

DECLARATIONS OF COVENANTS AND RESTRICTIONS OF
CROSS CREEK PLANTATION
INDEX

Introduction	1-2
Part One – General References	
Article I – Definitions	2-5
Article II – Property and Additions	5-6
Section 1. Property	
Section 2. Additions to Property	
Article III – Private Recreational Facilities and Memberships	6
Part Two – Covenants, Restrictions, and Affirmative Obligations	
Article I – General Covenants	6-16
Section 1. Purposes	
Section 2. Residential Use	
Section 3. Siting	
Section 4. Parking	
Section 5. Completion of Construction	
Section 6. Concealment of Garbage, Service, and Pet Areas	
Section 7. Automotive Maintenance	
Section 8. Signs	
Section 9. Other Buildings and Vehicles.	
Section 10. Drilling and Mining	
Section 11. Ditches and Swales	
Section 12. Limited Access	
Section 13. Camping	
Section 14. Unsightly Conditions	
Section 15. Lights	
Section 16. Animals	
Section 17. Water and Sewage	
Section 18. Repairs and Hazards	
Section 19. Offensive Activity	
Section 20. Antennas	
Section 21. Sound Devices	
Section 22. Laundry	
Section 23. Burning Trash and Rubbish	
Section 24. Boats Prohibited	
Section 25. Trespass	
Section 26. Subdivision	
Section 27. Bridges	
Section 28. Building Heights	
Section 29. Driveway Surfaces	
Section 30. Minimum Square Footage	
Section 31. Review and Approval of Plans for Original Construction, Additions, Alterations, or Changes to Structures and Landscaping	

Article I – General Covenants (continued)	10-16
Section 32. Changes in Plans and Specifications	
Section 33. Garages	
Section 35. Ingress and Egress: Roadways	
Section 36. Controlled Access	
Section 37. Motorized Vehicles	
Section 38. Topography and Vegetation	
Section 39. Golf Residential Areas Defined	
Section 40. Permissive Easement Prior to Dwelling Construction	
Section 41. Distracting Activity Prohibited	
Section 42. Conditions of Limited Dock Construction	
Section 43. Certain Easements	
Section 44. Architectural and Design Review	
Article II – Enforcement	16-17
Section 1. Right of Action	
Section 2. Specific Performance	
Section 3. Other Remedies	
 Part Three – Cross Creek Plantation Property Owners’ Association, Inc.	
Article I – Membership and Voting Rights in the Association	17-18
Section 1. Membership	
Section 2. Voting Rights	
Section 3. Composition of Board	
Section 4. Member to Have Power of Referendum in Certain Instances	
Section 5. Quorum Required for any Action Authorized at Regular or Special Meetings of the Association	
Section 6. Proxies	
Article II – Property Rights in the Common Properties	19
Section 1. Members’ Easement of Enjoyment in Common Properties	
Section 2. Transfers to Association	
Section 3. Evidence of Membership and Transfers	
Article III – Covenants for Maintenance Assessments	18-22
Section 1. Creation of the Lien and Personal Obligations of Assessments	
Section 2. Purpose of Assessments	
Section 3. Annual Assessments	
Section 4. Special Assessments for Improvements, Additions, Operating Deficits, and Repayment of Loans.	
Section 5. Reserve Fund	
Section 6. Assessment Payments	
Section 7. Duties of the Board of Directors	
Section 8. Effect of Non-Payment of Assessment: The Personal Obligations of the Owner: The Lien: Remedies of Association	
Section 9. Subordination of the Lien to Mortgages	
Section 10. Exempt Property	
Section 11. Annual Statements	
Article IV – Functions of Association	21-24
Section 1. Ownership and Maintenance of Common Properties	
Section 2. Authorized Services	

Article IV – Functions of Association (continued)	24
Section 3. Mortgage and Pledge	
Section 4. Insurance Requirements	
Part Four – General Provisions	
Article I – Duration	24
Article II – Amendments	24-25
Section 1. Procedure for Amendments by the Membership	
Section 2. Quorum Required for Amendment by Members	
Section 3. Amendment by Company	
Section 4. Right to Amend for Correction of Errors and to Conform To Lenders Requirements	
Article III – Notices	25
Section 1. How Notice is Given	
Section 2. Notice to Co-owners	
Section 3. Notice Where Address or Ownership Changed	
Article IV – Enforcement, Severability, and Interpretation	25-27
Section 1. Who May Enforce Generally	
Section 2. Enforcement by the Association	
Section 3. Enforcement by the Company	
Section 4. Against Whom May the Covenants be Enforced	
Section 5. Means of Enforcement	
Section 6. Severability	
Section 7. Interpretation	
Section 8. Authorized Action	
Section 9. Trespass	
Article V – Assignment	27
Exhibit “A”	29
Exhibit “B”	30
Exhibit “C”	31-43
By-Laws of Cross Creek Plantation Property Owners’ Association, Inc.	
Article I – Identity	31
Section 1. Name	
Section 2. Office of Association	
Section 3. Seal	
Article II – Definitions	31
Section 1. General	
Article III – Membership and Voting Provisions	31-33
Section 1. Membership	
Section 2. Voting Rights	
Section 3. Member to Have Power of Referendum in Certain Instances	
Section 4. Quorum Required for any Action Authorized at Regular Or Special Meetings of the Association	
Section 5. Proxies	
Article IV – Meeting of Membership	33-34
Section 1. Place	
Section 2. Membership List	
Section 3. Notice of Meeting	

Article IV – Meeting of Membership (continued)	34
Section 4. Annual Meeting	
Section 5. Special Meeting	
Section 6. Waiver and Consent	
Article V – Directors	34-35
Section 1. Composition of the Board of Directors	
Section 2. Qualification and Selection of Board Members	
Section 3. Term of Office	
Section 4. Removal	
Section 5. Vacancies on Directors	
Section 6. Disqualification and Resignation of Directors	
Section 7. Compensation	
Article VI – Nomination and Election of Directors	35-36
Section 1. Nomination	
Section 2. Election	
Article VII – Meetings of Directors	36-37
Section 1. Regular Meetings	
Section 2. Special Meetings	
Section 3. Place of Meetings	
Section 4. Directors’ Waiver of Notice	
Section 5. Quorum	
Section 6. Action Taken Without a Meeting	
Article VIII – Powers and Duties of the Board of Directors	37-38
Section 1. Powers	
Section 2. Duties	
Article IX – Liability of the Directors	38-39
Article X – Officers and Their Duties	39-41
Section 1. Enumeration of Officers	
Section 2. Election of Officers	
Section 3. Term	
Section 4. Appointive Officers	
Section 5. Resignation and Removal	
Section 6. Vacancies	
Section 7. Multiple Offices	
Section 8. Duties	
Article XII – Books and Records	41
Article XIII – Assessments	41-42
Article XIV – Committees	42
Article XV – Fiscal Year	42
Article XVI – Indemnifications	42
Article XVII – Parliamentary Rules	42-43
Article XVIII – Amendments	43
Section 1. By-Laws	
Section 2. Conflicts	

Exhibit “D”	44-60
By-Laws of Cross Creek Plantation Country Club, Inc.	
Article I – Identity	44
Section 1. Name	
Section 2. Office of Club	
Section 3. Seal	
Article II – Purpose of Club	44
Section 1. Purpose	
Article III – Emblem and Crest of the Club	44
Article IV – Definitions	44-45
Section 1. General	
Article V – Membership and Voting Provisions	45-49
Section 1. Membership	
Section 2. Certificate of Membership	
Section 3. Memberships Acquired in the Name of Company, Partnership, Corporation, Trust or Other Form of Multiple Ownership	
Section 4. Classes of Members	
Section 5. Transfer of Memberships	
Section 6. Transfer Upon Death	
Section 7. Associate Memberships Recalled or Becoming Equity Memberships	
Section 8. Transfer on Divorce or Separation	
Section 9. Member to Have Power of Referendum in Certain Instances	
Section 10. Quorum Required for any Action Authorized at Regular or Special Meetings of the Club	
Section 11. Proxies	
Article VI - Transfers to Club	49
Section 1. Transfers	
Article VII – Meeting of Membership	49-50
Section 1. Place	
Section 2. Membership List	
Section 3. Notice of Meeting	
Section 4. Annual Meeting	
Section 5. Special Meeting	
Section 6. Waiver and Consent	
Article VIII – Directors	50-51
Section 1. Composition of the Board of Directors	
Section 2. Qualifications and Selection of Board Members	
Section 3. Term of Office	
Section 4. Removal	
Section 5. Vacancies on Directors	
Section 6. Disqualification and Resignation of Directors	
Section 7. Compensation	
Article IX – Nomination and Election of Directors	51-52
Section 1. Nomination	
Section 2. Election	

Article X – Meeting of Directors	51-53
Section 1. Regular Meetings	
Section 2. Special Meetings	
Section 3. Place of Meetings	
Section 4. Directors’ Waiver of Notice	
Section 5. Quorum	
Section 6. Action Taken Without a Meeting	
Article XI – Powers and Duties of the Board of Directors	53-54
Section 1. Powers	
Section 2. Duties	
Article XII – Liability of the Directors	55
Article XIII – Officers and Their Duties	55-57
Section 1. Enumeration of Officers	
Section 2. Election of Officers	
Section 3. Term	
Section 4. Appointive Officers	
Section 5. Resignation and Removal	
Section 6. Vacancies	
Section 7. Multiple Offices	
Section 8. Duties	
Article XIV – Books and Records	57
Article XV – Dues, Assessment and Initiation Fees	57-58
Section 1. Dues, Assessments and Initiation Fees	
Section 2. Company Owned Members	
Section 3. Delinquencies	
Section 4. Security Interest In Memberships	
Section 5. Enforcement	
Article XVI – Violation of Club Rules and Regulations	58
Article XVII – Discipline	58
Article XVIII – Committees	59
Article XIX – Fiscal Year	59
Article XX – Indemnification	59
Article XXI – Parliamentary Rules	59
Article XXII – Amendments	59-60
Section 1. By-Laws	
Section 2. Conflicts	
Section 3. Modification or Amendments	
First Supplement	61-62
Second Supplement	63-64
Third Supplement	65-67
Fourth Supplement	68-69
Fifth Supplement	70-71
Sixth Supplement	72-73
Seventh Supplement	74-76
Records Page	77

**DECLARATION OF COVENANTS AND RESTRICTIONS
OF
CROSS CREEK PLANTATION**

This Declaration, executed this 3rd day of March, 1989, by Cross Creek Plantation Property Owners' Association, Inc., a South Carolina non-profit corporation, hereinafter called "Association", and Cross Creek Development of Oconee, Inc., a South Carolina corporation, hereinafter called "Company".

WITNESSETH

WHEREAS, Company, as the Owner of the real property (hereinafter referred to as the "Property") described in Part One, ARTICLE II of this Declaration, desires to create thereon a planned development community known as CROSS CREEK PLANTATION with certain facilities, amenities and services for the use and benefit of property owners and members within such community; and

WHEREAS, the Company desires to provide for the preservation of the values and amenities and for the maintenance of common facilities, services and properties; and to this end, Company does hereby subject the Property described in Part One, ARTICLE II, together with such additions as may hereafter be made, as provided in Part One, ARTICLE II, to the covenants, restrictions, easements, affirmation obligations, charges and liens, hereinafter set forth, hereinafter referred to as the "Covenants" or the "Declaration," all of which is hereby declared to be for the benefit of said Property and each and every owner of any and all parts thereof; and

WHEREAS, Company deems it desirable, for the efficient preservation of the values and amenities in said community, to create an agency to which can be delegated and assigned the power and authority of maintaining and administering the common properties and services, administering and enforcing the covenants and restrictions governing the same and collecting and disbursing all dues and charges necessary for such maintenance, administration and enforcement; and

WHEREAS, Company has caused to be incorporated under the laws of the State of South Carolina, a non-profit corporation, Cross Creek Plantation Property Owners' Association, Inc., for the purpose of exercising the functions aforesaid, which functions are hereinafter more fully set forth; and

WHEREAS, this Declaration will be referred to as the "Cross Creek Plantation Covenants of 1989," and will be recorded in the Office of the Clerk of Court for Oconee County, South Carolina, and may be incorporated by reference in deeds to property, by reference to the Book and Page of recording in the realty records in said office.

