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Rebecca L. Pollard Reg. of Deeds  
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MASTER DECLARATION OF RESTRICTIVE AND PROTECTIVE  
COVENANTS FOR ROCKFORD FOREST AND ROCKFORD  
FOREST SECTION I (the "Declaration")

Prepared by and return to:  
Gaylor Edwards & Vatcher, P.A.

STATE OF NORTH CAROLINA  
COUNTY OF ONSLOW

THIS DECLARATION OF RESTRICTIVE AND PROTECTIVE COVENANTS, is made this the 8<sup>th</sup> day of September, 2009 by BENNETT FARM DEVELOPMENT, INC., a North Carolina corporation, hereinafter called "Declarant",

WITNESSETH:

WHEREAS, Declarant is the owner of a certain tract of land situated in Stump Sound Township, Onslow County, North Carolina, being more particularly described on Exhibit "A", being hereinafter referred to as the "Development Area"; and

WHEREAS, Declarant is constructing on a portion of the Development Area, a residential subdivision, which may include community facilities for the benefit of the community, with single family dwellings, hereinafter referred to as the "Project", and plans to construct on the remainder of the Development Area additional single family dwellings; and

WHEREAS, Declarant desires to provide for the preservation and enhancement of the property values and amenities within said community and to provide for the maintenance of common areas, properties and improvements located thereon, and to this end desires to subject the Project property to the covenants, restrictions, easements, charges and liens as are hereinafter set forth, each and all of which are for the benefit of said real property and each present and future owner thereof;

WHEREAS, Declarant desires to provide and allow for the annexation of additional "sections" to the Project as said "sections" are developed and completed, and to provide for equality of rights, privileges and obligations of all lot owners in all "sections" of the Project by adding and annexing such "sections" to the Project by recordation of "Supplemental Declarations" to this Declaration.

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## DECLARATION:

## ARTICLE I

PROJECT PROPERTY

NOW, THEREFORE, it is hereby declared that the Project property described herein is, and shall be, held, transferred, sold, conveyed and occupied subject to the covenants, restrictions, easements, charges and liens hereinafter set forth; said Project property being more particularly described as follows:

BEING all that certain tract of land, containing 37.64 acres, as shown and described on a map entitled, "Final Plat, Planned Residential Development, Showing ROCKFORD FOREST, SECTION I", dated June 25, 2009, prepared by John L. Pierce & Associates, P.A. and recorded in Map Book 58, Page 159, Slide M-1233, in the office of the Register of Deeds of Onslow County, North Carolina, hereinafter referred to as the "Property" or "Rockford Forest, Section I" or "Subdivision".

## ARTICLE II

DEFINITIONS

- Section 1. Association shall mean and refer to "ROCKFORD FOREST HOA, INC.", its successors or assigns.
- Section 2. Board shall mean and refer to the Board of Directors of the Association.
- Section 3. Common Area shall mean all real property owned by the Association, if any, for the common use, benefit and enjoyment of the Owners and designated as "Common Area" on the map recorded in Map Book 58, Page 159, and any other recorded subdivision map of any portion of the Properties.
- Section 4. Common Expenses shall mean and refer to :
- a. the actual and estimated expenses of operating the Association, including any reasonable reserve, all as may be found to be necessary and appropriate by the Board pursuant to this Declaration, the Articles of Incorporation of the Association and its By-Laws;
  - b. all amounts expended by the Association in accordance with Article XVII in holding and being responsible for the obligations of the Stormwater Management Permit SW8-080703 and overseeing, supervising, administering, managing, repairing, replacing and insuring all Stormwater Management Facilities located within the Property as required by this Declaration and all amounts expended in enforcing the provisions of the Permit;
  - c. all amounts expended by the Association for the maintenance, repair and replacement of any sign, fence or other improvements, including the landscaping thereof, within any Sign Easement, or Fence Easement, both of which are hereinafter defined, and any expenditures required to maintain compliance with the North Carolina Erosion and Sedimentation Control Permit for the Property.
  - d. all amounts expended by the Association for the maintenance, repair and replacement of any structure, recreational facilities and other improvements situated in the Common Area.
- Section 5. Declaration shall mean the covenants, conditions, restrictions and easements and all other provisions set forth in this entire document, as may from time to time be modified or amended.
- Section 6. Declarant shall mean and refer to Bennett Farm Development, Inc., a North Carolina corporation, or any successor in title or any successor in interest of Bennett Farm Development, Inc. or all of the Property then owned by Bennett Farm Development, Inc., or if it is provided in writing by the Declarant that the successor in title or successor in interest is to assume the rights and obligations of Declarant, then to any successor in title or successor in interest to any portion of the Property then subject to this Declaration.

Section 7. Fence Easement shall mean any area of the Property designated as "Fence Easement" on the plat of the Property, recorded in Map Book 58, Page 159, Slide M-1233, in the office of the Register of Deeds of Onslow County, North Carolina or any other recorded subdivision map of any portion of the Properties.

Section 8. Lot shall mean any separately described parcel of land, other than streets, roadways or areas designated as easements, shown on any recorded subdivision map of the Property.

Section 9. Permit shall mean the State of North Carolina Stormwater Management Permit number SW8-080703 issued by the Division of Water Quality under NCAC 2H.1000, and any subsequent modification thereto or other stormwater management permit hereafter issued for any property annexed to the Subdivision by the Declarant.

Section 10. Property or Properties shall mean and refer to any real property which is, or may be, subject to this Declaration, or any Supplemental Declaration.

Section 11. Sign Easement shall mean any area of the Property designated as "Sign Easement" on the plat of the Property, recorded in Map Book 58, Page 159, Slide M-1233, in the office of the Register of Deeds of Onslow County, North Carolina or any other recorded subdivision map of any portion of the Properties.

Section 12. Supplemental Declaration shall mean and refer to any declaration of covenants, restrictions, easements, charges and liens recorded by the Declarant, or its successors and assigns, which applies to a specific Parcel within the Development Area.

### ARTICLE III

#### PURPOSES

No Lot or Lots shall be put to any use other than for residential purposes, except that any Lot, including, but not limited to a Reserved By Owner Lot, which is owned by Declarant may be used by the Declarant for a street or roadway or off-site sanitary sewer disposal system. All Lots with the suffix "A" shall be used solely for sanitary sewer disposal and shall be owned and conveyed together with the same numeral parent Lot whether or not it is described in the deed of conveyance of such parent Lot.

### ARTICLE III

#### LAND-USE AND BUILDING TYPE

No building shall be used except for residential purposes. No structure shall be erected, placed, altered, or permitted to remain on any such lot other than single family dwellings not to exceed two and one-half stories in height, a private garage which may contain living quarters for occupancy by domestic servants of the lot occupant only, and such other outbuildings as may be reasonably appurtenant to the dwelling, provided that the same are constructed in line with general architectural design and construction standards used as the dwelling itself. This covenant shall not be construed as prohibiting the use of a new single family dwelling as a model home for sales purposes.

### ARTICLE IV

#### DWELLING QUALITY AND SIZE

The ground floor area of the main structure, exclusive of one-story porches and garages, shall be not less than 1,000 square feet for a one-story dwelling, nor less than 700 square feet for a dwelling of more than one story. All exterior colors of the structure (i.e. exterior walls, window frames, soffit and shingles) and mailbox designs must be approved by the Declarant or its assign prior to construction.

## ARTICLE V

BUILDING LOCATION

No building shall be located on any corner lot nearer to the front line or any side street line than as shown on the recorded plat nor nearer than 15 feet to the rear lot line. No building shall be located with respect to interior side lot lines so as to be nearer than 8 feet to either such line. No dwelling shall be located on any interior lot nearer to the front lot line than as shown on the recorded plat nor nearer than 15 feet to the rear lot line. No garage or other permitted accessory building shall be located nearer than 15 feet to any rear lot line. For the purposes of this covenant, eaves, steps, open porches, and carports shall not be considered as part of a building provided, however, that this shall not be construed to permit any portion of a building on a lot to encroach upon another lot. An error of not more than ten percent (10.0%) in the location of a building on the lot with respect to the minimum set back lines shall not be considered a violation of this covenant.

The front of all dwellings constructed on Lots adjacent to Dawson Cabin Road (NCSR 1107) shall not face Dawson Cabin Road and access to such Lots shall be over, across and upon Laredo Drive only.

## ARTICLE VI

NUISANCES

No noxious or offensive activity shall be carried on upon any lot nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.

## ARTICLE VII

EASEMENTS

Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded plat and over the rear ten feet of each lot. Within these easements, no structure, planting or other materials shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities, or which may obstruct or retard the flow of water through drainage channels in the easements. The easement area of each lot and all improvements in it shall be maintained continuously by the owner of the lot, except for those improvements for which a public authority or utility company is responsible.

The Declarant reserves for itself, its successors and assigns, an easement and right at any time in the future to grant a right of way under, over and along the side, rear and front property lines of each and every lot in the subdivision described herein, for the installation and maintenance of poles, lines, conduits, pipes, and other equipment necessary to or useful for furnishing electric power, gas, telephone service, drainage or other utilities including water and sanitary sewer or storm water sewer services.

