO PENETRATION OF FLOOR OR CEILING. IN NO EVENT MAY THE LOWEST SURFACE OF THE CEILING SLAB OR THE HIGHEST SURFACE OF A FLOOR SLAB OF ANY RESIDENCE BE CUT OR PENETRATED WITHOUT THE PRIOR WRITTEN CONSENT OF THE ASSOCIATION.

39. Construction Matters.

(a) All contractors performing work to the structure or systems of the Building must be approved by the Association.

(b) Subject to compliance with applicable law, all repair, construction, decorating or remodeling work shall only be performed only during the following times unless the Board of Directors expressly authorizes in writing additional or alternative hours: Mondays through Fridays from 7:00 a.m. to 5:00 p.m. and Saturdays and Sundays from 9:00 a.m. to 5:00 p.m.

(c) The following rules for contractors and subcontractors apply:

i. No contractor or subcontractor shall be authorized or permitted to perform work within the Building unless an Owner pre-registers with the Association the name, address, telephone number and fax number of the Owner's representative who will be overseeing the work being performed in the Residence.

ii. Prior to commencing work, the Owner's representative must submit to the Association a list of names, addresses and telephone numbers of all subcontractors who will be working in the Residence, together with a schedule for their work, appropriate permits and licenses and proof of the required Insurance.

iii. The contractor and all sub-contractors must have all permits and licenses required by the Metropolitan Government of Nashville-Davidson County and other applicable governmental authorities and submit proof of same for the Association's file.

iv. Prior to commencing work, the contractor shall be responsible for delivering to the Association a current certificate of insurance evidencing that the contractor and all of its sub-contractors carries the following insurance and

limits: (a) commercial general liability insurance with limits of not less than $250,000 per occurrence and not less than $500,000 aggregate and (b) Worker's Compensation insurance. The Association shall have the right to require additional insurance and higher limits based upon the type, risk and complexity of work involved.

v. All persons will enter the Building through the entrance designated by the Association from time to time, where they will be registered by the Association. The Association shall have no obligation to provide any parking area for vehicles of contractors, subcontractors or workers. Nothwithstanding the foregoing, vendors providing regularly scheduled services to any Owner (e.g. cleaning, nursing, etc.) shall only be required to register with the Association once, and shall be permitted to park in the parking space(s) of the Owner for whom such vendors are then providing services.

vi. All trash and debris shall be hauled off by each contractor or subcontractor on a daily basis unless a dumpster is specifically designated for their use.

vii. Grout, paint, wall mud or any other material may not be poured down building drains, sinks, toilets or bathtubs.

viii. Breaks and lunches, if taken inside the Building, should be confined to the Owner's Residence.

ix. Electronic devices from emit noise (including without limitation radios, portable DVD players, portable CD players, etc.) will be not be allowed unless used with earphones.

x. Access to the individual Residence must be coordinated through the Owner or designee.

xi. Contractors and subcontractors are not to tamper with or hang extension cords from any of the sprinkler heads.

(d) Smoke alarms are to be left in place. They are to be properly protected during the interior finish work which generates heavy airborne particles, i.e. sanding and painting.

(e) Smoking, while discouraged, will only be allowed in a Residence where permission has been granted by the applicable Owner. Smoking is prohibited in the Common Elements.

(f) Each Owner is responsible for the actions and omissions of his or her contractor and subcontractor while they are present in the Building. Contractors, and subcontractors are in the Building at their own risk and agree to indemnify and hold harmless the Developer and Association for any liability or damages which might arise in connection with their activities in the Building.

(g) Should a contractor or subcontractor discover a defect in a Residence, they must notify the Association immediately so the defect may be verified and corrected prior to performing any work which might be impacted by the defect.

ADDITIONAL ASSOCIATION RULES RELATING TO THE RESIDENCES

In addition to the aforementioned Rules and Regulations of the Association relating to all Residences and all Owners and Occupants, the following rules of the Association shall apply:

1. Exterior Appearance. To maintain harmony of exterior appearance no one shall make any changes to, place anything upon, affix anything to or exhibit anything from any part of the Building visible from the exterior of the building or from any Residence without the prior written consent of the Board of Directors. All curtains, shades, drapes and blinds shall be neutral in color per the specification provided by the Developer or Association or lined with material of this color. The type and color of tile or other hard surface covering installed on Balconies and terraces of Residences must be approved by the Board of Directors. Owners shall submit to the Board at least three (3) samples of requested tile or other hard surface covering.