NOW, THEREFORE, the Company declares that the real property described in Part One, ARTICLE II, and such additions thereto may hereinafter be made pursuant to Part One, ARTICLE II hereof, is and shall be held, transferred, sold, conveyed, given, donated, leased, occupied and used subject to the covenants, restrictions, conditions,

easements, charges, assessments, affirmative obligations, and liens hereinafter set forth. These Covenants, the benefits of these Covenants, and the affirmative and negative burdens of these Covenants, shall touch and concern and run with the land herein referred to as the "Property." The Company reserves the right to add additional Covenants in respect to the property owned by the Company at the time of the adoption of the additional Covenants but not to property previously conveyed to others. All rights and easements reserved by the Company under these Covenants shall also be reserved to the assignees and successors in interest of the Company.

The Company reserves the right unto itself, its successors and assigns, to relocate, open, or close streets shown upon the recorded subdivision plat and also reserves the right to revise, resubdivide, and change the size, shape, dimension, and locations of lots, and these restrictions shall be applicable to resulting Lots, and the Company also reserves the right to amend these restrictions from time to time as it may see fit, in the best interest of the subdivision: Provided, that no such revision shall adversely affect the overall subdivision plan, and no lot sold prior to such revision shall be deprived of any portion of any street on which it bounds, nor shall it be deprived of access to the streets of the subdivision.

PART ONE GENERAL REFERENCES

ARTICLE I DEFINITIONS

Section 1. The following words and terms when used in this Declaration or any supplemental declaration (unless the context shall clearly indicate otherwise) shall have the following meanings:

(a) "Approval by the Company" shall mean written approval issued by the Company, signed by its appropriate officers or designated representative.

(b) "Approval by the Review Board of Company" shall mean and refer to any written approval required under these Covenants to be made by the Review Board or Company and which shall be sought and received or denied pursuant to the provisions of these Covenants.

(c) "Association" shall mean and refer to the Cross Creek Plantation Property Owners' Association, Inc., a South Carolina non-profit corporation, its successors and assigns.

(d) "By-Laws of the Association" or "By-Laws" shall mean and refer to the By-Laws of Cross Creek Plantation Property Owners' Association, Inc., the initial text of which is set forth in Exhibit "C" attached hereto and made a part hereof.

(e) "By-Laws of the Club" shall mean and refer to the By-Laws of Cross Creek Plantation Country Club, Inc., the initial text of which is set forth in Exhibit "D" attached hereto and made a part hereof.

(f) "Clerk of Court" shall mean and refer to the Clerk of Court for Oconee County, South Carolina, and the successors of that office.

(g) "Club" shall mean and refer to the Cross Creek Plantation Country Club, Inc. The Club's sole purpose is to own and operate a private recreational club strictly for the use and benefit of its members and their guests and guests of the Company. Generally, the club intends to assume operation of the Cross Creek Plantation Country Club facilities at such time in the future when the club facilities are developed and transferred to the Club by the Company. The Company is the owner and developer of Cross Creek Plantation. It is contemplated that the Club facilities will consist of various recreational facilities which will include a full-length 18-hole golf course, tennis courts, a swimming pool, a pro shop, a Club House, and any other amenities determined by the Company.

(h) "Common Properties" shall mean and refer to those tracts and land which are deeded to the Association and designated in said deed or survey as "Common Properties."

(i) "Company" shall mean Cross Creek Development of Oconee, Inc., a South Carolina corporation, and its successors and assigns.

(j) "Covenants or "Declarations" shall mean and refer to the "Cross Creek Plantation Covenants of 1989," including all covenants, conditions, restrictions and obligations set forth in this Declaration, or as amended.

(k) "Dwelling Unit" shall mean and refer to any improved property intended for use as a single-family dwelling.

(l) "Master Plan" shall mean and refer to the drawing which represents the conceptual land plan for the future development of Cross Creek Plantation. Since the concept of the future development of the undeveloped portions of Cross Creek Plantation is subject to continuing revision and change at the discretion of the Company as provided in Part One, ARTICLE II, hereof, present and future references to the "Master Plan" shall be references to the latest revision thereof. In addition, no implied reciprocal covenants shall arise with respect to lands which have been retained by the Company for future development. THIS DECLARATION DOES NOT DESIGNATE ANY PORTION OF THE PROPERTY FOR ANY PARTICULAR USE, SUCH DESIGNATION TO BE MADE BY SEPARATE SUBSEQUENT DECLARATION OR BY RECORDED PLAT WITH SUCH DESIGNATION CLEARLY AND UNEQUIVOCALLY SHOWN THEREON. THE COMPANY SHALL NOT BE BOUND BY ANY DEVELOPMENT PLAN, USE OR

RESTRICTION OF USE SHOWN ON ANY MASTER PLAN, AND
MAY AT ANY TIME CHANGE OR REVISE SAID MASTER PLAN.

(m) "Association Member" shall mean and refer to the Company and its designated officers, employees or agents and all those Owners who are Members of the Association as provided in Part Three, ARTICLE I, hereof, including the spouse.

(n) "Club Member" shall mean and refer to the Company and its designated officers, employees or agents and all those Owners who are Members of the Club and other Club Members authorized by the By-Laws of the Club.

(o) "Offensive or Noxious" activity or behavior shall include but not be limited to a public nuisance or nuisance per se and shall also include any behavior or activity which is inconsistent with both the reasonable pleasurable use of the Property area by a substantial number of the residents meeting, working, recreating, or enjoying sports, music, food, natural surroundings, and entertainment, free of excessively noisy behavior grossly disrespecting the rights of others, flashing or excessively bright lights, loud vehicles, significantly loud radio, hi-fi, electronic music distractions, and other unreasonable behavior curtailing the reasonable pleasure and use of the facilities within the Property.

(p) "Owner" shall mean and refer to the Owner as shown by the real estate records in the Office of the Clerk of Court, whether it be one or more persons, firms, associations, corporations, or other legal entities, including the Company, of fee title to any Lot, but, notwithstanding any applicable theory of a mortgage, shall not mean or refer to the mortgagee, its successors or assigns, unless and until such mortgage has acquired title pursuant to foreclosure or a proceeding or deed in lieu of foreclosure; nor shall the term "Owner" mean or refer to any lessee or tenant or an Owner. In the event that there is recorded in the Office of the Clerk of Court, a long-term contract of sale covering any Lot, the purchaser under said contract of such Lot shall be the Owner and not the fee simple titleholder. A long-term contract of sale shall be one where the purchaser is required to make payments for the property for a period extending beyond twelve (12) months from the date of the contract, and where the purchaser does not receive title to the property until such payments are made although the purchaser is given the use of said property.

(q) "Private Recreational Tract" shall mean and refer to those parcels or tracts of land located within the Property designated by the Company or operated by the Company or others as a private-member recreational facility for golf, tennis, swimming, or similar recreational activity, the membership criteria of which shall be as determined in this Declaration and the By-Laws of the Club.

(r) "Property" and "Cross Creek Plantation" shall mean and refer to the Property described in Part One, ARTICLE II, Section I hereof, and additions thereto, as are subjected to this Declaration or any supplemental declaration under the provisions of Part One, ARTICLE II, Section 2 hereof and may include: (1) Residential Lots; (2) Dwelling Units; (3) Parcels owned by the Company or other Owners; (4) Unsubdivided Land owned by the Company; (5) Private Recreational Tract; (6) Common Properties; and (7) any Open Space not designated as Common Properties.

(s) "Referendum" shall mean and refer to the power of all or some specific portion of the Members to vote by ballots on certain actions by the Board of Directors of the Association or the Club more particularly set forth herein.

(t) "Lot" shall mean and refer to any residential lot, improved or unimproved located within the Property which is intended for use as a single-family detached dwelling.

(u) "Review Board" shall mean and refer to that Board formed and operated in the manner described in Part Two, ARTICLE I hereof.

(v) "Use or Used for Residential Purpose" shall mean to be used as one's residence or normal and customary place of abode as hereinafter more fully set forth in Part Two, ARTICLE I, Section 2, and shall not include any use for business purposes. All individual lots which are platted and recorded shall be deemed to be Residential Lots to be used for Residential Purpose unless some other use or intention is indicated on the plat or some related recorded document.

ARTICLE II **PROPERTY AND ADDITIONS THERETO**

Section 1. Property. The real property (Property) which is, and shall be held, transferred, sold, conveyed, given, donated, leased, and occupied subject to these Covenants is described as follows:

All that tract or parcel of land, situate, lying and being in Cross Creek Plantation, Oconee County, South Carolina, which is more particularly described in Exhibit "A" attached hereto and by specific reference made a part hereof.

Section 2. Additions to Property. Additional lands may become subject to, but not limited to, this Declaration in the following manner:

(a) Additions. The Company, its successors, and assigns, shall have the right, to bring within the plan and operation of the Declaration: (i) all or

any part of that Property described in Exhibit "B" attached hereto and made a part hereof; and (ii) additional properties, in the discretion of the Company, including, but not limited to, and property shown on the Master Plan, in future stages of the development beyond those described in Exhibit "A" and Exhibit "B" so long as they are contiguous with then existing portions of Cross Creek Plantation. For purposes of this paragraph, contiguity shall not be defeated or denied where the only impediment to actual "touching" is a separation caused by a road, lake, stream, creek or river, right-of-way or easement, and such shall be deemed contiguous. The additions authorized under this Section shall be made by filing a Supplementary Declaration of Covenants and Restrictions with respect to the additional property which shall extend the operation and effect of the covenants and restrictions of this Declaration to such additional property after which it shall fall within the definition of Property as herein set forth.

The Supplementary Declaration may contain such complementary additions and/or modifications of the covenants and restrictions contained in this Declaration as may be necessary or convenient, in the sole judgment of the Company, to reflect the different character, if any, of the added properties, but such modifications shall have not changed this Declaration as it applies to lots sold prior to such supplementary Declaration.

ARTICLE III
PRIVATE RECREATIONAL FACILITIES AND MEMBERSHIP
IN CROSS CREEK PLANTATION COUNTRY CLUB, INC.

Section 1. The golf course and other recreational facilities are private. The purchase of a lot requires that the owner shall become a member of the Club. All lot purchasers will be accepted into membership. Membership entitles the member to the use of the golf, tennis, swimming, clubhouse, and any other amenities of the Club. Members shall comply with the By-Laws, Rules, and Regulations of the Club, including the payment of dues, fees, assessments, and charges. The initial annual dues for Resident Equity Members shall be \$960.00, and Non-Resident Equity Members shall be \$720.00. These amounts may be increased as authorized by the By-Laws of the Club.

PART TWO
COVENANTS, RESTRICTIONS AND AFFIRMATIVE OBLIGATIONS
APPLICABLE TO DEVELOPMENT OF CROSS CREEK PLANTATION

ARTICLE I
GENERAL COVENANTS

Section 1. Purposes. The primary purpose of these Covenants and the foremost consideration in the origin of same has been the creation of a residential community which is aesthetically pleasing, which is functionally convenient, which is capable of maintaining itself while retaining private control, and which provides operation and maintenance, through the Company, the Club or the Association. Implementation of

these Covenants shall be through the Company or the Review Board as defined in Section 44 of this ARTICLE I.

Section 2. Residential Use. All lots shall be used for residential purposes exclusively. No structure or structures shall be erected, altered, placed or permitted to remain on any lot other than as provided in these Covenants and Restrictions.

(a) The use of a dwelling unit as a model or for sales or operational purposes shall be limited for such use to the Company.

(b) The use of the dwelling unit shall be limited to occupancy as a single family dwelling.

Section 3. Siting. The Review Board of the Company reserve unto themselves, their successors and assigns, the right to control and to decide solely, the precise site and location of any building or structures on any Lot in Cross Creek Plantation. No dwelling shall be located nearer than thirty (30') feet from any street, fifteen (15') feet from the side lot line or thirty (30') feet from the rear lot line. Should these set back requirements create, in the opinion of the Review Board, a hardship, then the Review Board may grant a variance.