## ARTICLE VIII

ANIMALS, LIVESTOCK AND POULTRY

No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets may be kept provided that they are not kept, bred or maintained for commercial purposes. Owners shall be obligated to construct fences in compliance with the fence requirements set forth in Article X, infra, or invisible fencing, to insure pets remain confined on the owner's lot. Pets shall not be restrained on lots by any chains, ropes or other leash type device anchored or fastened to a temporarily or permanently immovable object or structure. Any and all pets shall not be allowed off the owner's lot, unless same are under the direct physical control of the owner at all times and are not creating a nuisance to the other owners within the subdivision.

## ARTICLE IX

BUILDING PLANS AND SPECIFICATIONS

No dwelling or other building shall be erected upon any lot unless the plans and specification thereof meet or exceed the requirements of "minimum property standards for one and two living units". (FHA. No.300), Federal Housing Administration.

## ARTICLE X

ERECTION OF FENCES

Fences, not to exceed five (5) feet in height, constructed of wood or vinyl materials may be constructed between the front of the primary dwelling and the rear lot line. No chain link fences shall be permitted. No fence shall be erected between the front of the primary dwelling and the street right of way, unless such fence shall be of an ornamental nature. Brick and split-rail shall be deemed to meet the requirements of this restriction. Fencing traversing a Lot shall be parallel to the front lot line. Provided, however, that with respect to corner lots, no fencing shall be erected or maintained without the prior written approval of the Declarant, its successor or assign.

## ARTICLE XI

GARBAGE AND REFUSE DISPOSAL

No lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage or other waste shall not be kept except in sanitary containers. All incinerators or other equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition.

## ARTICLE XII

SIGHT DISTANCE AT INTERSECTION

No fences, wall, hedge or shrub planting which obstructs sight lines at elevations between 2 and 6 feet above the roadways shall be placed or permitted to remain on any corner lot within the triangular area formed by the street property lines and a line connecting them at points 25 feet from the intersection of the street lines, or in the case of a rounded property corner, from the intersection of the street property lines extended. The same sight line limitations shall apply upon any lot within 10 feet from the intersection of a street property line with the edge of a driveway or alley pavement. No tree shall be permitted to remain within such distance of such intersection, unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines.

## ARTICLE XIII

TEMPORARY STRUCTURES

No structure of a temporary character, trailer, basement, tent, shack, garage, barn or other outbuilding temporarily or permanently. No trailer, mobile home, or camper shall be parked on any lot at any time for any purpose, nor shall any recreational vehicle be allowed to remain on any lot at any time for any purposes, unless it is parked behind the main dwelling structure or placed inside the carport or garage.

## ARTICLE XIV

DRAINAGE

All driveways shall have drainage tile in the street ditches installed and sized in accordance with the N.C. State Highway recommendations.

## ARTICLE XV

MISCELLANEOUS RESTRICTIONS

- (A) No boat or boat trailer shall be parked in the area between the front of the dwelling situated on any lot and the street right of way.
- (B) No trampoline(s) or other large recreational equipment or devices shall be permitted in the area between the front of the dwelling situated on any lot and the street right of way.
- (C) No portable basketball goals shall be permitted on any lot or within the right of way adjacent to such lot.
- (D) Each Lot Owner shall be responsible for repairing, and restoring to its original condition, the non-paved portion of the street right of way adjacent to any Lot damaged by the parking of the owner's, their family members' or guests' motor vehicles in that area.

## ARTICLE XVI

STORMWATER MANAGEMENT

- (A) The following covenants and restrictions set forth in this Article XVI are intended to insure continued compliance with State Stormwater Management Permit Number SW8-080703 as issued by the Division of Water Quality under NCAC 2H.1000.
  - (B) The State of North Carolina is made a beneficiary of these covenants to the extent necessary to maintain compliance with the Stormwater Management Permit.
  - (C) The covenants set forth in this Article XVI pertaining to stormwater may not be altered or rescinded without the express written consent of the State of North Carolina, Division of Water Quality.
  - (D) Alteration of the drainage as shown on the approved plans may not take place without the concurrence of the Division of Water Quality.
  - (E) The maximum allowable built-upon area ("BUA") per lot is 7,000 square feet. This allotted amount includes any built-upon area constructed within the Lot property boundaries, and that portion of the right-of-way between the front lot line and the edge of the pavement. Built upon area includes, but is not limited to, structures, asphalt, concrete, gravel, brick, stone, slate, coquina and parking areas, but does not include raised, open wood decking or the water surface of swimming pools.
  - (F) In case of a Lot within CAMA's regulated Area of Environmental Concern, where the Division of Coastal Management calculates a different maximum allowable built-upon area for that Lot than as shown herein, the governing maximum built-upon area for that Lot shall be the most restrictive of the two.
  - (G) Filling in or piping of any vegetative conveyances (such as ditches, swales, etc.) associated with the development, except for the minimum amount necessary under driveways to provide access to lots and the minimum amount necessary to direct runoff beneath an impervious surface such as a road, is strictly prohibited by any person.
  - (H) Each Lot will maintain a thirty (30) foot wide vegetated buffer between all impervious areas and surface waters.
  - (I) All roof drains shall terminate at least thirty (30) feet from the mean high water mark of surface waters.
  - (J) Built upon area in excess of the permitted amount requires a state stormwater permit modification prior to construction.
  - (K) These covenants are to run with the land and be binding on all persons and parties claiming under them.
  - (L) Placement of dredged or fill material, or development within the waters of the United States and/or wetlands without a Department of the Army permit may constitute a violation of Section 301 of the Clean Water Act. This activity also requires notification to the Division of Water Quality, Stormwater and Wetlands Sections.
- All permitted runoff from future development of the Property shall be directed into the permitted

stormwater control system. These connections to the stormwater control system shall be performed in a manner that maintains the integrity and performance of the stormwater control system as permitted.

Declarant, the Association, the State of North Carolina and their respective successors and assigns, reserve and retain the right to go upon any Lot to inspect for the compliance of such Lot with the Permit and to maintain, repair, replace and construct ditches and devices necessary to insure that such Lot is in compliance with the Permit.

#### ARTICLE XVII

##### RESERVATION OF EASEMENTS AND RIGHTS BY DECLARANT

Declarant hereby reserves for itself, its successors and assigns, for any purposes it deems useful to its development of the Property, the development of other property now owned, or which may be owned in the future by Declarant, or the development of other property to which Declarant may grant the benefit of such easements, those easements shown on any recorded subdivision map of the Property, or subsequently annexed property, and the following additional easements and rights:

- A. A perpetual easement for ingress, egress, regress, access, the installation and maintenance of utilities, further subdivision, and the right to dedicate to public use, over, under and upon all streets and drainage and utility easements shown on any recorded map of the Property or lying within the subdivision and the water and sewer easements lying within the subdivision;
- B. The right to grant easements for the purposes of ingress, egress, regress, access, the installation, use and maintenance of utilities and further subdivision, over, under and upon (i) all streets shown on any recorded map of the Property and (ii) the drainage and utility easements and easements for the water and sewer systems located within the Property, to any property outside the Subdivision and Property to which Declarant deems the grant of such easements desirable, whether or not the property to which the easements are granted is owned by Declarant;
- C. A perpetual easement over, under and upon all streets and drainage and utility easements shown on any recorded subdivision map of the Property for the purpose of establishing, constructing and maintaining any underground utility, conduits and wires for telephone, electric power and other purposes and of laying, installing and maintaining facilities for sewage, potable and non-potable water, gas, storm drainage and other utilities therein. This reservation shall not be construed as an obligation of Declarant to provide or maintain any such activity or services;
- D. A perpetual access easement over, under and upon the Lots to trim, cut and remove any trees and brush necessary for the installation, operation and maintenance of utility lines, gas, water and sewer mains and other services for the convenience of the property owners and appurtenances thereto;
- E. A perpetual and exclusive easement for the installation and maintenance of radio and television transmission cables within the rights-of-way and easement areas reserved and defined above.
- F. A perpetual easement for the erection, maintenance, repair and replacement of a sign or signs within any Sign Easement and a fence or fences within any Fence Easement as shown on the recorded map of the Property.

#### ARTICLE XVIII

##### OWNER'S MAINTENANCE OBLIGATIONS AND RIGHT OF DECLARANT AND ASSOCIATION TO PERFORM CERTAIN MAINTENANCE

- A. On each Lot, the rights-of-way and easement areas reserved by Declarant, except for any Sign Easement or Fence Easement area, or dedicated to public utilities purposes shall be maintained

continuously by the Lot owner. No structure, plantings or other material shall be placed or permitted to remain, or other activities undertaken which may damage or interfere with the installation or maintenance of utilities, or which may change the direction of the flow of water through drainage channels in the easements, or which damage or interfere with established slope ratios or which create erosion problems. It is provided, however, that where the existing location of an easement or drainage channel reserved in this Declaration or shown on any recorded subdivision map of the Property would hinder the orderly development of the Lot on which the easement is located, the easement or drainage channel may be relocated by Declarant. Improvements within such areas also shall be maintained by the Lot owner except for those for which a public authority or utility is responsible.