2. Clothes Dryers. A Residence Owner shall be permitted to install and use only a clothes dryer which meets the specific performance criteria for dryer exhaust capacity for the equivalent duct run for the applicable Residence.

3. Garbage; Trash. Disposal of garbage and trash shall be only by use of trash chutes, receptacles approved by the Association or by use of garbage disposal units. Owners and Occupants of Residences must: (i) place trash in the trash chutes securely bagged (which bags may not contain bulky items); (ii) bundle newspapers; (iii) dispose of food and vegetable scraps in the individual Residence garbage disposals; (iv) carry bulky items down to the trash rooms on the parking garage of the Building; and (v) not leave or place garbage or trash in hallways or corridors. The requirements from time to time of the company or agency providing trash removal services for disposal or collection shall be complied with. All equipment for storage or disposal of such material shall be kept in a clean and sanitary condition.

4. Noise. No Residence Owner or Occupant shall make or permit any loud or disturbing noises by himself or his family, servants, employees, pets, agents, visitors or licensees, nor permit any conduct by such persons or pets that will interfere with the quiet enjoyment, rights, comforts or conveniences of other Residence Owners or Occupants.

5. Operating Hours. Recreational facilities will be used in such a manner as to respect the rights of others, and the Board of Directors may regulate duration of use, hours of opening and closing and schedule their use.

6. Children. Children will be the direct responsibility of their parents or legal guardians, including full supervision of them while within the Condominium Property and including full compliance by them with these Rules and Regulations and ail other rules and regulations of the Association. All children under 16 years of age must be accompanied by a responsible adult when entering and/or utilizing the fitness center and other recreation areas serving the Residences.

7. Registration of Tenants. All persons occupying Residences other than the Residence Owners shall be registered with the Association at or before the time of their occupancy of the Residence.

PARKING AND GARAGE RULES

1. No Owner or Occupant, its employees, agents, contractors, and invitees shall be permitted to occupy at any one time more than the number of parking spaces in the Garage expressly assigned or allocated to such Owner or Occupant (including any parking spaces reserved exclusively for the Owner or Occupant).

2. Each Owner, Occupant and their respective employees, agents, contractors, and invitees shall abide by all posted signs in and about the Garage.

3. The Association shall have the right to tow or otherwise remove vehicles of an Owner, Occupant and their respective employees, agents, contractors, or invitees that are improperly parked, blocking ingress or egress lanes, or violating parking and Garage rules, at the expense of Owner or Occupant or the owner of the vehicle, or both, and without liability to the Association.

4. On request by the Association, each Owner and Occupant shall furnish the Association with the license numbers and descriptions of any vehicles of Owner or Occupant, its principals, employees, agents, and contractors.

5. Overnight parking in the Garage is prohibited (except for authorized vehicles parked in assigned spaces in the Garage Area or guest with the prior authorization of the Association).

6. Parking spaces shall not be used for parking commercial vehicles or trucks (except sports utility vehicles, mini-vans, and pick-up trucks utilized as personal transportation), boats, personal watercraft, or trailers. The Developer shall be exempt from this regulation for vehicles which are engaged in any activity relating to construction, maintenance or marketing of residences, as are commercial vehicles used by vendors of the Association or Condominium Association while engaged in work at the Building.

7. No vehicle that exceeds the size of one parking space may be parked in the Garage. No parking space may be used for the storage of equipment or other personal property.

8. Bicycles and mopeds shall be parked only in the bike storage areas or as may otherwise be designated by the Association.

9. No vehicle maintenance is permitted in the Garage. All vehicles must be currently licensed and no inoperable or unsightly vehicles may be kept in the Garage.

10. The Association, in its sole and absolute discretion, may establish from time to time a parking decal or pass card system, security check-in, or other reasonable mechanism to restrict parking in the Garage.