Section 4. Parking. Each Owner shall provide space off of streets or community roads for parking in accordance with reasonable standards established by the Review Board.

Section 5. Completion of Construction. The exterior of all dwellings, paved driveways, and other structures must be completed within twelve (12) months after the construction of same shall have commenced, except where such completion is impossible or would result in great hardship to the Owner or builder due to strikes, fires, national emergency or natural calamities. Dwelling structures may not be temporarily or permanently occupied until they have been completed and Certificate of Occupancy has been issued. During the continuance of construction, the Owner shall require the contractor to maintain the Lot in a reasonably clean and uncluttered condition. Upon completion of construction, the Owner shall cause the contractor to immediately remove all equipment, tools and construction material from the Lot. Any damage to roads, Common Properties, or property owned by others, caused by the Owner's contractors or other parties providing labor or services to the Owner shall be repaired by the Owner or by the Company or Association at Owner's expense. Landscaping plans for all dwelling and other approved structures must be completely implemented within the time established by the Review Board before the issuance of the Certificate of Occupancy.

Section 6. Concealment of Garbage, Service, and Pet Areas. Each Owner shall provide a visually screened area to serve as a service yard and an area in which garbage containers, fuel tanks or similar storage receptacles, air-conditioning equipment, located, in order to conceal them from view from the road, golf course, and adjacent properties. Garbage containers shall be those that are specified by the Review Board.

Plans for such visually screened area delineating the size, design, texture, appearance, and location must be approved by the Review Board prior to construction.

Section 7. Automotive Maintenance. No automotive, boat, or vehicle maintenance may be done on any lot, parking area, easement, common area, or street at any time. No derelict automobiles, vehicles, boats, equipment, or machinery may be placed or kept on any lot at any time.

Section 8. Signs. No signs shall be erected or maintained on any lot.

Section 9. Other Building and Vehicles. No mobile home, trailer, residence trailer, utility trailer, manufactured home, double wide or modular home, tent, barn, or other similar building, trucks, buses, or school buses, shall be placed on any Lot or roadway. Campers and recreational vehicles, other than vans, shall only be parked in the area set aside by the Review Board for the parking of such vehicles. Any boats, boat trailers, motorbikes kept in a lot must be kept in a closed garage. The term “truck” as used herein is intended to refer to those vehicles of various sizes and designs for transporting goods, moving heavy articles or hauling quantities of cargo and which are used in a trade or business in which the truck is used because of its commercial capabilities and not merely as a means of transportation. This is not intended to include such dual-purpose vehicles as station wagons, jeeps, “scouts”, “vans”, “wagoneer”, “Bronco”, “Blazer”, or land rover type vehicles and sports trucks, vans, pickup trucks, and attractive vehicles driven and maintained primarily as a means of transportation, and do not have exposed equipment or supplies.

Section 10. Drilling and Mining. No drilling, refining, quarrying ditches or mining operations of any kind shall be permitted on any lot.

Section 11. Ditches and Swales. Each Owner shall keep drainage ditches and swales located on his lot free and unobstructed and in good repair and shall provide for the installation of such culverts upon his lot as may be reasonably required for proper drainage.

Section 12. Limited Access. There shall be no access to any lot or the perimeter of the development except from designated streets within the development or roads constructed by the Company.

Section 13. Camping. No camping shall be permitted on any lot.

Section 14. Unsightly Conditions. It shall be the responsibility of each Owner to prevent the accumulation of litter, trash, or rubbish or the development of any unclean, unsightly or unkempt or unmaintained condition of building and/or grounds on his property either before, during or after construction, not to permit accumulations which shall tend to substantially decrease the beauty of the community as a whole or the specific area. Each Owner after completion of the Dwelling or as required by notice from the Review Board shall keep the grass, weeds, plants and other vegetation well groomed at all times.

Section 15. Lights. The design and location of all exterior lighting fixtures shall be subject to the approval of the Review Board. No light nor other illumination device,

including but not limited to Christmas ornaments, located anywhere on any Lot shall be located, directed, or of such intensity to affect adversely the nighttime environment of any adjacent property.

Section 16. Animals. No animals, livestock, or poultry of any kind shall be raised, bred, kept or pastured within the Property, except that a reasonable number of common household pets such as dogs and cats may be kept, provided that they are not kept, bred, or maintained for any commercial purposes. In order to preserve the aesthetic qualities of the Common Properties and Recreational Tract, and to maintain a proper respect for other Owners and users of the Common Properties and Recreational Tracts, each person who keeps a pet upon his lot shall abide by the following restrictions, conditions, and affirmative obligations:

- (i) No pets may be kept, bred or maintained for any commercial purpose.
- (ii) The Owners of an animal will not allow it to roam unattended off the Owner's property, it being the responsibility of each pet owner to leash their animal.
- (iii) Pets shall be housed in the Dwelling Unit or in pens approved by the Review Board.
- (iv) Such other regulations as adapted by the Review Board or the Association from time to time.

The breach of any of these restrictions, conditions, and obligations and duties shall be a noxious and offensive activity constituting a nuisance.

Section 17. Water and Sewage. All water and sewer shall be as required by the public provider of water and sewer. No septic tank or wells may be used or installed.

Section 18. Repairs and Hazards. Any building or other improvements on a lot that is destroyed partially or totally by fire, storm or any other means shall be repaired or demolished within a reasonable period of time, and the land restored to an orderly and attractive condition.

Section 19. Offensive Activity. No noxious or offensive activity shall be carried on any place within Cross Creek Plantation, nor shall anything be done thereon tending to cause embarrassment, discomfort, annoyance, or nuisance to the Cross Creek Plantation community.

Section 20. Antennas. No antenna, dish, radio receiver or sender or other similar devices shall be attached to or installed on the exterior portion of any dwelling or other structure or lot within Cross Creek Plantation.

Section 21. Sound Devices. No exterior speaker, horn, whistle, bell, or other sound device which is unreasonably loud or annoying, except security devices used exclusively for security purpose, shall be located, used, or placed upon property within Cross Creek Plantation.

Section 22. Laundry. In order to preserve the aesthetic features of the architecture and landscaping, each Owner, his or her family, his or her guests, or his or her tenants, shall not hang laundry from any area within the public view.

Section 23. Burning Trash and Rubbish. There shall be no burning of trash or rubbish.

Section 24. Boats Prohibited. No boat, canoe or other watercraft may be operated on any stream, lake or pond within Cross Creek Plantation.

Section 25. Trespass. Whenever the Association or the Company is permitted by these Covenants to correct, repair, clean, preserve, clear out or do any action on any property or on the easement areas adjacent thereto, entering the property and taking such action shall not be deemed a trespass.

Section 26. Subdivision. No Lot shall be subdivided, or its boundary lines changed, except with the written consent of the Review Board. However, the Company hereby expressly reserves to itself, its successors and assigns, the right to replat any Lot and to take such other steps as are reasonably necessary to make such replatted Lot suitable and fit as a building site including, but not limited to, the relocation of easements, walkways, rights-of-ways, private roads, bridges, parks, recreational facilities, and other lots.

The provisions of the Section shall not prohibit the combining of two (2) or more contiguous Lots into one (1) larger Lot or dividing a lot between adjacent property so long as the effect of subdividing does not create an additional lot for building purpose. Following the combining of two (2) or more Lots into one (1) larger Lots, or dividing adjacent lots, only the exterior boundary lines of the resulting larger Lot shall be considered in the interpretation of these Covenants. Consolidation of Lots, as described above, must be approved by the Review Board and shall be subject to one Association and Club Membership.

Section 27. Bridges. The Company expressly reserves to itself, its successors and assigns, any other provisions in this Declaration notwithstanding, the right to build bridges, walkways, or fixed spans across any or all natural or man-made canals, streams, creeks, bike paths, lakes or ponds in Cross Creek Plantation. Nothing in this section shall be construed as placing an affirmative obligation on the Company to provide or construct any such improvement.

Section 28. Building Height. No residential dwelling shall exceed two and one-half (2 ½) stories in height.

Section 29. Driveway Surfaces. All driveways shall have a surface of concrete, asphalt, or brick.

Section 30. Minimum Square Footage. One-story residential dwelling located on a lot adjacent to the golf course, shall have the minimum square footage of enclosed

dwelling area of 1900 square feet, excluding basement. One-story residential dwellings, that are not located on a lot adjacent to the golf course, shall have the minimum square footage of enclosed dwelling area of 1600 square feet, excluding basement. Dwellings that have more than one level, shall have the minimum square footage of enclosed dwelling area of 2000 square feet, with a minimum of 1200 square feet being on the first level, excluding basement. That all residential dwellings shall have an attached two (2) car garage. The term “enclosed dwelling area” as used in these minimum size requirements shall mean that total enclosed heated and cooled area within a dwelling. It shall not include garages, basements, terraces, decks, open porches, screen porches, or the like; provided, however, that enclosed porches such as sun porches which are heated and cooled and which have a roof line that forms an integral part of the roof line of the main dwelling, shall be included in the term “enclosed dwelling area.”

Section 31. Review and Approval of Plans for Original Construction, Additions, Alterations or Changes to Structures and Landscaping: No building, dwelling, driveway, wall, fence, sign, mail box, trash containers, swimming pool, tennis court, roof, siding and other exterior materials and finished, exterior lighting, landscaping, or other structure or improvement of any kind shall be commenced, erected, or maintained upon and Lot, or upon the exterior of any Dwelling, or upon the Common Properties, nor shall any addition to any existing building or structure, or alteration or change, or landscaping be done until the proposed building plans, specifications (including height, shape, type, materials and finish), plot plan (showing the proposed location of such building or structure, drives and parking area), landscape plan, and construction schedule shall have been submitted to and approved by the Review Board.

Section 32. Changes in Plans and Specifications. Any alteration of the plans and specifications, changes or deviations from the approved plans and specifications must also be submitted to the Review Board for approval.

Section 33. Garages. All garages must have garage doors which shall be kept closed except for entering and exiting.

Section 34. Time Share or Similar Ownership Prohibited. No Lot may be sold under or utilized for or pursuant to any timesharing, time internal or similar right-to-use, lease or license programs as those terms are currently generally utilized in the real estate industry or as those or similar terms are expressed, used or defined in the Vacation Time Share Plan Act, Section 27-32-10 **et seq.**, **Code of laws of South Carolina**, 1976, as amended, or any similar successor or supplementary laws or regulations.

Section 35. Ingress and Egress; Roadways. The Owner, in accepting title to property conveyed subject to the covenants and restrictions of this Declaration, waives all rights of uncontrolled and unlimited egress and ingress to such property (and waives such rights for any person claiming entry rights by virtue of any relationship or permission of such Owners and successors-in-title) and agrees that such ingress and egress to its property shall be limited to roads built by the Company.

In order to provide for safe and effective regulation of traffic, the Company reserves the right to file with the Clerk of Court the appropriate documents making the

Uniform Act Regulating Traffic on Highways of South Carolina (Chapter V, Title 56 of the Code of Laws of South Carolina, 1976) applicable to all of the private streets and roadways within Cross Creek Plantation. Moreover, the Company may promulgate from time to time additional parking and traffic regulations which shall supplement the above-mentioned State regulations as it relates to conduct on, over and about the private streets and roadways in Cross Creek Plantation.

Section 36. Controlled Access. The Company reserves the right to itself, its successors and assigns, to maintain guarded or carded gates controlling access to such roads; and reserves the right to limit access to the Property. When the roadways and streets are conveyed to the Association as hereinafter provided the aforesaid rights shall be assigned to the Association by the Company.

Section 37. Motorized Vehicles. All motorized vehicles, except golf carts, must be licensed by the State of South Carolina, and operated by licensed operators.

(a) The Company, or the Association after title to the streets and roadways has passed to it from the Company, may post “no parking” signs along the streets and roadways within Cross Creek Plantation where it, in its sole discretion, determines appropriate to do so. Violators of said “no parking” signs are subject to having their vehicles towed away and shall be required to pay the cost of such towing and storage before their vehicle may be recovered. The act of towing said vehicles shall not be deemed a trespass or a violation of the Owners’ property rights, because the Owner shall be deemed to have consented to such action by accepting the right to use the roads and streets within Cross Creek Plantation.