B. In the event the owner of any Lot shall fail to maintain the Lot and/or the improvements situated thereon in a manner in keeping with this Declaration, in addition to any other rights set forth herein or provided by law, the Declarant and the Association shall have the right, but not the obligation, through their agents and employees, to enter upon said Lot and clear, clean, repair, maintain and restore the Lot, the exterior of any building and any other improvements erected thereon. There is included in the authority herein granted the power to clear Lots of undergrowth, rubbish, debris, weeds or grass. In the event the owner of any Lot shall damage or through negligent failure to act allow damage to occur to any Stormwater Management Facilities located on said owner's Lot or fail to comply with all applicable North Carolina Sedimentation and Erosion Control Permits, in addition to any other rights set forth herein or provided by law, the Declarant, and the Association shall have the right, but not the obligation, through their agents and employees, to enter upon said Lot and clear, clean, repair, maintain and restore the Stormwater Management Facilities and to bring the Lot into compliance with the applicable North Carolina Sedimentation and Erosion Control Permits. There is included in the authority herein granted the power to clear Lots of undergrowth, rubbish, debris, weeds or grass.

The costs of the maintenance or repair authorized by this Article shall be considered the legal obligation of the Lot owner. The Declarant, or the Association, as applicable, may maintain an action in court having jurisdiction for such costs, together with all collection costs, including reasonable attorney's fees, and expenses incurred in pursuing such action. The costs shall not constitute a lien on said Lot unless and until the final judgment of such court shall be entered in the office of the Clerk of Court of Onslow County. Any such lien obtained shall be subordinate to any first deed of trust.

#### ARTICLE XIX

##### ROCKFORD FOREST HOA, INC.

A. The ROCKFORD FOREST HOA, INC. (the "Association") has been or will be formed at the direction of the Declarant pursuant to the rules and requirements of the Nonprofit Association Act (Chapter 55A) of the General Statutes of North Carolina as an association of the owners of the Lots. Its purposes are to: (1) oversee, inspect, maintain, repair and replace the Stormwater Management Facilities constructed pursuant to the Permit; (2) enforce the provisions of the Permit; (3) enforce each Lot owner's obligations with respect to the Stormwater Management Facilities pursuant to this Declaration; (4) enforce each Lot owner's obligations with respect to all applicable North Carolina Sedimentation and Erosion Control Permits; said authority to be exercised, if and only if, and when and only when, Declarant transfers the Permit to the Association; (5) inspect, maintain, repair and replace any improvements constructed or located upon the Common Area; (6) establish rules and regulations concerning the use and enjoyment of the facilities situated in the Common Area; (7) inspect, maintain, repair and replace signs and landscaping located within any Sign Easement; (8) inspect, maintain, repair and replace fences located within any Fence Easement. The Association shall have no authority with respect to the Lots located in the Subdivision until such



time as Declarant transfers such rights to the Association.

B. The Declarant shall have the right, but not the obligation, to annex into the Subdivision additional property now, or in the future, owned by Declarant. From and after the date of such annexation, the annexed Lots shall be subject to the jurisdiction of the Association and the owners of the annexed Lots shall be members of the Association.

C. Each owner of each Lot within the Subdivision shall be a member of the Association. The Declarant, by this Declaration, and the owners of each individual Lot, by their acceptance of a deed thereto, covenant and agree with respect to the Association:

- (1) that for so long as each is an owner of a Lot within the Subdivision, each will perform all acts necessary to remain in good and current standing as a member of the Association; and
- (2) that any unpaid assessment, whether general or special, levied by the Association in accordance with this Declaration, the Articles of Incorporation (herein called the "Articles") or the Bylaws of the Association (herein called the "Bylaws") shall be a lien upon the Lot upon which such assessment was levied and also shall be the personal obligation of the person who was the owner of the Lot at the time the assessment fell due.

D. Each membership in the Association shall relate to and have a unity of interest with an individual Lot which may not be separated from the ownership of said Lot. The books and all supporting documentation, the Declaration, the Articles, the Bylaws, and all amendments thereto shall be available for examination by all Lot owners, and their lenders or their lenders' agents during normal business hours at the principal office of the Association.

E. The Association shall have one class of members. The members shall be all owners of a Lot, and they shall be entitled to one vote for each Lot owned; provided, however, when more than one person holds an interest in any Lot, all such persons shall be members; however, the vote for such Lot shall be exercised as they, among themselves, determine, but in no event shall more than one vote or any fraction of a vote be cast with respect to any Lot.

F. The Declarant shall, at its sole cost and expense, initially construct all Stormwater Management Facilities required to be located upon the Lots and Property or upon any property annexed into the Subdivision by the Declarant to the standards required by the applicable Permit. Upon completion of the construction of said Stormwater Management Facilities located in the Subdivision, the Declarant shall transfer the applicable Permit to the Association and the Association shall accept the transfer of the applicable Permit from the Declarant upon the earlier to occur of (i) the date the North Carolina Department of Environment and Natural Resources allows such transfer to occur; or, (ii) the date upon which at least fifty percent (50%) of the Lots in the Subdivision are conveyed to owners, other than Declarant. Prior to any such transfer, the Stormwater Management Facilities for the Subdivision, including any property annexed by Declarant into the Subdivision, shall be certified, either by state inspection or by a licensed engineer, as being in compliance with the applicable Permit prior to such assignment or transfer. The Association shall indemnify and hold Declarant harmless from any loss, cost, claim, fee, fine, suit, damage or expense, including reasonable attorneys' fees, incurred by Declarant in the defense of any action against Declarant as the holder of the Permit occurring after Declarant tenders transfer of the Permit to the Association following the approval of such transfer by the North Carolina Department of Environment and Natural Resources and the certification of compliance as set forth above. Further, Declarant may bring an action for specific performance of the obligations of the Association pursuant to this paragraph. From and after the transfer of the Permit from the Declarant following the approval of the North Carolina Department of Environment and Natural Resources, the oversight, supervision, management and administration of the Permit shall be the sole responsibility of the Association. The Association's duties with regard to

the Permit shall be carried out in accordance with the terms and conditions of this Declaration, the Articles, the Bylaws and the Permit. The Association hereby is granted and conveyed an easement over, under and upon each Lot and future lots in the Subdivision for the purpose of access to and inspection, maintenance, repair and replacement of all Stormwater Management Facilities located upon each Lot and future subdivided lot. In the event, the Declarant annexes additional property into the Subdivision and transfers the applicable Permit to the Association, the Association shall have, and hereby is granted and conveyed, an easement over, under and upon each annexed Lot for the purpose of access to and inspection, maintenance, repair and replacement of all Stormwater Management Facilities located upon each annexed lot.

G. The expenses of the Association shall include:

(1) All amounts expended by the Association in holding and being responsible for the obligations of the Permit and overseeing, supervising, administering, managing, repairing, replacing and insuring all Stormwater Management Facilities and Sedimentation and Erosion Control facilities located within the Subdivision as required by this Declaration; all amounts expended by the Association in enforcing the provisions of this Declaration, as may be amended; all amounts expended by the Association in the performance of its duties hereunder from and after the time Declarant transfers the Permit; and all amounts expended by the Association in legal, engineering or architectural fees and all similar fees which may be incurred by the Association from time to time in performing the functions delegated to the Association by this Declaration.

(2) All amounts expended by the Association in carrying out any duty or obligation as may be required or allowed by this Declaration, the Articles or the Bylaws.

(3) All amounts expended by the Association in operating, administering, managing, repairing, replacing, improving, paying all taxes imposed on and insuring the improvements, including landscaping, situated in the Sign Easement.

(4) All amounts expended by the Association for the maintenance, repair and replacement of any fence erected in the Fence Easement as shown on the recorded plat of the Subdivision.

H. Each owner of any Lot by acceptance of a deed for the same (whether or not it shall be so expressed in such deed) is deemed to covenant and agree, to pay to the Association annual general assessments or charges as hereinafter provided. The annual general assessments, together with interest, costs and reasonable attorneys' fees, shall be a charge and lien on the land and, subject to the limitations set forth herein, shall be a continuing lien upon the property against which each such assessment is made. Furthermore, each such assessment, together with interest, costs, and reasonable attorneys' fees, shall also be the personal obligation of the person who was the owner of the Lot at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to a successor in title to a Lot unless expressly assumed by them, but, subject to the provisions of this Declaration, delinquent assessments shall continue to be a lien upon such Lot.

(i) Until January 1, 2011, the annual general assessment shall be One Hundred Dollars (\$100.00) per Lot.

(ii) From and after January 1, 2011, the annual general assessment may be increased upon the vote of a majority of the Board of Directors of the Association by no more than fifteen percent (15%) of the annual general assessment for the preceding year.

(iii) Any increase of the annual general assessment exceeding fifteen percent (15%) of the annual general assessment for the preceding year must be approved by the owners of at least two-thirds (2/3) of the Lots who are voting in person or by proxy at a meeting called for this purpose.

(iv) Once the annual general assessment has been set, notice of the annual general assessment shall be given to all Lot owners. It is provided, however, that no owner is relieved from the obligation to pay the assessment because of failure to give such notice. After the initial notice of the assessment, no bills for such assessment will be forwarded to any owner but such assessment thereafter shall become due and payable as provided by the Board of Directors.

