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GREENBERG & SHAW
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SAV 31401

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DEP. *Doris Stephens*
DORIS STEPHENS
CLERK, S.C.C.C. GA.

STATE OF GEORGIA)
COUNTY OF CHATHAM)

GENERAL DECLARATION OF COVENANTS AND RESTRICTIONS
FOR THE SETTLEMENT ON WILMINGTON SUBDIVISION,
PHASE 1 AND PHASE 2 433

THIS GENERAL DECLARATION OF COVENANTS AND RESTRICTIONS made and published this 18 day of SEPTEMBER, 1995 by KONTER DEVELOPMENT COMPANY, INC., and KONTER HOMES, INC., Georgia Corporations, hereinafter referred to as "Declarant", having principal offices in Chatham County, Georgia.

W I T N E S S E T H :

WHEREAS, said KONTER DEVELOPMENT COMPANY, INC., and KONTER HOMES, INC., Georgia Corporations, are the owners of all those certain lots, tracts, or parcels of land situate, lying and being in Chatham County, Georgia and being known and designated as Lots One (1) through Six (6), both inclusive, THE SETTLEMENT ON WILMINGTON SUBDIVISION, PHASE 1, recorded in Subdivision Map Book 14-S, Folio 85, of the records in the Office of the Clerk of the Superior Court of Chatham County, Georgia and Lots Seven (7) through Forty (40), both inclusive, the Settlement of Wilmington Subdivision, Phase 2, recorded in Subdivision Map Book 15-S, Folio 32 in the records in the Office Clerk of the Superior Court of Chatham County, Georgia; and

WHEREAS, it is to the interest, benefit and advantage of Declarant and to each and every person who shall

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hereafter purchase any Lot in said Subdivision that the property above described be subject to certain covenants, restrictions, reservations, servitudes and easements in order to ensure the best use and the most appropriate development and improvement of each Lot therein; and

WHEREAS, the Declarant has deemed it desirable for the efficient preservation of the values and amenities in said Subdivision to create an agency to which will be delegated and assigned the powers of maintaining and administering the common properties and facilities, and administering and enforcing the covenants and restrictions, and collecting and disbursing the assessments and charges hereinafter created. For that purpose, the Declarant has caused to be created a non-profit Georgia corporation, The Settlement on Wilmington Owners' Association, Inc.

NOW, THEREFORE, for and in consideration of the premises and of the benefits to be derived by Declarant and each and every subsequent owner of the Lots in said Subdivision, said Declarant hereby sets up, establishes, promulgates and declares the following restrictive covenants to apply to all of the above Lots, and persons owning said Lots or any of them hereafter; these covenants shall become effective immediately and run with the land and shall be binding on all persons claiming under and through Declarant until the 31st day of December, 2019, at which time said covenants may be extended or terminated, in whole or in part, as hereinafter provided.