Section 38. Topography and Vegetation. Topographic and vegetation characteristics of a Lot shall not be altered by removal, reduction, cutting, excavation or any other means without the prior written approval of the Review Board. Written approval will be granted for the minimum amount of earth movement and vegetation reduction required in plans and specifications approved pursuant to the provisions of this Declaration. No trees, over (6) inches in diameter, may be removed without the written approval of the Review Board.

Section 39. Golf Residential Areas Defined. “Golf Residential Areas” is defined as all those residential lots or tracts of land intended for residential development located adjacent to the golf course land located in Cross Creek Plantation.

Section 40. Permissive Easement Prior to Dwelling Construction. Until such time as a residence is constructed on a Lot, the Company, Club and the Review Board reserves an easement to permit and authorize registered golf course players and their caddies to enter upon a Lot to recover a ball or play a ball, subject to the official rules of the course, without such entering and playing being deemed a trespass. After a Dwelling unit is constructed, such easement shall be limited to recovery of balls only, not play. Golfers or caddies shall not be entitled to enter any such Lot with a golf cart or other vehicle, nor spend unreasonable time on such Lot.

Section 41. Distraction Activity Prohibited. Owners of Golf area Lots adjacent to golf fairways, trees and greens, shall be obligated to refrain from any actions which would detract from the playing qualities of the golf course or the development of an attractive overall landscaping plan for the entire golf course area. Such prohibited actions shall include, but are not limited to, keeping of unfenced or fenced dogs or other pets on the Lot adjacent to the golf course under conditions interfering with play due to their loud barking, running on the fairways, picking up balls or other like interference with play. Pets shall be kept in pens.

Section 42. Conditions of Limited Dock Construction. There shall be no construction of docks, piers, or any other structures adjacent to or within any lake or pond in Cross Creek Plantation, except walkways or bridges approved by the Review Board.

Section 43. Certain Easements. The Company reserves unto itself, its successors and assigns, a perpetual, alienable easement and right on, over and under the ground of the Property to erect, repair, replace, maintain, and use electric, cable television, and telephone, wires, cables, conduits, drainage ways, sewers, wells, irrigation lines and systems, pumping stations, tanks, water mains and other suitable equipment for the conveyance and use of electricity, telephone equipment, gas, sewer, water, irrigation, cable television, drainage or other public conveniences or utilities on, in or over those portions of such Property as may be reasonable required for utility line purpose; provided, however, that no such utility easement shall be applicable to any portion of such Property as may (a) have been used prior to the installation of such utilities for construction of a building whose plans were approved pursuant to these Covenants by the Company; or (b) such portion of the property as may be designated as the site for a building on a plot or for erection of a building which has been filed with the Review Board and which has been approved in writing by said Review Board.

The Company further reserves unto itself, its successors, and assigns, a perpetual, alienable easement and right on, over, and under the ground to erect, maintain, repair, wires, cables, conduits, sewers, irrigation lines and systems, water mains, and other suitable equipment for the conveyance and use of electricity, cable television, security cable equipment, telephone equipment, gas, sewer, water, irrigation, drainage way or other public convenience or utilities, on, in or over the road or street side and the rear side ten (10) feet of each lot, and ten (10) feet along each side of each lot, and such other areas as are shown on the applicable plats. Moreover, drainways for surface water wherever and whenever such action may appear to the Company or Review Board to be necessary in order to maintain reasonable standards of health, safety and appearance and an easement for such purpose ten (10) feet in width along each side lot line and ten (10) feet along each front and rear lot line and such other areas as are shown on the applicable plats.

These easements and rights expressly include the right to cut any trees, bushes or shrubbery, make any grading of the soil, or to take any other similar action reasonably necessary to provide economical and safe utility installation and to maintain reasonable standards of health, safety, and appearance.

The Company further reserves to itself, its successors and assigns, the right to locate pumping stations, siltation basins and tanks within the Property, on any Common Properties, on the appropriate open areas of any Recreational Tract, on the golf course, or on any property designated for such use on the applicable plat of the property, or to locate same upon any property with the permission of the respective Owner.

Section 44. Architectural and Design Review.

(a) **Purpose:** In order to preserve the natural beauty of Cross Creek Plantation and its setting, to maintain a pleasant and desirable environment, to establish and preserve a harmonious design for the community, and to protect and promote the value of property, no building, fence, wall, sign, swimming pool, mail box, tennis court, roof, exterior, or other structure shall be erected, placed, added to, or altered until the proposed building plans, specifications (including height, color and composition of roof, siding, or other exterior materials and finish), plot plan (showing the proposed location of such building or structure, drives and parking areas), landscape plan and construction schedule shall have been submitted and approved in writing as hereinafter provided.

(b) Review Board.

(i) The Company shall establish a Review Board (such board hereinafter referred to as the “Review Board”) which shall consist of five (5) members. The five (5) members shall be appointed by the Company until such time as the Company, in its sole discretion, transfers control of the Review Board functions to the Association. The regular term of office for each member shall be one (1) year. Any member appointed by the Company may be removed with or without cause by the Company at any time by written notice to such appointee. A successor or successors appointed to fill such vacancy shall serve the remainder of the term of the former members. When control of the Review Board functions is transferred to the Association, members of the Review Board shall be elected by the Board of Directors of the Association and any member so elected may resign or be removed by the Board in the same manner as provided in the By-Laws of the Association for the resignation and removal of officers of the Board.

(ii) The Review Board shall select its own Chairman and he, or in his absence, the Vice-Chairman, shall be the presiding officer of its meetings. All meetings shall be held upon call of the Chairman; all meetings shall be held at the offices of the Association in Oconee County, South Carolina or at such other places in Oconee County as may be designated by the Chairman. Three (3) members shall constitute a quorum for the transaction of business. The affirmative vote of a majority of the members of the Review Board present at the meeting at which there is a quorum shall constitute the action of the Review Board on any matter before it. The Review Board shall operate in accordance with its own rules of procedure and guidelines which shall be filed with the Association and maintained in the records of the Association. The Review Board may split itself into panels of two (2) or more members which shall act in its behalf and perform duties delegated to it by the Review Board.

(iii) The Review Board is hereby authorized to retain the services of one or more consulting architects, landscape architects, urban designers, and/or attorneys, and other professional consultants as it determines necessary to advise and assist the Review Board in performing the design review functions herein prescribed.

(iv) The Review Board may adopt, promulgate, amend, revoke and enforce guidelines, hereafter referred to as the Development Guidelines, for the purposes of:

(a) Governing the form and content of plans and specifications to be submitted for approval pursuant to the provisions hereof;

(b) governing the procedure for such submission of plans and specifications;

(c) establishing policies with respect to the approval and disapproval of all proposed uses and all construction or alteration of any Structure on any Lot or Common Property; and

(d) the Review Board shall make a published copy of its current Development Guidelines readily available to members and prospective members of the Association.

(c) **Submission, Approval and Refusal of Architecture, Siting, Landscaping and Other Building Plans:** Two (2) copies of all plans and related data shall be furnished the Review Board. One (1) copy shall be retained in the records of the Review Board. The other copy shall be returned to the Property Owner marked “approved” or “disapproved.” The Review Board may establish a fee from time to time sufficient to cover the expense of reviewing plans and related data at the time they are submitted for review and to compensate any consulting architects, landscape architects, urban designers or attorneys retained in accordance with subparagraph (b) (iii) above. Approvals shall be dated and shall not be effective for construction commenced more than twelve (12) months after such approval unless a different expiration time is specifically stated in the approval. Disapproved plans and related data shall be accompanied by a reasonable statement of items found unacceptable. In the event approval of such plans is neither granted nor denied within thirty (30) days following receipt by Review Board of all of the required documents with written request for approval, such approval shall be deemed granted. Refusal of approval of plans, location or specification may be based by Review Board upon any ground which is consistent with the objective of these Covenants, including purely aesthetic consideration, so long as such ground is not arbitrary and capricious.

(d) **Approval Not a Guarantee or Representation of Proper Design or Good Workmanship:** No approval of plans, location or specifications, and no publication or architectural standards or bulletins shall ever be construed as representing or implying that such plans, standards or specification, will, if followed, result in a properly designed residence. Such approvals and standards shall in no event be construed as representing or guaranteeing that any residence or improvement thereto will be built in a good and

workmanlike manner. Neither the Company nor the Review Board shall be responsible or liable for any defects in any plans or specifications submitted, revised or approved under these Covenants nor for any defects in construction pursuant to such plans and specification. The Owner shall have sole responsibility for compliance with approved plans and does hereby, by acceptance of title to property subject to these Covenants, agree to hold the Review Board and the Company harmless for any liability or responsibility for any construction. The Company or the Review Board reserves the right to prohibit the Owner's builder and/or contractor from going to or upon the site in the event it is determined that failure to comply with approved plans is intentional or due to gross negligence under the above-mentioned circumstances. The Owner hereby agrees that the exercise of these rights shall not constitute a denial of Owner's property rights and shall not give rise to a cause of action for damages by the Owner, and/or his builder or contractor.

(e) Transfer of Architectural Review Authority.

The Company may transfer the control of the Review Board to the Association. This Section does not obligate the Company to make such transfer at any particular time.

ARTICLE II
ENFORCEMENT

Section 1. Right of Action. In the event of a violation or breach of any Restriction contained in this Declaration, the Review Board or the Company shall give written notice to the Owner setting forth in reasonable detail the nature of such violation or breach and the specific action or actions needed to be taken to remedy such violation or breach. If the Owner shall fail to take reasonable steps to remedy such violation or breach within the time set in said written notice, then the Association or Company shall have the Right of Action. The Right of Action shall mean the right of the Association or Company, through its agents and employees, to levy fines against the Owner and to enter at all reasonable times upon any Lot as to which a violation, breach or other condition to be remedied exists, and take the actions specified in the notice to the Owner to abate, extinguish, remove or repair such violation, breach or condition which may exist thereon contrary to the provisions hereof. Such entry or action, or both, shall not be deemed to be a trespass or wrongful act. The cost thereof shall be a binding personal obligation of such Owner enforceable pursuant to the provisions of Part Three hereof.

Section 2. Specific Performance. Nothing contained herein shall be deemed to affect or limit the rights of the Company, the Association, the Members, the Residents, or the Owners of the Lots to enforce this Declaration by appropriate judicial proceedings. The Company and the Association hereby declare and the Owners agree that in addition to the damages which will accrue to a beneficiary hereof, its transferees, successors or assigns, by reason of a violation of, or failure to perform any of the obligations provided by this Declaration, shall be entitled to relief by way of injunction or specific performance, as well as any other relief available at law or in equity, to enforce the provisions hereof including recovery of cost and reasonable attorneys fees incurred in the enforcement of this Declaration.

Section 3. Other Remedies. The rights set out in this Article shall be in addition to any rights of enforcement of the Company, the Association or any other Owner set out in this Declaration.

**PART THREE
CROSS CREEK PLANTATION PROPERTY OWNERS' ASSOCIATION, INC.**

**ARTICLE I
MEMBERSHIP AND VOTING RIGHTS IN THE ASSOCIATION**

Section 1. Membership. Every Owner shall be a member of the Association.

Section 2. Voting Rights. The Association shall have two (2) types of regular voting memberships:

Type "A" – Type "A" Members shall be all those Owners of Lots other than the Company. A Type "A" Member shall be entitled to one (1) vote for each Lot which he owns, but shall have no additional vote for each other Lot comprising a part of the total consolidated home or building site so long as such lot remains a part of the consolidated site.

**UNTIL TRANSFER AS PROVIDED IN ARTICLE II, SECTION 2,
ALL VOTES BY TYPE "A" MEMBERS ARE ADVISORY ONLY.**

Type "B" – Type "B" Members shall be the Company. The Company shall be entitled to three (3) votes for each lot owned by the Company.