(v) As provided in the Bylaws, and subject to the restrictions and limitations provided herein, the Board of Directors shall establish an Annual Budget in advance for each fiscal year. Such budget shall project all expenses for the forthcoming fiscal year which may be required for the proper operation, management and maintenance of the Stormwater Management Facilities, the North Carolina Sedimentation and Erosion Control Permits, the "Entrance Signs" situated in any Sign Easement, any fence situated in any Fence Easement, and the Association, including a reasonable allowance for contingencies and reserves. The budget shall take into account any projected or anticipated income. Upon adoption of such Annual Budget by the Board of Directors, copies of the Budget shall be delivered to each owner together with a statement of the assessment for each Lot as provided herein, based upon such budget; however, the non-delivery of a copy of said Budget shall not affect the liability of any owner for such assessment. The Annual Budget shall be divided by the number of Lots subject to the annual general assessments at the time of the annual meeting of the members and the quotient shall be the annual general assessment per Lot for the succeeding fiscal year.

(vi) All monies collected by the Association shall be treated as the separate property of the Association and such monies may be applied by the Association to the payment of any expense of operating and managing the Association or the proper undertaking of all acts and duties imposed upon it by virtue of this Declaration, the Articles and the Bylaws. As monies for any assessment are paid into the Association by any owner, the same may be commingled with monies paid to the Association by the other owners. Although all funds and any increments thereto or profits derived therefrom shall be held for the benefit of the members of the Association, no member of the Association shall have the right to assign, hypothecate, pledge or in any manner transfer said owner's membership interest therein, except as an appurtenance of said owner's Lot. When the owner of a Lot shall cease to be a member of the Association by reason of said owner's divestment of ownership of such Lot, by whatever means, the Association shall not be required to account to such owner for any share of the fund or assets of the Association, including any monies which said owner may have paid to the Association, as all monies which any owner has paid to the Association shall be and constitute an asset of the Association which may be used in the operation and management of the Association.

(vii) Written notice of any meeting called for the purpose of taking any action requiring a meeting shall be sent to all members not less than thirty (30) days, or more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast thirty percent (30%) of the votes of all members shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

I. Annual general assessments and special assessments shall, except as otherwise provided herein, be fixed at a uniform rate for all Lots.

J. The annual general assessments provided for herein shall commence as to each Lot, other than any Lot owned by the Declarant upon which no residential dwelling has been constructed, on the date of recordation of the deed for such Lot in the office of the Register of Deeds of Onslow County and shall be prorated on a calendar year basis through the date of such recordation. The annual general assessments shall be assessed for each

calendar year thereafter and shall be payable annually, or more frequently, with the due date for such payments and payment frequency, being as established by the Board of Directors.

K. The annual general assessment levied by the Association shall be used exclusively to oversee, inspect, maintain and repair the Common Area, and improvements thereon, the Stormwater Management Facilities, Sign Easement and Fence Easement areas; to enforce the provisions of this Declaration relating to the Stormwater Management Facilities, the Permit, the applicable North Carolina Sedimentation and Erosion Control Permit; to pay the expenses of the Association from and after the time, if ever, Declarant transfers the Permit to the Association. The Association's functions shall be to oversee, inspect, maintain and repair the Stormwater Management Facilities, Common Area, Sign Easement and Fence Easement areas; to enforce the provisions of this Declaration relating to the Stormwater Management Facilities, the Permit, the applicable North Carolina Sedimentation and Erosion Control Permits, and operation and use of facilities and improvements situated on the Common Area. The powers of the Association may not be expanded beyond those purposes. Nothing herein relieves the owner of a Lot from said owner's obligation to maintain the areas upon said owner's Lot upon which the Stormwater Management Facilities are located as provided herein and not to damage or allow damage to occur to said Stormwater Management Facilities and to comply with the provisions of all applicable North Carolina Sedimentation and Erosion Control Permits.

L. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid. A properly executed certificate of the Association as to the status of assessments on a Lot is binding upon the Association as of the date of its issuance.

M. General special assessments and specific special assessments may be levied against Lots for such reasons as are provided in this Declaration, the Articles or the Bylaws, and on such terms as provided by the directors and the members. Upon a two-thirds (2/3) vote of the Directors and a two-thirds (2/3) vote of the owners of Lots who are voting in person or by proxy at a meeting duly called for this purpose, the Association may levy and impose special assessments. The purposes for which special assessments may be levied are limited to providing funds to pay for the oversight, inspection, maintenance and repair of the Common Area, and improvements thereon, Stormwater Management Facilities, Sign Easement and Fence Easement areas, to enforce the provisions of this Declaration relating to the Stormwater Management Facilities, the Permit and all applicable North Carolina Sedimentation and Erosion Control Permits, maintenance of the Common Area, Sign Easement and Fence Easement areas which exceed the general assessment funds then on hand to pay same and to provide a contingency fund for capital improvements and extraordinary expenses. General special assessments shall be levied at a uniform rate for all Lots. Specific special assessments may be assessed against the owner of a Lot after written notice has been given by the Association to the owner of said Lot at the address of the owner appearing upon the records of the Association by United States mail, postage prepaid, that the Stormwater Management Facilities located on said Lot have been damaged by the act or negligent failure to act of said owner or that said owner has failed to comply with all applicable North Carolina Sedimentation and Erosion Control Permits and that, as a result, such Stormwater Management Facilities are in need of repair or replacement in order to comply with the Permit or actions must be taken in order to comply with the applicable North Carolina Sedimentation and Erosion Control Permits and the owner of said Lot has not taken the necessary action to bring the Stormwater Management Facilities located on said owner's Lot into compliance with the Permit or to comply with the provisions of all applicable North Carolina Sedimentation and Erosion Control Permits within thirty (30) days after the mailing of said notice. If said owner commences the necessary action to repair or replace the Stormwater Management Facilities located on said owner's Lot and to bring the Stormwater Management Facilities into compliance with the Permit or to bring the Lot into compliance with the

applicable North Carolina Sedimentation and Erosion Control Permits within the thirty (30) day period set forth above, the imposition of a specific special assessment shall be deferred by the Association for the period during which said owner diligently pursues to completion the repair or replacement of the Stormwater Management Facilities located on said Lot or compliance with the applicable North Carolina Sedimentation and Erosion Control Permits. Specific special assessments shall be limited to the amount of funds actually expended, or in the discretion of the Board of Directors, the amount of funds reasonably estimated by the Board of Directors will be expended, by the Association to repair or replace the Stormwater Management Facilities located upon the Lot or to comply with the applicable North Carolina Sedimentation and Erosion Control Permit applicable to the Lot upon which the specific special assessment is assessed. Special assessments, either general or specific, together with interest, costs and reasonable attorneys' fees, shall be a charge and lien on the land and, subject to the provisions set forth in this Declaration, shall be a continuing lien upon the Lot against which each such assessment is made. The personal obligation of an owner of a Lot for delinquent special assessments, whether general or specific, shall not pass to a successor in title to a Lot unless expressly assumed by the successor, but, subject to the provisions of this Declaration, delinquent special assessments shall continue to be a lien upon such Lot.

N. Any annual general assessment, general special assessment or specific special assessment, if not paid within thirty (30) days after the date such assessment is due, together with interest at the rate of ten percent (10%) per annum, costs of collection, court costs, and reasonable attorneys' fees shall constitute a lien against the Lot upon which such assessment is levied. The Association may record notice of the same in the Office of the Clerk of Superior Court of Onslow County or file a suit to collect such delinquent assessments and charges. The Association may file Notice of Lis Pendens, bring an action at law against the owner personally obligated to pay the same and/or bring an action to foreclose the lien against the Property. The lien of any assessment provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to foreclosure of a first mortgage or any proceeding in lien therefor, shall extinguish the lien of such assessment as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof. No owner may waive or otherwise escape liability for the assessments provided for herein.

O. In the event the Articles of Incorporation and/or Bylaws of the Association are amended to expand the rights and duties of the Association, those amendments shall have no effect on the Lots or the Subdivision unless, by recorded amendment to this Declaration, joined in by Declarant.

#### ARTICLE XX

##### WETLANDS AND CONSERVATION SPECIAL PROVISIONS

A. Compliance with Wetlands Regulations. It shall be the responsibility of each Owner, prior to alteration of any Lot, to determine if any portion of the Lot shall have been determined to meet the requirements for designation as regulatory "wetlands". Any subsequent fill or alteration of the "wetlands" shall conform to the requirements of the wetlands rules adopted by the State of North Carolina and in force at the time of the proposed alteration. The intent of this restriction is to prevent additional fill or alteration of designated "wetlands", so the property Owner should not assume that a future application for fill or alteration will be approved. The property Owner shall report the name of the subdivision in any application pertaining to "wetlands" rules. These covenants and restrictions are intended to insure the continued compliance with "wetlands" rules adopted by the State of North Carolina, therefore compliance may be enforced by the State of North Carolina or authorized agency or department thereof.

B. Conservation/Wetlands Areas. The areas shown on that plat recorded in Map Book 56, Page 183 as Wetlands Conservation Area shall be maintained in perpetuity in their natural or mitigated condition. No person or entity shall perform any of the following activities on such conservation area:

- (i) fill, grade, excavate or perform any other land disturbing activities;
- (ii) cut, mow, burn, remove or harm any vegetation;
- (iii) construct or place any roads;
- (iv) drain or otherwise disrupt or alter the hydrology or drainage ways of the conservation area;
- (v) dump or store soil, trash or waste;
- (vi) graze or water animals, or use for any agricultural or horticultural purpose.