When any Property entitling the Owner to membership as Type "A" or "B" Member of the Association is owned and recorded in the name of two (2) or more persons or entities, whether fiduciaries, joint tenants, tenants-in-common, tenants-in-partnership or in any other manner of joint or common ownership, or if two (2) or more persons or entities have the same fiduciary relationship respecting the same Property, then an instrument shall direct who shall cast the vote or votes, and a copy thereof filed with the Secretary of the Association.

Section 3. Composition of Board. The Association shall be governed by a Board of Directors consisting of five (5) members, with the number in subsequent years to be determined as provided for in the By-Laws of the Association. All members of the Board shall be Owners within the Property, or officers, employees or agents of the Company designated by the Company.

Section 4. Member to Have Power of Referendum in Certain Instances. Where specifically provided for herein, the Members, or some specific portion thereof, or the Board shall have the power to approve or reject certain actions proposed to be taken by the Association by Referendum including, without limitation, whether the levy by the Association of any Special Assessment, and the addition or deletion of functions or services which the Association is authorized to perform. In the event two-thirds (2/3), or

more, of the votes of all Members of the Association shall be in favor of such action, the Referendum shall be deemed to “Pass” and the activity voted upon will be deemed to have been authorized by the Members; provided, however, that if a higher percentage vote required to “pass” shall be specifically expressed herein, that higher percentage shall control in that instance. The Board of Directors may not undertake any action requiring a Referendum without complying with the provisions therefore.

In the event of a dispute as to whether a Referendum is required or if a majority of the Board of Directors call a Referendum, the following action may be taken:

Within thirty (30) days after the adoption by the Directors of any action which is, in the opinion of the Members, subject to a Referendum, a petition signed by not less than twenty-five percent (25%) of the total vote of the membership of the Association may be filed with the Secretary of the Association requesting that any such action be either repealed or submitted to a vote of the Members and the Secretary shall thereafter within thirty (30) days send out the referendum to all Members.

Section 5. Quorum for any Action Authorized at Regular or Special Meetings of the Association. The quorum required for any action which is subject to a vote of the Members at an open meeting of the Association (as distinguished from the Referendum) shall be as follows:

The first time a meeting of the Members of the Association is called to vote on a particular action proposed to be taken by the Association the presence at the meeting of Members or proxies entitled to cast fifty-one percent (51%) of the total vote of the membership shall constitute a quorum. If the required quorum is not forthcoming at any such meeting, a second meeting may be called subject to the giving of proper notice and there shall be a quorum requirement of twenty-five percent (25%) of the total vote of the Members of the Association for such meetings. Unless otherwise provided, any reference hereafter to “votes cast at a duly called meeting” shall be construed to be subject to the quorum requirements established by the ARTICLE I, Section 5, and any other requirements for such “duly called meeting” which may be established by the By-Laws of the Association. This provision shall not apply when the proposed action is the amendment of this Declaration and the quorum requirement established by Part Four, ARTICLE II, Section 2 shall govern in that instance. For the purpose of this Section 5, “proper notice” shall be deemed to be given when given to each Member not less than ten (10) days prior to the date of the meeting at which any proposed action is to be considered.

Section 6. Proxies. All Members of the Association may vote and transact business at any meeting of the Association by proxy authorized in writing; provided, however, that proxies shall not be required for any action which is subject to a Referendum, in which case the votes of all the Members polled shall be made by specially provided ballots mailed to the Association.

ARTICLE II
PROPERTY RIGHTS IN THE COMMON PROPERTIES

Section 1. Members' Easement of Enjoyment in Common Properties.

Subject to the provisions of these Covenants, the rules and regulations of the Association, and any fees or charges established by the Association, every Type "A" and "B" Member and guest of such Type "A" and "B" Member shall have a right of easement of enjoyment in and to the roads and Common Properties.

Section 2. Transfers to Association. The Company covenants for itself, its successors or assigns, that, upon the sale of ninety percent (90%) of the Residential Lots planned for Cross Creek Plantation as now constituted or as hereafter enlarged by annexation as herein provided, it shall convey to the Association by limited warranty deed those properties designated on the Cross Creek Plantation Master Plan, or in the deeds conveying such properties as "Common Properties" and roadways. Such conveyances shall be subject to all the restrictions and limitations of the various Parts and Articles of this Declaration, and any other restrictions, reservations and limitations of record, and easements of ingress and egress as determined by the Company. Nothing shall prohibit the Company from conveying such at any time prior to the sale of ninety (90%) percent of the lots in the discretion of the Company. The properties consist of the following:

- (a) **As Common Properties.** (1) All community roads within the properties, subject to rights of others for egress and ingress, as determined by the Company; (2) All other property as determined by the Company to be in its best interest and in the best interest of the Association.

Section 3. Evidence of Membership and Transfers.

(1) **Membership Certificates.** Certificates of membership in the Association may be issued to members. Such certificates shall be in such form as the Board shall from time to time designate and shall be issued over the signature of the president or other officer of the Association. Such certificate shall indicate the Lot ownership of which gives rise to membership and the date of membership.

(2) **Transfer.** When a member ceases to be an Owner, such person's membership shall cease, but such person shall remain liable for all Association charges incurred prior to the giving of written notice to the Association that such person is no longer an Owner.

ARTICLE III
COVENANTS FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligations of Assessments.

Each Owner of any Lot, whether or not it shall be so expressed in any deed or other

conveyance, shall be deemed to covenant and agree to all the terms and provisions of this declaration and to pay to the Association: (1) Annual assessments and charges; and (2) Special assessments or charges for the purposes set forth in this ARTICLE III, such assessments to be fixed, established and collected from time to time as hereinafter provided; and (3) Cost incurred by the Association in performing obligations of the Owner. The Annual and Special assessments together with such interest thereon and costs of collection thereof as hereinafter provided, shall be a charge and continuing lien on the real property and improvements thereon against which each such assessment is made. Each such assessment, together with such interest thereon and cost of collection thereof as hereinafter provided, shall also be the personal obligation of the person or entity which was the Owner of such real property at the time when the assessment first became due and payable. In case of co-ownership, all of such co-owners shall be jointly and severally liable for the entire amount of the assessment.

Section 2. Purpose of Assessments. The Annual assessments levied by the Association shall be paid to the Company until such time as the Company transfers the property to the Association. After the transfer, the funds shall be used as determined by the Board of Directors of the Association.

Section 3. Annual Assessment

(a) Lots (Improved or Unimproved) \$270.00

(b) Annual assessment may be decreased in any year by a majority vote of the Board of Directors, and may be increased by an amount not in excess of the percentage increase in the Consumer Price Index, U.S. (hereinafter C.P.I.) for the preceding year. Any increase in excess of the C.P.I. average for the preceding year shall only be done after referendum approved by two-thirds (2/3) of the Members.

The Board of Directors may, after consideration of current cost and future needs of the Association, fix the annual regular assessment for any year. The Board shall have the power by unanimous vote to make a supplemental assessment.

Section 4. Special Assessments for Improvements, Additions, Operating Deficits, and Repayment of Loans. In addition to the annual regular assessments authorized by Section 3 hereinabove, the Association may levy special assessments, for the purpose of construction or reconstruction, repair or replacement of capital improvements upon the Common Properties, roads, or to provide for the necessary facilities and equipment to offer the services authorized herein, or repay any loan made to the Association to enable it to perform the duties and functions authorized herein, to fund any deficit in operation funds necessary to pay operating expenses which exceed the budgeted assessment, provided that such assessments shall have received the assent of two-thirds (2/3) of the votes of the Members by Referendum.

Section 5. Reserve Fund. The Association may establish a reserve fund from its regular annual assessments to be held in reserve in an interest drawing account or investments as a reserve for (a) major rehabilitation or major repairs or replacements of

improvements, and (b) for emergency and other repairs required as a result of storm, fire, natural disaster or other casualty loss and (c) operating deficits of the Association.

Section 6. Assessment Payments. Beginning with the year 1990 and thereafter, the annual assessment shall be made for the fiscal year in advance and shall become due and payable within sixty (60) days after the amount of such assessment is fixed by the Board of Directors of the Association. The Board of Directors of the Association shall have the power to change the date upon which annual assessments become due and payable and also to determine the method of payment of annual assessments, i.e., lump sum, monthly installments, quarterly, etc.; provided, however, that the annual assessment shall be due and payable at least annually.

Section 7. Duties of the Board of Directors. The Board of Directors of the Association shall fix the amount of the assessment, and shall, at that time, direct the preparation of an index of the properties and assessments applicable thereto which shall be kept in the office of the Association and which shall be open to inspection by any Owner. Written notice of assessment shall thereupon be sent to every Owner subject thereto at the last address listed on the Association's book.

The Association shall upon demand at any time furnish to any owner liable for said assessment a certificate in writing signed by an officer of the Association setting forth whether said assessment has been paid. Such certificates shall be conclusive evidence against all but the Owner of payment of any assessment therein stated to have been paid.

Section 8. Effect of Non-Payment of Assessment; The Personal Obligation of the Owner; The Lien; Remedies of Association. If the assessment or cost incurred by the Association as a result of the owner's failure to abide by these covenants is not paid, then such assessment or cost shall become delinquent and shall, together with interest thereon from the due date, at the rate established by the Board of Directors from time to time, late charges as established by the Board of Directors from time to time, and cost of collection thereof as hereinafter provided, thereupon become a charge and continuing lien on the land and all improvements thereon, against which each such assessment is made, in the hands of the then Owner, his heirs, devisees, personal representatives, successor-in-title and assigns.

If the assessment is not paid within thirty (30) days after the past due date, the Association may bring an action at law against the Owner personally obligated to pay and/or foreclose the lien against the property, and there shall be added to the amount of such assessment the interest hereinabove specified until judgment, late charges, the costs of preparing and filing the complaint in such action, and in the event a judgment is obtained, such judgment shall include interest on the assessment, late charges and reasonable attorney's fees to be fixed by the court together with the costs of the action.

In addition to the rights of action set forth above, the Board of the Association may suspend the membership rights of any member during the period when the assessment or costs remains unpaid. Upon payment of such assessment interest and late

charges, etc., the Owner's rights and privileges shall be automatically restored. This provision shall not empower the Board to suspend the right to use the roads within the Property.

Section 9. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any mortgage representing a lien on any lot. The sale or transfer of any lot pursuant to a decree of foreclosure, or any other proceeding or deed in lieu of foreclosure shall extinguish the lien against the lot as to payments which become due prior to such sale or transfer, but not the personal obligation of the defaulting former owner. In the event that a lender acquired any lot as a result of such mortgage, assessments shall be waived during the term that such lender is actively attempting to sell such lot.

Section 10. Exempt Property. The following property, individuals, partnerships or corporations, subject to this Declaration shall be exempted from the assessment, charge and lien created herein:

- (a) the utility easements, roads, entrance and entire sign area;
- (b) all Common Properties;
- (c) Property held in the name of the Company.
- (d) Property held in the name of V. Jack Shadwick and/or his family.

Section 11. Annual Statements. The President, Treasurer, or such other officer or agent as may have custody of the funds of the Association shall annually, within ninety (90) days after the close of the fiscal year of the Association, prepare a general itemized statement showing the actual assets and liabilities of the Association at the close of such fiscal year, and a statement of revenues, cost and expenses. The Association may employ the services of necessary professionals such as accountants, CPA's, or attorneys, to assist in such statement preparation. Such copy may be furnished to the Member or mortgage holder upon request. Failure to furnish such copy shall not effect the validity or enforceability of the assessment.

ARTICLE IV **FUNCTIONS OF ASSOCIATION**

Section 1. Ownership and Maintenance of Common Properties. The Association shall be authorized to own and maintain Common Properties, equipment, and improvements devoted to the following uses:

- (a) road or roadways;
- (b) for sidewalks, walking paths or trails, and bicycle paths, if any throughout the Property;

- (c) for private security;
- (d) for providing any of the services which the Association is authorized to offer under Section 2 of this ARTICLE IV;
- (e) for other properties and facilities in Cross Creek Plantation, of interest to the Association;
- (f) for insect control within the Property;
- (g) for drainage facilities serving the Property;
- (h) for any other purpose or uses reasonably necessary to carry out its functions of a Property Owners' Association.

Section 2. Authorized Services. The Association shall provide the following services:

- (a) cleanup and maintenance of all roads, roadways, and other Common Properties within the Property;
- (b) landscaping of roads or parkways, sidewalks and walking paths and any other Common Properties;
- (c) lighting of roads, sidewalks and walking paths throughout the Property, if any;
- (d) limited controlled access;
- (e) the services necessary or desirable in the judgment of the Board of Directors of the Association to carry out the Association's obligations and business under the terms of this document;
- (f) to take any and all actions necessary to enforce all covenants and restrictions affecting the Property and to perform any of the functions or services delegated to the Association in any covenants or restrictions applicable to the Property, including but not limited to fining owners for violating same or not properly maintaining their property;
- (g) to set up and operate an architectural review board in the event that the Association is designated by the Company as the agent of the Company for such purposes;
- (h) to construct improvements on Common Properties for use for any of the purposes or as may be required to provide the services as authorized in this ARTICLE;
- (i) to provide administrative services including but not limited to: insurance; legal; accounting and financial; and communication services informing

Members of activities, notice of meetings, referendums, etc., incident to the above-listed services, and payment of taxes and other expenses;

Section 3. Mortgage and Pledge. The Board of Directors of the Association shall have the power and authority to borrow money for use by the Association and to mortgage the property of the Association and to pledge the revenues of the Association as security for such loans made to the Association which loans shall be used by the Association in performing its authorized functions.

Section 4. Insurance Requirements. The Association shall maintain in full force and effect casualty and liability insurance, Director and Officer liability, and fidelity bond coverage as determined by the Board of Directors, however, comprehensive general liability insurance shall not be less than Five Hundred Thousand and No/100 (\$500,000.00) Dollars for a single occurrence.

PART FOUR GENERAL PROVISIONS

ARTICLE I DURATION

The covenants and restrictions of this Declaration shall run with and bind the land, and shall inure to the benefit of and be enforceable by the Association, the Company or the Owner of any land subject to this Declaration, their respective legal representatives, heirs, successors, and assigns, for a period of twenty-five (25) years from the date this Declaration is recorded. Upon the expiration of said twenty-five-year period this Declaration shall be automatically renewed and extended for successive ten-year periods. The number of ten-year renewal periods hereunder shall be unlimited with this Declaration being automatically renewed and extend upon the expiration of each ten-year renewal period for an additional ten-year period; provided, however, that there shall be no renewal or extension of this Declaration if during the last year of the initial twenty-five-year period, or during the last year of any subsequent ten-year renewal period, three-fourths (3/4) of the votes cast at a duly held meeting of the Association vote in favor of terminating this Declaration at the end of its then current term.

ARTICLE II AMENDMENTS

Section 1. Procedure for Amendments by the Membership. The procedure for amendments of this Declaration by the Membership shall be as follows: All proposed amendments shall be submitted to a vote of the Members at a duly called meeting of the Association and any such proposed amendment shall be deemed approved if three-fourths (3/4) of the votes cast at such meeting vote in favor of such proposed amendment. Such amendments shall be recorded in the Official Real Estate Records of Oconee County, South Carolina.

Section 2. Quorum Required for Amendment by Members. The quorum required for any action authorized to be taken by the Association under this ARTICLE II shall be as follows:

The first time any meeting of the Members of the Association is called to take action under this ARTICLE II, the presence at the meeting of the Members or proxies entitled to cast sixty percent (60%) of the total vote of the Membership shall constitute a quorum. If the required quorum is not forthcoming at any such meeting, a second meeting may be called subject to the giving of proper notice and the required quorum at such subsequent meeting shall be the presence of Members or proxies entitled to cast fifty percent (50%) of the total vote of the Association.

Section 3. Amendment by Company. In addition to amendment rights reserved on page 2, the Company reserves the right to add additional restrictive covenants with respect to lands conveyed in future phases other than the real property described in Exhibit "A". The Company further reserves the right to reduce or increase the minimum square footage requirement as hereinabove set forth, in future phases of Cross Creek Plantation. Such changes may be done without notice or vote of the Members.

Section 4. Right to Amend for Correction of Errors and to Conform to Lenders Requirements. The Company reserves the right to amend these Covenants to correct typographical and scrivener's errors and to make same conform to the requirements of FHA, VA, FNMA, FHLMC or other secondary mortgage loan markets requirements. Such amendments shall be effective without vote of the members and upon filing by the Company of the Amendment signed by it reciting its provision as authority. Anyone may thereafter rely on the amendment as being duly adopted without further investigation.

ARTICLE III **NOTICES**

Section 1. How Notice is Given. Any notice required to be sent to any Member or Owner under the provisions of this Declaration shall be deemed to have been properly sent, and notice thereby given, when mailed, with the proper postage affixed, to the last known address of the person or entity who appears as Owner on the Association's books, on the first day of the calendar month in which said notice is mailed.

Section 2. Notice to Co-Owners. Notice to one (1) of two (2) or more co-owners shall constitute notice to all co-owners.

Section 3. Notice Where Address or Ownership Changed. It shall be the obligation of every member to immediately notify the Secretary of the Association in writing of any change of address. Any person who becomes an Owner and Member following the first day in the calendar month in which said notice is mailed shall be deemed to have been given notice if notice was given to his predecessor-in-title.

ARTICLE IV **ENFORCEMENT, SEVERABILITY AND INTERPRETATION**

Section 1. Who May Enforce Generally. In the event of a violation or breach of any of the affirmative obligations or restrictions contained in this Declaration by any Owner or Member or agent of such Owner or Member, the Company or any other Owners or Members, or any of them jointly or severally, shall have the right to proceed at law or in equity to compel a compliance to the terms hereof or to prevent the violation or breach in any event.

Section 2. Enforcement by the Association. In addition to the foregoing and any other remedy set out in these Covenants, the Association shall have the right to proceed at law or in equity to compel a compliance to the terms hereof or to prevent the violation or breach in any event.

The Association may engage a person or persons to respond to complaints received as to violations of the Covenants and shall inform the violators of such complaint. If the violation is not expeditiously terminated, the Company or Association may engage legal counsel to bring an appropriate injunctive action, including any appeals, to enforce these Covenants. Violators shall be obligated to reimburse the Association in full for all its direct and indirect costs, including but not limited to legal fees incurred by the Association in maintaining compliance with these Covenants in the event the Association prevails in such proceedings.

Section 3. Enforcement by the Company. In addition to the foregoing, the Company shall have the right, but shall not be obligated, to proceed at law or in equity to compel a compliance to the terms hereof or to prevent the violation or breach in any event. Violators shall be obligated to reimburse the Company in full for its direct and indirect costs, including but not limited to legal fees incurred by the Company in maintaining compliance with these covenants in the event the Company prevails in such proceedings.

Section 4. Against Whom May the Covenants be Enforced. The obligations and benefits prescribed by the Covenants shall run with the property and shall be enforceable by the Company, its successors or assigns, the Association and against any Owner or other person whose activities bear a relation to the Property when the aforesaid parties engage in activities (including omissions and failures to act) which constitute violations or attempts to violate or circumvent the covenants and restrictions set forth in this Declaration.

Section 5. Means of Enforcement. Enforcement of these Covenants may be by any proceeding at law or in equity, whether it be to restrain violation or to recover damages or to enforce any lien created by the Covenants.

Section 6. Severability. Should any covenants and restrictions herein contained, or any Part, ARTICLE, Section, paragraph, clause, phrase or term in this Declaration be declared to be void, invalid, illegal, or unenforceable for any reason by the adjudication of any court or other tribunal having jurisdiction over the parties hereto and the subject

_____(L.S.)
Notary Public of South Carolina
My Commission Expires _____
STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK PLANTATION PROPERTY OWNERS' ASSOCIATION, INC., sign, seal and as his act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
_____ day of March 1989

_____(L.S.)
Notary Public of South Carolina
My Commission Expires _____

Exhibit "A"

All those certain pieces, parcels or lots of land situate, lying and being in the State of South Carolina, County of Oconee, being known and designated as LOTS ONE (1) through FIFTY-FIVE (55), BLOCK A, LOTS ONE (1) through EIGHTY-ONE (81), BLOCK B, and LOTS TWO (2) through NINE (9), BLOCK C, of CROSS CREEK PLANTATION as shown and more fully described on a plat thereof prepared by C. E. Shehan, RLS # 8810, dated February 22, 1989, and recorded in Plat Book A-33, at page 1-8, in the Office of the Clerk of Court of Oconee County, South Carolina.

This being a portion of the property conveyed unto Cross Creek Development of Oconee, Inc. by deed of V. Jack Shadwick dated 2/8/89 and recorded 2/8/89 in Deed Book 567, at page 79, records of Oconee County, South Carolina.

Exhibit “B”

All those certain pieces, parcels or tracts of land situate, lying and being in the State of South Carolina, County of Oconee, Seneca Township, being known and designated as Tract “1”, containing 267.31 acres, more or less, Tract “2”, containing 236.17 acres, more or less, Tract “3”, containing 1.79 acres, more or less, and Tract “4”, containing 0.46 of an acre, more or less, all as shown and more fully described on a plat thereof prepared by E. C. Shehan, RLS # 8810, dated February 1, 1989, and recorded in Plat Book A-32, at page 2 & 3, records of Oconee County, South Carolina.

This being the identical property conveyed unto Cross Creek Development of Oconee, Inc. by deed of V. Jack Shadwick dated 2/8/89 and recorded 2/8/89 in Deed Book 567, at page 79, records of Oconee County, South Carolina.

EXHIBIT “C”

**BY-LAWS OF
CROSS CREEK PLANTATION PROPERTY OWNERS’ ASSOCIATION, INC.**

ARTICLE I
IDENTITY

Section 1. Name. The name of the corporation is Cross Creek Plantation Property Owners’ Association, Inc., (hereinafter referred to the “Association”) which was created and exists as a non-profit corporation under the laws of the State of South Carolina.

Section 2. Office of Association. The office of the Association shall be at Cross Creek Plantation, or at such other place as may be subsequently designated by the Board of Directors.

Section 3. Seal. The Seal of the Association shall bear the words “CROSS CREEK PLANTATION PROPERTY OWNERS’ ASSOCIATION, INC. or an appropriate abbreviation thereof.

ARTICLE II
DEFINITIONS

Section 1. General. All terms used herein and not otherwise defined shall be deemed to have the same meaning as defined in that certain DECLARATION OF COVENANTS AND RESTRICTIONS OF THE CROSS CREEK PLANTATION PROPERTY OWNERS’ ASSOCIATION, INC. AND CROSS CREEK DEVELOPMENT OF OCONEE, INC., dated March 3, 1989, and recorded in the Office of the Clerk of Court for Oconee County, South Carolina (“Declaration”).

ARTICLE III
MEMBERSHIP AND VOTING PROVISIONS

Section 1. Membership. Every Owner shall be a member of the Association.

Section 2. Voting Rights. The Association shall have two (2) types of regular voting memberships:

TYPE “A” – Type “A” Members shall be those Owners of Lots other than the Company. A Type “A” Member shall be entitled to one (1) vote for each Lot which he owns. If a single-family residence is constructed on more than one (1) Lot, the Owner shall have (1) vote for the residence but shall have no additional vote for each other Lot comprising a part of the total consolidated home or building site so long as such lot remains a part of the consolidated site.

UNTIL TRANSFER AS PROVIDED IN PART THREE, ARTICLE II, SECTION 2 OF THE DECLARATION, ALL VOTES BY TYPE “A” MEMBERS ARE ADVISORY ONLY.

TYPE “B” – Type “B” Members shall be the Company. The Company shall be entitled to three (3) votes for each lot owned by the Company.

When any Property entitling the Owner to membership as Type “A” or “B” Member of the Association is owned and recorded in the name of two (2) or more persons or entities, whether fiduciaries, joint tenants, tenants-in-common, tenants-in-partnership or in any other manner of joint or common ownership, or if two (2) or more persons or entities have the same fiduciary relationship respecting the same Property, then a written instrument shall direct who shall cast the vote or votes, and a copy thereof filed with the Secretary of the Association.

Section 3. Member to Have Power of Referendum in Certain Instances.