C. Enforcement. These covenants and restrictions are intended to insure continued compliance with the mitigation condition of a Clean Water Act authorization issued by the United States of America, U.S. Army Corps of Engineers, Wilmington District, Action ID # 2007 3639 and therefore may be enforced by the United States of America. The foregoing covenants and restrictions are to run with the land and shall be binding on the Declarant, the Owner of any Lot in the Subdivision and all persons or entities claiming under them.

D. Amendment. This Article XX (Wetlands and Conservation Special Provisions) cannot be amended or modified without the execution and recording of an amendment upon the authorization and approval of the United States of America, U.S. Army Corps of Engineers, Wilmington District, or its successor regulatory agency or authority.

#### ARTICLE XXI

##### REMEDIES

In the case of failure of a Lot owner to comply with the terms and provisions contained in this Declaration, the Articles or the Bylaws of the Association, the following relief shall be available:

A. The Declarant (whether or not the Declarant is the owner of any Lot), the Association, any Lot owner and any party to whose benefit this Declaration inures, including but not limited to the State of North Carolina or its assignees with respect to the Permit, may proceed at law and in equity to prevent the violation of any term or provision of this Declaration, the Articles and Bylaws and also recover damages for such violation and the court in any such action may award the successful party said party's reasonable expenses and costs in prosecuting such action, including reasonable attorney's fees.

B. The remedies hereby specified are cumulative and this specification of them shall not be taken to preclude an aggrieved party's resort to any other remedy at law, in equity or under any statute. No delay or failure on the part of the Association, the Declarant or an aggrieved party to invoke an available remedy with respect to a violation of any of this Declaration, the Articles and Bylaws shall be held to be a waiver by that party of (or an estoppel of that party to assert) any right available to that party upon the reoccurrence or continuation of said violation or the occurrence of a different violation.

#### ARTICLE XXII

##### COMPLIANCE WITH DEPARTMENT OF TRANSPORTATION TRAFFIC MAINTENANCE STANDARDS

Driveway head walls, fences, mailboxes, newspaper delivery boxes, basketball goals or other roadside obstructions, constructed or placed within the right of way of any street as shown on the recorded plat of the subdivision in a location or out of materials determined to be a traffic safety hazard by the North Carolina Department

of Transportation or the Declarant, shall not be permitted. It shall be the duty of the Owner of any Lot to remove such obstruction, at the Owner's sole expense, within thirty (30) days following written notification of such objection by the North Carolina Department of Transportation or Declarant. In the event any Owner fails, or refuses, to remove such obstruction or obstructions within the thirty (30) day period following written notification thereof, the Declarant or the Association shall have the right, but not the duty, to remove the obstruction or obstructions and to charge the Owner the costs thereof which shall be a lien against the Owner's Lot and may be enforced in the same manner as provided in Article XIX (n).

#### ARTICLE XXIII

##### STREET LIGHTING AGREEMENT

The Declarant reserves the right to subject the real property in this subdivision to a contract with an electric utility company for the installation of underground electric cables and/or the installation of street lighting, and/or entrance sign lighting, either or all of which may require an initial payment and/or a continuing monthly payment to an electric company by the owner of each dwelling.

#### ARTICLE XXIV

##### ANNEXATION OF ADDITIONAL PROPERTY INTO DEVELOPMENT AREA

The Declarant, for itself and its successors and assigns, hereby expressly reserves the right, but shall in no way be obligated, to expand the real property which is subject to this Declaration without the consent or joinder of any Owner or Owners of any Lot or Lots or person or entities having a lien or security interest in such Lot or Lots, by annexing, from time to time all or any portion of the tract of land known as the Development Area and being more particularly described on Exhibit A, attached hereto and incorporated herein by reference as if fully set forth.

The Declarant may also identify and annex to the Development Area by amendment hereto any other property as Declarant in its sole discretion may determine.

An amendment to this Declaration shall be made and recorded in the office of the Register of Deeds of Onslow County, North Carolina, to include each portion of the real property which is to be subject to this Declaration, and each such portion of the real property shall constitute an addition to the Subdivision. The right of the Declarant, or its successors and assigns, to expand the Subdivision as herein provided shall expire fifteen (15) years following the date of recordation of this Declaration.

#### ARTICLE XXV

##### SUPPLEMENTAL DECLARATION(S)

The Declarant shall have the right, from time to time, to record Supplemental Declarations for a Parcel or Parcels of the Development Area which may designate specific use and other restrictions within said Parcel, may create Common Areas within such Parcel for the use of all owners in the Subdivision, as may be expanded, and may create a separate owners association exclusively for such Parcel; provided, however, no Supplemental Declaration shall avoid membership in the Association by Owners of Lots in said Parcel, nor shall any Supplemental Declaration modify or amend the terms of this Declaration or any prior Supplemental Declaration for another Parcel, without the required consent of Owners of all Parcels constituting the then existing Project.

## ARTICLE XXVI

ENFORCEMENT

Enforcement shall be by proceedings at law or in equity against any person or person violating or attempting to violate any covenant, either to restrain violations or to recover damages. In the event any proceeding is commenced to enforce the provisions of this Declaration, the non-prevailing party shall be obligated to pay, in addition to any monetary damages or other award granted by the court, the expenses and costs of such proceeding, including reasonable attorneys' fees of the prevailing party.

## ARTICLE XXVII

MODIFICATION

These restrictions are subject to being altered, modified, canceled or changed at any time as to said subdivision as a whole, or as to any subdivided lot or part thereof, by written document executed by the Declarant or its successors in title and by the owners of not less than sixty percent (60%) of the subdivided lots or parts of said subdivision to which these restrictions apply, and recorded in the Office of the Register of Deeds of Onslow County, North Carolina. If the Declarant owns sixty (60%) percent or more of the subdivided lots, the Declarant may alter or amend these covenants without the consent of any other owner.

## ARTICLE XXVIII

TERM

These Covenants are to run with the land and shall be binding on all parties and all persons claiming under them for a period of twenty-five (25) years from the date these Covenants are recorded, after which such time such Covenants shall be automatically extended for successive periods of ten (10) years unless an instrument signed by a majority of the then owners of the lots has been recorded, agreeing to change said Covenants in whole or in part, with the exception of Article XVI.

## ARTICLE XXIX

SEVERABILITY

Invalidation of anyone of these covenants by judgment or Court Order shall in no way affect any of the other provisions which shall remain in full force and effect.

IN WITNESS WHEREOF, the Declarant has caused this instrument to be signed by its President, with authority duly given by its board of directors, the day and year first above written.

BENNETT FARM DEVELOPMENT, INC., a North Carolina corporation,

By: Betty Bullock  
Betty Bullock, its President



STATE OF NORTH CAROLINA

COUNTY OF ONSLOW

The undersigned, a Notary Public in and for said County and State, does hereby certify that BETTY BULLOCK, known to me or having provided satisfactory proof of her identity, personally came before me this day and acknowledged that she is a President of BENNETT FARM DEVELOPMENT, INC., a North Carolina corporation, and that by authority duly given and as the act of the corporation, she executed the foregoing instrument on behalf of the corporation in the capacity indicated.

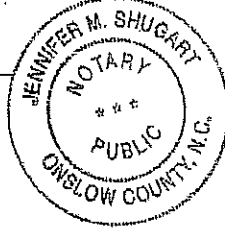
Witness my hand and official stamp or seal, this 8<sup>th</sup> day of September, 2009.

Jennifer M. Shugart  
Notary Public

Printed Name: 10/24/2011

My Commission Expires:

10/24/2011



## Exhibit "A"

Development Area

Situated in Stump Sound Township, Onslow County, North Carolina and being more particularly described as follows:

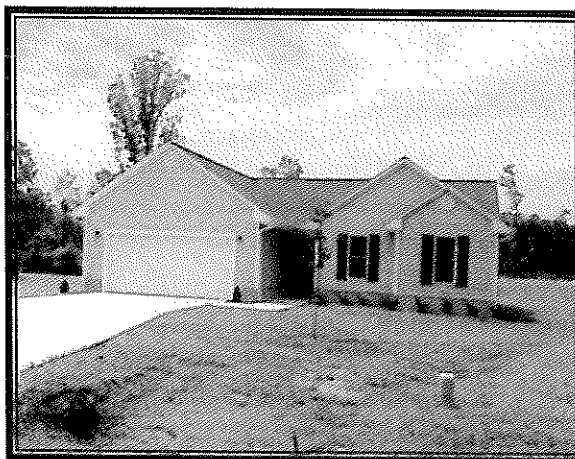
Being all the real property, containing approximately 100 acres, as shown on a map entitled, "Wetlands Conservation Map, For ROCKFORD FOREST", dated September 3, 2008, prepared by John L. Pierce & Associates, P.A. and recorded in Map Book 56, Page 183, Slide M-777, in the Office of the Register of Deeds of Onslow County, North Carolina, LESS AND EXCEPT the 4.70 acres described as "Wetlands Conservation Area" on the aforesaid map.

Provided, however, the configuration and location of lots and streets shall not be required to be situated or constructed in the locations as shown on the aforesaid recorded map.