Where specifically provided for herein, the Members, or some specific portion thereof, shall have the power to approve or reject certain actions proposed to be taken by the Association by Referendum including, without limitation, whether the levy by the Association of any Special Assessment, and the addition or deletion of functions or services which the Association is authorized to perform. In the event two-thirds (2/3) or more, of the votes actually returned to the Association within the specified time shall be in favor of such action, the Referendum shall be deemed to “pass” and the action voted upon will be deemed to have been authorized by the Members; provided, however, that if a higher percentage vote required to “pass” shall be specifically expressed herein, that higher percentage shall control in that instance. The Board of Directors may not undertake any action requiring a Referendum without complying with the provisions therefor.

In the event of a dispute as to whether a Referendum is required or if a majority of the Board of Directors call a Referendum, the following action may be taken:

Within thirty (30) days after the adoption by the Directors of any action which is, in the opinion of the Members, subject to a Referendum, a petition signed by not less than twenty-five (25%) percent of the total Membership of the Association or signed by a majority of the Directors may be filed with the Secretary of the Association requesting that any such action be either repealed or submitted to a vote of the Members, and the Secretary shall thereafter within thirty (30) days send out the referendum to all members.

Section 4. Quorum Required for any Action Authorized at Regular or Special Meetings of the Association. The quorum required for any action which is subject to a vote of the Members at an open meeting of the Association (as distinguished from the Referendum) shall be as follows:

The first time a meeting of the Members of the Association is called to vote on a particular action proposed to be taken by the Association, the

presence at the meeting of Members or proxies entitled to cast fifty-one percent (51%) of the total vote of the Membership shall constitute a quorum. If the required quorum is not forthcoming at any such meeting, a second meeting may be called subject to the giving of proper notice and there shall be a quorum requirement of twenty-five percent (25%) of the total vote of the members of the Association for such second meeting. Unless otherwise provided, any reference hereafter to “votes cast a duly called meeting” shall be construed to be subject to the quorum requirements established by this ARTICLE III, Section 4, and any other requirements for such “duly called meeting” which may be established by the By-Laws of the Association. For the purpose of this Section 4, “proper notice” shall be deemed to be given when given to each member no less than ten (10) days prior to the date of the meeting at which any proposed action is to be considered.

Section 5. Proxies. All Members of the Association may vote and transact business at any meeting of the Association by proxy authorized in writing; provided, however, that proxies shall not be required for any action which is subject to a Referendum, in which case the votes of all the Members polled shall be made by specially provided ballots mailed to the Association.

ARTICLE IV **MEETING OF MEMBERSHIP**

Section 1. Place. All meetings of the Association Membership shall be held at the office of the Association, or at such other place and at such time as shall be designated by the Board of Directors of the Association and stated in the Notice of Meeting, and shall be open to all Members.

Section 2. Membership List. At least ten (10) but not more than thirty (30) days before every meeting of the Association or election of directors, a complete list of Members of the Association shall be prepared by the Secretary. Such list shall be maintained in the office of the Association for at least ten (10) days prior to any meeting or election and ten (10) days after any meeting or election.

Section 3. Notice of Meeting. Written notice of each meeting of the Members shall be given by, or at the direction of, the Secretary or person authorized or qualified to call the meeting, by mailing a copy of such notice, with proper postage affixed, at least ten (10) days (but not more than thirty (30) days) before such meeting to each Member entitled to vote thereat, to the last known address of the person or entity who appears as the Owner in the Associations Records, on the first day of the calendar month in which said notice is mailed. Notice to one (1) of two (2) or more co-owners shall constitute notice to all co-owners. It shall be the obligation of every Member to immediately notify the Secretary of the Association in writing of any change of address. Any person who becomes an Owner and Member following the first day in the calendar month in which said notice is mailed shall be deemed to have been given notice if notice was given to his predecessor-in-title. Such notice shall specify the place, day and hour of the meeting,

and, in the case of a special meeting, the purpose of the meeting. Evidence of such notice having been given may consist of an Affidavit of Mailing evidencing that the requisite notice was posted at least ten (10) days prior to such meeting.

Section 4. Annual Meeting. The annual meeting shall be held at time set each year by the Board commencing in 1989 and from year to year thereafter with at least ten (10) days' notice thereof to each Member for the purpose of electing directors and transacting any other business authorized to be transacted by the Members. At the annual meeting, the Members shall elect new Members of the Board of Directors by plurality vote and in accordance with ARTICLE V of these By-Laws, and shall transact such other business as may properly be brought before the meeting.

Section 5. Special Meeting. Special meetings of the Members for any purpose or purposes, unless otherwise prescribed by statute, may be called by the President of the Association and shall be called by the President or Secretary of the Association at the request, in writing, of Members owning twenty-five percent (25%) or more of the total votes of the Members of the Association, which request shall state the purpose or purposes of the proposed meeting.

Section 6. Waiver and Consent. Whenever the vote of members at a meeting is required or permitted by any provision of these By-Laws to be taken in connection with any action of the Association, the meeting and vote of Members may be waived if a majority of Members who would have been entitled to vote on this action if such meeting were held, shall consent in writing to such action being taken: however, notice of such action shall be given to all Members unless all Members participated in the approval of such action.

ARTICLE V **DIRECTORS**

Section 1. Composition of the Board of Directors. The Association shall be governed by a Board of Directors consisting of five (5) Members.

Section 2. Qualifications and selection of Board Members. All Members of the Board shall be Owners within the Property, or officers, employees or agents of the Company, designated by the Company.

Section 3. Term of Office. The Members of the Board of Directors shall be appointed by the Company, until ninety (90%) of the lots planned for Cross Creek Plantation have been sold. Thereafter, at the next annual meeting, the members shall elect two (2) Directors for a term of one (1) year, and two (2) Directors for a term of (2) years, and one (1) Director for a term of three (3) years; and at each annual meeting thereafter the members shall elect Directors to fill the expiring terms for a term of three (3) years.

Section 4. Removal. Any Director may be removed from the Board, with or without cause, by a majority vote of the members of the Association or by the Company if appointed by the Company. A successor may then and there be elected to fill the

vacancy thus created. Should the Association fail to elect a successor, the Board of Directors may fill the vacancy in the manner provided in Section 5 below. Provided, however, that any director removed by the Company shall be replaced by the Company.

Section 5. Vacancies on Directors. If the Office of any Director or Directors becomes vacant by reason of death, resignation, retirement, disqualification, removal from office or otherwise, a majority of the remaining Members of the Board of Directors, through less than a quorum, shall choose a successor or successors, at any regular or special meeting of the Board of Directors. Such replacement member of the Board of Directors shall hold office for the balance of the unexpired term. Provided, however, the Company can appoint a replacement director for any vacancy of a Director appointed by the Company.

Section 6. Disqualification and Resignation of Directors. Any Director may resign at any time by sending a written notice of such resignation to the office of the Association, delivered to the Secretary. Unless otherwise specified therein, such resignation shall take effect upon receipt thereof by the Secretary. No Director shall continue to serve on the Board of Directors should he be more than thirty (30) days delinquent in the payment as a Member of any assessment against his Lot, and said delinquency shall automatically constitute a resignation, effective when such resignation is accepted by the Board of Directors.

Section 7. Compensation. No Director shall receive compensation for any service he may render to the Association. However, any Director may be reimbursed for his actual expenses incurred in the performance of his duties. The Board may waive dues of Directors.

ARTICLE VI **NOMINATION AND ELECTION OF DIRECTORS**

Section 1. Nomination. Nomination of the Members of the initial Board of Directors shall be made by the Company; thereafter, nomination for election to the Board of Directors by the Members shall be made by a Nominating Committee. Nominations may also be made by a petition of not less than forty (40) members in good standing submitting such nomination in writing to any officer or Director at least twenty-four (24) hours prior to the date and time set for the meeting. The Nominating Committee shall consist of a Chairman, who shall be a Member of the Board of Directors and two (2) or more Members of the Association. The Nominating Committee shall be appointed by the Board of Directors to serve until the close of the annual meeting and such appointment shall be announced at each annual meeting. The Nominating Committee shall make as many nominations for election to the Board of Directors as it shall in its discretion determine, but not less than the number of vacancies that are to be filled.

Section 2. Election. Subsequent to the appointment of the initial Board of Directors by the Company, election to the Board of Directors shall be by secret written ballot. At such election the Members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of the By-

Laws. The persons receiving the largest number of votes for each category of directorship shall be elected.

ARTICLE VII **MEETINGS OF DIRECTORS**

Section 1. Regular Meetings. Regular meetings of the Board of Directors shall be held monthly without notice, at such place and time as may be fixed from time to time by resolution of the Board. Should said meeting fall upon a legal holiday, then that meeting shall be held at the same time on the next day which is not a legal holiday. Although not required, notice of such regular meeting may be given to each Director personally or by mail, telephone or telegraph at least three (3) days prior to the date of such meeting. All meetings of the Board, including special meetings in accordance with Section 2 below, shall be open to all members.

Section 2. Special Meetings. Special meetings of the Board of Directors shall be held when called by the President of the Association, or by any two members of the Board of Directors, after not less than three (3) days' notice, in writing, to all members of the Board of Directors of the time, place and purpose of such meeting.

Section 3. Place of Meetings. Meetings of the Board of Directors shall be held in Oconee County South Carolina, whenever practical. However, this provision is in no way intended to invalidate in any way whatsoever meetings held somewhere other than Oconee County, South Carolina.

Section 4. Directors' Waiver of Notice. Before or at any meeting of the Board of Directors, any Director may waive notice of such meeting and such waiver shall be deemed equivalent to the giving of notice. Attendance by a Director at any meeting of the Board shall be a waiver of notice by him of the time and place thereof. If all the Directors are present at any meeting of the Board, no notice shall be required and any business may be transacted at such meeting.

Section 5. Quorum. At all meetings of the Board of Directors, a majority of the Board of Directors shall constitute a quorum for the transaction of business, and the acts of the majority of the Members of the Board of Directors present at such meetings at which a quorum is present, shall be the acts of the Board of Directors. If, at any meeting of the Board of Directors there be less than a quorum present, the majority of those present may adjourn the meeting from time to time. At each adjourned meeting, any business which might have been transacted at the meeting, as originally called, may be transacted without further notice. The joinder of a Director in the action of a meeting by signing and concurring in the minutes thereof, shall constitute the presence of such Director for the purpose of determining a quorum.

Section 6. Action Taken Without a Meeting. The Directors shall have the right to take any action in the absence of a meeting which they could take at a meeting by obtaining the written approval of a majority of the Directors. Any action so approved shall have the same effect as though taken at a meeting of the Directors.

ARTICLE VII
POWERS AND DUTIES OF THE BOARD OF DIRECTORS

The Board of Directors of the Association shall have the powers and duties necessary for the administration of the affairs of the Association and may do all such acts and things as are not by law or by the Declaration, this Association's Articles of Incorporation, or these By-Laws, directed to be exercised and done by Owners. These powers and duties shall specifically include, but shall not be limited to, the matters hereinafter set forth.

Section 1. Powers. The powers of the Board of Directors shall specifically include, but shall not be limited to the following:

(a) to adopt and publish rules and regulations governing the use of the Common Properties, roads and facilities located thereon, and the personal conduct of the Members and their guest thereon, and to establish penalties for the infraction thereof;

(b) to suspend the voting rights of a Member during any period in which such Member shall be in default in the payment of any assessment levied by the Association. Such rights may also be suspended for such time as may be determined by the Board of Directors after notice to the Member and hearing before the Board of Directors for any infraction of rules and regulations;

(c) to exercise for the Association all powers, duties and authority vested in or delegated to this Association and not reserved to the Membership by other provisions of these By-Laws, the Articles of Incorporation, or the Declaration;

(d) to declare the office of a Member of the Board of Directors to be vacant in the event such member shall be absent from three (3) consecutive regular meetings of the Board of Directors;

(e) to employ a manager, an independent contractor, or such other employees as they deem necessary, and to prescribe their duties;

(f) to secure Officers and Directors Liability Insurance covering the Officers and Directors of the Association at the expense of the Association; and

(g) to borrow money to meet the financial needs of the Association and to mortgage the property of the Association and to pledge the revenues of the Association as security for such loans made to the Association the proceeds of which loans shall be used by the Association in performing its authorized functions.