# Carolina Family Mortgage Group, Inc

NMLS# 86691

406 Bret Court, Jacksonville NC 28540



## **VA 1st Time Homebuyers**

Based on Purchase Price of \$167,000 with VA Funding Fee  
and Zero Origination Charges

| <b>30 year fix rate loan</b> |        |        |               |        |
|------------------------------|--------|--------|---------------|--------|
| Loan Amount                  | P/I    | Escrow | Total Payment | APR    |
| <b>\$170,591</b>             |        |        |               |        |
| 4.25%                        | 839.72 | 202.25 | \$1,041.97    | 4.465% |
| 4.38%                        | 852.24 | 202.25 | \$1,054.49    | 4.592% |
| 4.50%                        | 864.85 | 202.25 | \$1,067.10    | 4.719% |
| 4.63%                        | 877.56 | 202.25 | \$1,079.81    | 4.845% |

Estimated Annual Taxes at \$976.95

Estimated Homeowners Policy at \$1450

## **Also Available**

Conventional, FHA and USDA loan programs

## **Charlie F. Ellenor, III**

NMLS# 92845

2820 Henderson Drive  
Jacksonville, NC 28546

Phone: 910-346-1146

Cell: 910-545-3688

Fax: 910-346-1147

E-mail: carolinafammtg@aol.com

Repayment terms and other important financing information:  
30 year VA fixed: Information is based on 360 payments.  
Monthly payment includes interest and principal along with  
estimated escrows. Monthly payment includes property taxes  
based on 2011 county tax rate at .585%. This figure is calcu-  
lated based on sales price x .585% divided by 12 months.  
Homeowners insurance is based on annual estimates for new  
construction. A credit score lower than 640 would increase  
rate, however, a credit score above 700 may decrease your  
rate. Rate calculation are based on rates from 8/24/2011.  
Rates may vary based upon market conditions.



Prepared by: Gaylor Edwards & Vatcher, P.A.  
219 New Bridge Street  
Jacksonville, NC 28540

  
Doc ID: 007688940003 Type: CRP  
Kind: RESTRICTIVE COVENANT  
Recorded: 11/12/2009 at 08:12:51 AM  
Fee Amt: \$20.00 Page 1 of 3  
Onslow County, NC  
Rebecca L. Pollard Reg. of Deeds  
BK 3320 PG 890-892

**Index in the Grantor Index:**

Rockford Forest  
Rockford Forest Subdivision  
Rockford Forest, Section I-A  
Bennett Farm Development, Inc.

STATE OF NORTH CAROLINA  
COUNTY OF ONSLOW

**AMENDMENT TO MASTER DECLARATION OF  
RESTRICTIVE AND PROTECTIVE COVENANTS FOR  
ROCKFORD FOREST AND ROCKFORD FOREST  
SECTION I (Book 3292, Page 19), ANNEXATION OF  
ROCKFORD FOREST, SECTION I-A**

**THIS AMENDMENT TO MASTER DECLARATION OF RESTRICTIVE AND PROTECTIVE  
COVENANTS FOR ROCKFORD FOREST AND ROCKFORD FOREST, SECTION I** is made this the  
10<sup>th</sup> day of November, 2009, by BENNETT FARM DEVELOPMENT, INC., a North Carolina corporation,  
hereinafter referred to as the "Declarant":

WHEREAS, BENNETT FARM DEVELOPMENT, INC. has heretofore caused to be recorded a Master  
Declaration of Restrictive and Protective Covenants in Book 3292, Page 19, in the Office of the Register of  
Deeds of Onslow County, North Carolina (the "Master Declaration"); and

WHEREAS, the Master Declaration expressly reserved the right of the Declarant to expand the real  
property to be subject to the Master Declaration by annexing portions of the Development Area as described  
on Exhibit A of said Master Declaration; and

WHEREAS, the real property hereinafter described is a portion of the Development Area hereinabove  
referred to, and Declarant desires to subject said hereinafter described real property to the terms, covenants,  
restrictions and conditions set forth in the Master Declaration; and

WHEREAS, the Declarant will convey the real property hereinafter described as ROCKFORD FOREST, SECTION I-A, as shown on Exhibit 1, attached hereto and incorporated herein by reference, subject to all the terms, covenants, restrictions, conditions, liens and charges set forth in the Master Declaration, all of which are hereby incorporated by reference.

NOW, THEREFORE, it is hereby declared that all of the property described on Exhibit 1, attached hereto and incorporated herein, shall be held, conveyed, hypothecated, encumbered, used, occupied and improved subject to all terms and conditions set forth in the Master Declaration, which is declared and agreed to be pursuant to the annexation authorization set forth therein, and shall be deemed to run with the land and shall be a burden of and a benefit to the Declarant, its successors and assigns, and any person or entity acquiring or owning any interest in the real property hereby annexed, their grantees, heirs, successors, personal representatives, devisees and assigns.

1. **DESCRIPTION OF REAL PROPERTY ANNEXED:** Being all that property described on Exhibit 1, attached hereto and incorporated herein by reference as if fully set forth.

2. **INCORPORATION BY REFERENCE:** All of the terms, covenants, conditions, restrictions, rights, duties and obligations as set forth in the Master Declaration as recorded in Book 3292, Page 19, in the Office of the Register of Deeds of Onslow County, North Carolina, are hereby incorporated in this Amendment by reference. By annexation of Rockford Forest, Section I-A, the Declarant expressly reserves all rights and privileges of the Declarant set forth in the Master Declaration.

IN WITNESS WHEREOF, the Declarant has caused this instrument to be signed by its duly authorized officer, as the act and deed of the Declarant, the day and year first above written.

BENNETT FARM DEVELOPMENT, INC.

By: Betty Bullock  
Betty Bullock, its President

STATE OF NORTH CAROLINA  
COUNTY OF ONSLOW

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she voluntarily signed the foregoing document for the purposes stated therein and in the capacity(ies) indicated:  
BETTY BULLOCK

Date: November 10, 2009

Jennifer M. Shugart  
(Official Signature of Notary)

Jennifer M Shugart  
(Notary's printed or typed name)

My commission expires: 10/24/2011

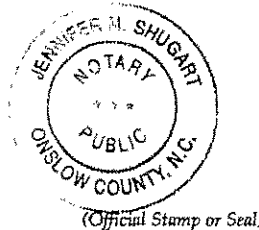


Exhibit 1

BEING all that certain tract of land, containing 5.84 acres, as shown and described on a map entitled, "Final Plat, Showing ROCKFORD FOREST, SECTION I-A", dated Nov. 2, 2009, prepared by John L. Pierce & Associates, P.A. and recorded in Map Book 59, Page 13, Slide M-1327, in the office of the Register of Deeds of Onslow County, North Carolina.

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32.00  
Dewey



Doc ID: 007955480007 Type: CRP  
Recorded: 03/08/2010 at 12:37:56 PM  
Fee Amt: \$32.00 Page 1 of 7  
Onslow County, NC  
Rebecca L. Pollard Reg. of Deeds  
BK 3369 PG 916-922

Prepared by and return to:  
Gaylor Edwards & Vatcher, P.A.

STATE OF NORTH CAROLINA  
COUNTY OF ONSLOW

**SECOND AMENDMENT TO DECLARATION OF  
RESTRICTIVE AND PROTECTIVE COVENANTS FOR  
ROCKFORD FOREST AND ROCKFORD FOREST  
SECTION I**

THIS SECOND AMENDMENT TO DECLARATION OF RESTRICTIVE AND PROTECTIVE COVENANTS FOR ROCKFORD FOREST AND ROCKFORD FOREST SECTION I, is made this 8<sup>th</sup> day of March, 2010, by BENNETT FARM DEVELOPMENT, INC., a North Carolina corporation, hereinafter called the "Declarant", said Declarant being the owner of more than sixty percent (60.0%) of the lots in the subdivision known as "ROCKFORD FOREST", situated in Stump Sound Township, Onslow County, North Carolina and more particularly described on maps prepared by John L. Pierce & Associates, P.A. and recorded in Map Book 58, Page 229, Slide M-1303, Map Book 59, Page 13, Slide M-1327, and Map Book 59, Page 86, Slide M-1400, in the office of the Register of Deeds of Onslow County, North Carolina. Said maps being incorporated by reference as if fully set forth and referred to for the purpose of furnishing a more complete and accurate description of the property which is subject to this amendment.

**W I T N E S S E T H:**

WHEREAS, Declarant did execute documents entitled, "Master Declaration of Restrictive and Protective Covenants for Rockford Forest, and Rockford Forest, Section I", dated September 8, 2009, recorded in the office of the Register of Deeds of Onslow County, North Carolina in Book 3292, Page 19, hereinafter referred to as the "Declaration", and "Amendment to Master Declaration of Restrictive and Protective Covenants for Rockford Forest, and Rockford Forest, Section I, Annexation of Rockford Forest, Section I-A", dated November 10, 2009, recorded in Book 3320, Page 890, in the office of the Register of Deeds of Onslow County, North Carolina, hereinafter referred to as the "First Amendment", subjecting the real property described therein to certain covenants, conditions, restrictions and easements; and

WHEREAS, ARTICLE XXVII of Declaration entitled, MODIFICATION, provides that "If the Declarant owns sixty (60%) percent or more of the subdivided lots, the Declarant may alter, or amend these covenants without the consent of any other owner."; and

WPDOCS\DOC\RESTCOV\AMEND.ROCKFORD FOREST.SANITARY SEWER

WHEREAS, the Declarant is the record owner of more than sixty percent (60%) of the Lots in both Rockford Forest, Section I and Rockford Forest, Section I-A, as shown on the recorded maps hereinabove mentioned; and

WHEREAS, some of the Lots situated in Rockford Forest, Section I will be conveyed together with off-site sanitary sewer disposal system lots, designated with the parent lot numbers and suffix "A", as shown and described on the map recorded in Map Book 59, Page 86, Onslow County Registry; and

WHEREAS, in accordance with the provisions of the Declaration, the Declarant desires to alter and amend said Declaration by including additional covenants, conditions and restrictions to insure the continuous compliance with the State of North Carolina's and Onslow County Health Department's operation and maintenance rules and regulations of such off-site sanitary sewer disposal systems; and

NOW, THEREFORE, the Declarant hereby declares that the Master Declaration of Restrictive and Protective Covenants for Rockford Forest and Rockford Forest, Section I, dated September 8, 2009 and recorded in the office of the Register of Deeds of Onslow County, North Carolina in Book 3292, Page 19, be and are hereby amended as follows:

1. ARTICLE II, DEFINITIONS, is amended by inserting the following new Sections 13 and 14:

Section 13. Limited Common Expenses shall mean and refer to all amounts expended by the Association for the maintenance, repair, restoration and replacement of the force main/supply lines for wastewater treatment systems situated within the sanitary sewer easements dedicated for such purpose for Lots 1, 2, 3, 4, 10, 11, 64, 65, 66, 68, 70, 75, 79, 80 and 85, as shown on the map recorded in Map Book 59, Page 86, Onslow County Registry, hereinafter collectively referred to as the "Off-Site Building Lots".

Section 14. Limited Common Assessments shall mean and refer to all charges, fees, costs and expenses to be collected from the owners of the Off-Site Building Lots for Limited Common Expenses.

2. ARTICLE VII, EASEMENTS, is amended by inserting the following paragraph at the end of said ARTICLE VII:

Perpetual, non-exclusive easements for access, installation, maintenance, and repair of sanitary sewer force mains/supply lines and related facilities are reserved over, under and upon all the Lots and other property as shown on the recorded plat as "SS&E" for the benefit of owners of Off-Site Building Lots whose property's sanitary sewer system and/or repair area is situated on off-site sanitary sewer lots designated with the suffix "A". Within these easements, no structure, planting or other materials shall be placed or permitted to remain which may damage or interfere with the installation, maintenance or repair of the sanitary sewer pipes and fixtures therein. The Declarant, or Association, as provided in the Septic System Agreement and Exclusive Easements for Rockford Forest Subdivision recorded, or to be recorded in the Onslow County Registry, shall repair any damage to any sanitary sewer facilities situated in, or under the easements and restore, as much as reasonably possible, the area in which repairs are made to the condition it existed prior to such damage and repair. Said easements shall be appurtenant to and run with title to said Off-Site Building Lots regardless of whether or not the granting of said easements are included in the deeds of conveyance of said Off-Site Building Lots.

3. ARTICLE XVIII, OWNER'S MAINTENANCE OBLIGATIONS AND RIGHT OF DECLARANT AND ASSOCIATION TO PERFORM CERTAIN MAINTENANCE, is amended by deleting all terms and provisions therein and substituting the following:

A. On each Lot, the rights-of-way and easement areas reserved by Declarant or dedicated to public utilities purposes shall be maintained continuously by the Lot owner and no structure, plantings or other material shall be placed or permitted to remain, or other activities undertaken which may damage or interfere with the installation or maintenance of utilities, or which

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may change the direction of the flow of water through drainage channels in the easements, or which damage or interfere with established slope ratios or which create erosion problems. It is provided, however, that where the existing location of an easement or drainage channel reserved in this Declaration or shown on any recorded map of the Subdivision would hinder the orderly development of the Lot on which the easement is located, the easement or drainage channel may be relocated by Declarant. Improvements within such areas also shall be maintained by the Lot owner except for those for which a public authority or utility is responsible.

B. In the event the owner of any Off-Site Building Lot shall fail to maintain the Off-Site Building Lot, the off-site sanitary sewer Lot and/or the improvements situated thereon, in a manner in keeping with this Declaration, as hereby amended, or any federal, state or local law, ordinance, rule or regulation, in addition to any other rights set forth herein or provided by law, the Declarant and the Association shall have the right, and the obligation, through their agents and employees, to enter upon said Off-Site Building Lot, off-site sanitary sewer Lot and/or any sanitary sewer easement, and clear, clean, repair, maintain and restore the Off-Site Building Lot, and off-site sanitary sewer Lot, together with the exterior of any building and any other improvements erected or situated thereon, and the force main/supply lines constituting any portion of the wastewater treatment system for such Off-Site Building Lot. There is included in the authority herein granted the power to clear Off-Site Building Lots, off-site sanitary sewer Lots, and sanitary sewer system easements, of undergrowth, rubbish, debris, weeds or grass. In the event the owner of any Lot shall damage or through negligent failure to act allow damage to occur to any Stormwater Management Facilities (herein "SMF") located on said owner's Lot or fail to comply with all applicable North Carolina Sedimentation and Erosion Control Permits (herein "SECP"), in addition to any other rights set forth herein or provided by law, the Declarant, and the Association shall have the right, but not the obligation, through their agents and employees, to enter upon said Lot and clear, clean, repair, maintain and restore the Stormwater Management Facilities and to bring the Lot into compliance with the applicable North Carolina Sedimentation and Erosion Control Permits. There is included in the authority herein granted the power to clear Lots of undergrowth, rubbish, debris, weeds or grass.

The costs of the maintenance or repair authorized by this Article shall be considered the legal obligation of the Off-Site Building Lot owner for sanitary sewer easements maintenance, repair or replacement and each owner of any Lot for compliance with the SECP or maintenance and repair of the SMF. The Declarant, or the Association, as applicable, may maintain an action in court having jurisdiction for such costs, together with all collection costs, including reasonable attorney's fees, and expenses incurred in pursuing such action. The costs shall not constitute a lien on said Lot or Off-Site Building Lot, unless and until the final judgment of such court to the contrary shall be entered in the office of the Clerk of Court of Onslow County. Any such lien obtained shall be subordinate to any first deed of trust.

In the event of any conflict between the terms and provisions of the Declaration or this Second Amendment, and the Septic System Agreement and Exclusive Easements for Rockford Forest Subdivision (the "Tri Party Agreement") recorded or to be recorded in the Onslow County Registry, the terms and provisions of the Tri Party Agreement shall control.

4. **ARTICLE XIX, ROCKFORD FOREST HOA, INC., Section C.,** is amended by adding the following new subsection (5):

(5) All amounts expended by the Association in repairing, replacing, and improving the force main/supply lines of any wastewater treatment systems and/or sanitary sewer easements dedicated for such purpose.

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5. ARTICLE XIX, ROCKFORD FOREST HOA, INC., Section H., Section J., Section K., Section L., and Section M., are amended by deleting the terms and provisions of said Sections and substituting the following:

H. Each owner of any Lot or any Off-Site Building Lot by acceptance of a deed for the same (whether or not it shall be so expressed in such deed) is deemed to covenant and agree, to pay to the Association annual general assessments or charges, and limited common assessments, as hereinafter provided. The annual general assessments and annual limited common assessments, together with interest, costs and reasonable attorneys' fees, shall be a charge and lien on the land and, subject to the limitations set forth herein, shall be a continuing lien upon the property against which each such assessment is made. Furthermore, each such assessment, together with interest, costs, and reasonable attorneys' fees, shall also be the personal obligation of the person who was the owner of the Lot or Off-Site Building Lot at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to a successor in title to a Lot or Off-Site Building Lot, unless expressly assumed by them, but, subject to the provisions of this Declaration, delinquent assessments shall continue to be a lien upon such Lot.

(i) Until January 1, 2011, the annual general assessment shall be Fifty Dollars (\$50.00) per Lot and an annual limited common assessment in the initial amount not to exceed \$50.00 per Lot.

(ii) From and after January 1, 2011, the annual general assessment and/or annual limited common assessment may be increased upon the vote of a majority of the Board of Directors of the Association by no more than fifteen percent (15%) of the annual general assessment or limited common assessment for the preceding year.

(iii) Any increase of the annual general assessment, or limited common assessment, exceeding fifteen percent (15%) of the assessment for the preceding year must be approved by the owners of at least two-thirds (2/3) of the Lots and two-thirds (2/3) of the Off-Site Building Lot owners, respectively, who are voting in person or by proxy at a meeting called for this purpose.

(iv) Once the annual general assessment and limited common assessment have been set, notice of the annual general assessment and limited common assessment shall be given to all Lot and Off-Site Building Lot owners. It is provided, however, that no owner is relieved from the obligation to pay either assessment because of failure to give such notice. After the initial notice of the assessments, no bills for such assessments will be forwarded to any owner but such assessments thereafter shall become due and payable as provided by the Board of Directors.

(v) As provided in the Bylaws, and subject to the restrictions and limitations provided herein, the Board of Directors shall establish an Annual Budget in advance for each fiscal year. Such budget shall project all expenses for the forthcoming fiscal year which may be required for the proper operation, management and maintenance of the Stormwater Management Facilities, the North Carolina Sedimentation and Erosion Control Permits, the Common Area, the force main/supply lines within the sanitary sewer and access easements and the Association, including a reasonable allowance for contingencies and reserves. The budget shall take into account any projected or anticipated income. Upon adoption of such Annual Budget by the Board of Directors, copies of the Budget shall be delivered to each owner together with a statement of the assessments for each Lot as provided herein, based upon such budget; however, the non-delivery of a copy of said Budget shall not affect the liability of any owner for such assessment. The Annual Budget shall be divided by the number of Lots subject to the annual general assessments and Off-Site Building Lots subject to the limited common assessments at the time of the annual meeting of the members and the quotients shall be the annual general assessment and limited common assessment per Lot for the succeeding fiscal year.

(vi) All monies collected by the Association shall be treated as the

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separate property of the Association and such monies may be applied by the Association to the payment of any expense of operating and managing the Association or the proper undertaking of all acts and duties imposed upon it by virtue of the Declaration, as hereby amended, the Articles and the Bylaws. As monies for any assessment are paid into the Association by any owner, the same may be commingled with monies paid to the Association by the other owners. Although all funds and any increments thereto or profits derived therefrom shall be held for the benefit of the members of the Association, no member of the Association shall have the right to assign, hypothecate, pledge or in any manner transfer said owner's membership interest therein, except as an appurtenance of said owner's Lot. When the owner of a Lot or Off-Site Building Lot shall cease to be a member of the Association by reason of said owner's divestment of ownership of such lot, by whatever means, the Association shall not be required to account to such owner for any share of the fund or assets of the Association, including any monies which said owner may have paid to the Association, as all monies which any owner has paid to the Association shall be and constitute an asset of the Association which may be used in the operation and management of the Association.

(vii) Written notice of any meeting called for the purpose of taking any action requiring a meeting shall be sent to all members not less than thirty (30) days, or more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast thirty percent (30%) of the votes of all members shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half ( $\frac{1}{2}$ ) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

I. Annual general assessments, limited common assessments, and special assessments shall, except as otherwise provided herein, be fixed at a uniform rate for all Lots. It being understood that only owners of Off-Site Building Lots shall be obligated to pay limited common assessments, except as otherwise provided in the Tri-Party Agreement. The annual general assessments provided for herein shall commence as to each Lot and Off-Site Building Lot, other than any Lot owned by the Declarant upon which no residential dwelling has been constructed, on the date of recordation of the deed for such lot in the office of the Register of Deeds of Onslow County and shall be prorated on a calendar year basis through the date of such recordation. The annual general assessments shall be assessed for each calendar year thereafter and shall be payable annually, with the due date for such payments being as established by the Board of Directors. The limited common assessment, or any special assessment, for the maintenance, repair, restoration and replacement of the force mains/supply lines within the sanitary sewer and access easements shall be fixed at a uniform rate for all Off-Site Building Lots, but shall not be assessed against the other Lots, except as may be required by the Tri-Party Agreement.

J. The annual general assessment levied by the Association shall be used exclusively to oversee, inspect, maintain and repair the Common Area, and improvements thereon, the Stormwater Management Facilities; Sign Easement and Fence Easement areas; to enforce the provisions of this Declaration relating to the Stormwater Management Facilities, the Permit, the applicable North Carolina Sedimentation and Erosion Control Permit; to pay the expenses of the Association from and after the time, if ever, Declarant transfers the Permit to the Association. The Association's function is to oversee, inspect, maintain and repair the Stormwater Management Facilities, Common Area, Sign Easement and Fence Easement areas; to enforce the provisions of the Declaration, as hereby amended, relating to the Stormwater Management Facilities, the applicable North Carolina Sedimentation and Erosion Control Permits, the operation and use of facilities and improvements situated on the Common Area, and the operation and maintenance of the force main/supply lines in the SS&E easements. The powers of the Association may not be expanded beyond those purposes. Nothing herein relieves the owner of a Lot from said owner's obligation to maintain the areas upon said owner's lot upon which the Stormwater

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Management Facilities are located as provided herein and not to damage or allow damage to occur to said Stormwater Management Facilities and to comply with the provisions of all applicable North Carolina Sedimentation and Erosion Control Permits.

K. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified Lot have been paid. A properly executed certificate of the Association as to the status of assessments on a Lot is binding upon the Association as of the date of its issuance.

L. General special assessments, limited common assessments and specific special assessments may be levied against Lots for such reasons as are provided in the Declaration, as hereby amended, the Articles or the Bylaws, and on such terms as provided by the directors and the members. Upon a two-thirds (2/3) vote of the Directors and a two-thirds (2/3) vote of the owners of lots who are voting in person or by proxy at a meeting duly called for this purpose, the Association may levy and impose special assessments. The purposes for which special assessments may be levied are limited to providing funds to pay for the oversight, inspection, maintenance and repair of the Common Area, Stormwater Management Facilities, Sign Easement, Fence Easement, and force main/supply lines within the SS&E, to enforce the provisions of this Declaration relating to the Stormwater Management Facilities, the Permit and all applicable North Carolina Sedimentation and Erosion Control Permits which exceed the general assessment funds then on hand to pay same and to provide a contingency fund for capital improvements and extraordinary expenses. General special assessments and limited common assessments shall be levied at a uniform rate for all Lots. Specific special assessments may be assessed against the owner of a lot after written notice has been given by the Association to the owner of said lot at the address of the owner appearing upon the records of the Association by United States mail, postage prepaid, that the Stormwater Management Facilities located on said lot have been damaged by the act or negligent failure to act of said owner or that said owner has failed to comply with all applicable North Carolina Sedimentation and Erosion Control Permits and that, as a result, such Stormwater Management Facilities are in need of repair or replacement in order to comply with the Permit or actions must be taken in order to comply with the applicable North Carolina Sedimentation and Erosion Control Permits and the owner of said lot has not taken the necessary action to bring the Stormwater Management Facilities located on said owner's lot into compliance with the Permit or to comply with the provisions of all applicable North Carolina Sedimentation and Erosion Control Permits within thirty (30) days after the mailing of said notice. If said owner commences the necessary action to repair or replace the Stormwater Management Facilities located on said owner's Lot and to bring the Stormwater Management Facilities into compliance with the Permit or to bring the lot into compliance with the applicable North Carolina Sedimentation and Erosion Control Permits within the thirty (30) day period set forth above, the imposition of a specific special assessment shall be deferred by the Association for the period during which said owner diligently pursues to completion the repair or replacement of the Stormwater Management Facilities located on said lot or compliance with the applicable North Carolina Sedimentation and Erosion Control Permits. Specific special assessments shall be limited to the amount of funds actually expended, or in the discretion of the Board of Directors, the amount of funds reasonably estimated by the Board of Directors will be expended, by the Association to repair or replace the Stormwater Management Facilities located upon the lot or to comply with the applicable North Carolina Sedimentation and Erosion Control Permit applicable to the Lot upon which the specific special assessment is assessed. Special assessments, either general or specific, together with interest, costs and reasonable attorneys' fees, shall be a charge and lien on the land and, subject to the provisions set forth in the Declaration, as hereby amended, shall be a continuing lien upon the lot against which each such assessment is made. The personal obligation of an owner of a lot for delinquent special assessments, whether general or specific, shall not pass to a successor in title to a lot unless

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expressly assumed by the successor, but, subject to the provisions of the Declaration, as hereby amended, delinquent special assessments shall continue to be a lien upon such lot.

M. Any annual general assessment, general special assessment, limited common assessment or specific special assessment, if not paid within thirty (30) days after the date such assessment is due, together with interest at the rate of ten percent (10%) per annum, costs of collection, court costs, and reasonable attorneys' fees shall constitute a lien against the lot upon which such assessment is levied. The Association may record notice of the same in the Office of the Clerk of Superior Court of Onslow County or file a suit to collect such delinquent assessments and charges. The Association may file Notice of Lis Pendens, bring an action at law against the owner personally obligated to pay the same and/or bring an action to foreclose the lien against the property. The lien of any assessment provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any lot shall not affect the assessment lien. However, the sale or transfer of any lot pursuant to foreclosure of a first mortgage or any proceeding in lieu thereof, shall extinguish the lien of such assessment as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such lot from liability for any assessments thereafter becoming due or from the lien thereof. No owner may waive or otherwise escape liability for the assessments provided for herein.

Except as herein modified and amended the Master Declaration of Restrictive and Protective Covenants for Rockford Forest and Rockford Forest, Section I, and Amendment to Master Declaration of Restrictive and Protective Covenants for Rockford Forest and Rockford Forest, Section I, Annexation of Rockford Forest, Section I-A, recorded in the Onslow County Registry, referred to herein shall remain in full force and effect.

IN WITNESS WHEREOF, the Declarant has caused this instrument to be signed by its President, with authority duly given by its Board of Directors, the day and year first above written.

BENNETT FARM DEVELOPMENT, INC., a North Carolina corporation

By: Betty Bullock  
Betty Bullock  
Its President

STATE OF NORTH CAROLINA  
COUNTY OF ONSLOW

The undersigned, a Notary Public in and for said County and State, do hereby certify that Betty Bullock, personally came before me this day and acknowledged that she is the President of BENNETT FARM DEVELOPMENT, INC., a North Carolina corporation, and that by authority duly given by its board of directors and as the act of said corporation, the foregoing instrument was signed in its name by her as its President as the act and deed of the corporation.

Witness my hand and official stamp or seal, this 8<sup>th</sup> day of March, 2010.

Jennifer M. Shugart  
Notary Public

My Commission Expires: 10/24/2011