Section 2. Duties. The duties of the Board of Directors shall specifically include, but shall not be limited to the following:

- (a) to cause to be kept a complete record of all its acts and corporate affairs:
- (b) to supervise all officers, agents and employees of this Association, and to see that their duties are properly performed;
- (c) as more fully provided in the Declaration, to:
- (1) fix the amount of the annual assessment against each property ownership form as defined in the Declaration not later than the first calendar quarter in each year;
 - (2) send written notice of each assessment to every Owner subject thereto as soon as practicable after the fixing hereof; and
 - (3) enforce the lien rights against any property for which assessments or costs are not paid within thirty (30) days after due date or to bring action at law against the Owner personally obligated to pay the same;
- (d) to issue, or to cause an appropriate officer to issue, upon demand by any person, a certificate setting forth whether or not any assessment has been paid. A reasonable charge may be made by the Board for the issuance of these certificates. If a certificate states that an assessment has been paid, such certificate shall be conclusive evidence of such payment;
- (e) to procure and maintain adequate liability and hazard insurance on property owned by the Association in the form and amount required by the Declaration;
- (f) to cause all officers and employees of the Association having fiscal responsibilities to be bonded, with fidelity bonds in the form and amount required by the Association, and the premium on such bonds shall be paid by the Association:
- (g) to cause the Common Properties and roads to be adequately maintained;
- (h) to review and amend, if appropriate, the annual budget as prepared by the Treasurer; and
- (i) to enforce the Restrictive Covenants and Rules and Regulations and if necessary, bring an action at law or in equity, against the Member to enforce same or recover damages resulting from the violations.

ARTICLE IX

LIABILITY OF THE DIRECTORS

The Members of the Board of Directors, officers, employees, agents, managing agents or management firm (herein collectively referred to as “Agents”) shall not be liable to the Owners or the Association for any mistake of judgment, negligence or otherwise, except for their own individual willful misconduct or bad faith. The Association shall indemnify and hold harmless each of the Agents and its agents or employees against all contractual or tort liability to others arising out of contracts made, actions performed or omissions by the Agents on behalf of the Association unless any such contract, action or omission shall have been made in bad faith or contrary to the provisions of the Declaration or of these By-Laws. It is intended that the Agents shall have no personal liability with respect to any contract made, action performed, or omission by them on behalf of the Association. It is understood and permissible and shall not be deemed to be self-dealing for the Association to contract with the Company or with corporations of other entities owned, controlled or affiliated with the Company. It is also intended that the liability of any Member arising out of any contract made, action taken or omission by the Agents or out of the aforesaid indemnity in favor of the Agents shall be limited to such proportions of the total liability thereunder as his interest in the Common Properties bears to the interests of all Members in the Common Properties. Every agreement made by the Agents is made in the capacity only as an agent for the Members and shall have no personal liability thereunder (except as Members). Moreover, each Member’s liability thereunder shall be limited to such proportion of the total liability thereunder as his interest in the Common Properties bears to the interests of all Members in the Common Properties.

ARTICLE X **OFFICERS AND THEIR DUTIES**

Section 1. Enumeration of Officers. The officers of this Association shall be a President, a Vice President, a Secretary, and a Treasurer, and such other officers as the Board may from time to time by resolution create.

Section 2. Election of Officers. The election of officers shall take place at the organization meeting of the Board of Directors following within ten (10) days after each annual meeting of the members.

Section 3. Term. The officers of the Association shall be elected annually by the Board of Directors and each shall hold office for (1) year and until their successors are chosen and assume office in their stead unless he shall sooner resign, or shall be removed, or otherwise be disqualified to serve.

Section 4. Appointive Officers. The Board of Directors may appoint Assistant Secretaries and Assistant Treasurers and such other officers as the affairs of the Association may require, each of whom shall hold office for such period, have such authority, and perform such duties as the Board of Directors may from time to time determine.

Section 5. Resignation and Removal. Any officer may be removed from office with or without cause by the Board of Directors. Any officer may resign at any time giving written notice to the Board of directors, the President or the Secretary. Such resignation shall take effect on the date of receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance or acknowledgment of acceptance of such resignation shall not be necessary to make it effective.

Section 6. Vacancies. A vacancy in any office may be filled by appointment by the Board of Directors. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaces.

Section 7. Multiple Offices. The same person may hold multiple offices.

Section 8. Duties. The duties of the officers are as follows:

President

The President shall be the chief executive officer of the Association. He shall preside at all meetings of the Owners and of the Board of Directors; shall see that orders and resolutions of the Board are carried out. He shall have executive powers and general supervision over the affairs of the Association and other contracts and other written instruments as required by resolution of the Board of Directors. He shall perform all of the duties incident to his office or which may be delegated to him from time to time by the Board of Directors.

Vice President

The Vice President shall act in the place and stead of the President in the event of his absence, inability or refusal to act, and shall exercise and discharge such duties as may be required of him from time to time by the Board of Directors.

Secretary

The Secretary shall issue notices of all Board of Directors meetings and all meetings of the Members and shall attend and keep the minutes of same. The Secretary shall have charge of all of the Associations' books, records and papers, except those kept by the Treasurer. The Assistant Secretary may perform duties of the Secretary when the Secretary is absent.

Treasurer

The Treasurer shall:

(a) have custody of the Association's funds and securities, except the funds payable to any management firm, and shall keep full and accurate accounts of receipts and disbursements in books belonging to the Association, and shall deposit all monies

and other valuable effects in the name of and to the credit of the Association, in such insured depositories as may be designated from time to time by the Board of Directors;

(b) disburse the funds of the Association as may be ordered by the Board of Directors in accordance with these By-Laws, making proper vouchers for such disbursements, and shall render to the President and Board of Directors at the regular meetings of the Board of Directors, or whenever they may require it, an account of all of his transactions as the Treasurer and of the financial condition of the Association;

(c) collect the assessments and maintenance fees and shall promptly report the status of collections and of all delinquencies to the Board of Directors;

(d) give status reports to potential transferees on which reports the transferees may rely;

(e) cause an annual audit of the Association to be completed in a timely fashion by a certified public accountant selected by the Board of Directors and the results of such audit shall be reported to the Board of Directors and the Members;

(f) in conjunction with the Association's accountant and such other persons as the Board of Directors may designate, shall prepare an annual budget for consideration, modification, if appropriate, and ultimate approval by the Board of Directors;

(g) the duties of the Treasurer may be performed by the Assistant Treasurer when the Treasurer is absent;

(h) the duties of the Treasurer or Secretary may be fulfilled by a management firm employed by the Association, in which event such management firm shall have custody of the books of the Association.

ARTICLE XII **BOOKS AND RECORDS**

The books, records and papers of the Association shall at all times, during reasonable business hours, be subject to inspection by any Member. The Declaration, the Articles of Incorporation and the By-Laws of the Association shall be available for inspection by any Member at the principal office of the Association, where copies may be purchased at reasonable costs.

ARTICLE XIII **ASSESSMENTS**

As more fully provided in the Declaration, each Member is obligated to pay to the Association annual and special assessments which are secured by a continuing lien upon the property against which the assessment is made. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date, the assessment shall be subject to a late charge of one and one-half percent (1 ½%) of the delinquent payment amount per month from the due date until paid or such

other amount as set by the Board of Directors from time to time, and the Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the property, and interest, costs of collection, and reasonable attorney's fees of any such action shall be added to the amount of such assessment. No owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Properties or abandonment of this property by which he is entitled to membership. Part Three. Article III of the Declaration is incorporated herein and made a part hereof as fully as if repeated verbatim.

ARTICLE XIV **COMMITTEES**

The Board of Directors shall appoint a Nominating Committee as provided in these By-Laws. In addition, the Board of Directors may designate one or more committees which, to the extent provided in the resolution designated said committee, shall have such powers as determined by the Board in the management of affairs and business of the committee. Any such committee shall consist of at least three (3) Members. The committee or committees shall have such name or names as may be determined from time to time by the Board of Directors, and said committee(s) shall keep regular minutes of their proceedings and report same to the Board of Directors, as required.

ARTICLE XV **FISCAL YEAR**

The fiscal year of the Association shall begin on the first day of January and end on the 31st day of December of every year, except that the first fiscal year shall begin on the date of incorporation.

ARTICLE XVI **INDEMNIFICATIONS**

The Association and Owners shall indemnify every Director and every officer, his heirs, executors, and administrators, against all losses, costs, and expenses reasonably incurred by him in connection with any action, suit, or proceeding to which he may be made a party by reason of his being or having been a Director or officer of the Association, except as to matters wherein he shall be finally adjudged in such action, suit or proceeding, to be liable for willful misconduct. The foregoing rights shall be in addition to and not exclusive of all other rights to which such Director or officer may be entitled.

ARTICLE XVII **PARLIAMENTARY RULES**

Roberts Rule of Order (latest edition) shall govern the conduct of the Association's meetings when not in conflict with the Declaration or these By-Laws.

ARTICLE XVIII

AMENDMENTS

Section 1. The By-Laws may be amended at a regular or special meeting of the Members by three-fourths (3/4) of the vote at a duly called meeting at which a quorum exists as provided in Section 4 of Article III hereof and provided that any matter stated herein to be or which is in fact governed by the Declaration may not be amended except as provided in the Declaration.

Section 2 In the case of any conflict between the Articles of Incorporation and these By-Laws, the Article shall control; and in the case of any conflict between the Declaration and these By-Laws, the Declaration shall control.

IN WITNESS WHEREOF, we, being all of the organizing Members and Directors of CROSS CREEK PLANTATION PROPERTY OWNERS' ASSOCIATION, INC., have hereunto set our hands and seals this 3rd day of March, 1989.

WITNESSES;

CROSS CREEK PLANTATION
PROPERTY OWNERS'
ASSOCIATION, INC.

BY: _____

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK PLANTATION PROPERTY OWNERS' ASSOCIATION, INC., sign, seal and as his act and deed, deliver the foregoing instrument and the (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
3rd day of March, 1989 _____

_____ (L.S.)
Notary Public of South Carolina
My Commission Expires _____

EXHIBIT “D”

**BY-LAWS
OF
CROSS CREEK PLANTATION COUNTRY CLUB, INC.**

ARTICLE I
IDENTITY

Section 1. Name. The name of the corporation is Cross Creek Plantation Country Club, Inc., which was created and exists as a non-profit corporation under the laws of the State of South Carolina.

Section 2. Office of Club. The office of the Club shall be at Cross Creek Plantation or at such other place as may be subsequently designated by the Board of Directors.

Section 3. Seal. The Seal of the Club shall bear the words “Cross Creek Plantation Country Club, Inc.” or an appropriate abbreviation thereof.

ARTICLE II
PURPOSE OF CLUB

Section 1. Purpose. The nature and purpose of Cross Creek Plantation Club, Inc. is to own and operate a private country club for the recreation, pleasure and benefit of its members.

ARTICLE III
EMBLEM AND CREST OF THE CLUB

The emblem and crest of the Club shall be the insignia of the Club which has been established.

ARTICLE IV
DEFINITIONS

Section 1. General. The following terms as used in these By-Laws are defined as follows:

- (a) **Association.** Means Cross Creek Plantation Property Owners’ Association, a South Carolina non-profit corporation.
- (b) **Board.** Means the Board of Directors of the Club.
- (c) **By-Laws.** Means the By-Laws of the Club.

(d) **Declarations.** Means the Declarations of Covenants and Restrictions of Cross Plantation as the same may be supplemented or amended from time to time.

(e) **Company.** Means Cross Creek Plantation of Oconee, Inc.

(f) **Club.** Means Cross Creek Plantation Country Club, Inc.

(g) **Development.** Means Cross Creek Plantation.

(h) **Lot.** Means any residential lot of Cross Creek Plantation.

(i) **Owner.** Shall mean and refer to the Owner as shown by the real estate records of the Office of the Clerk of Court for Oconee County, South Carolina, whether it be one or more persons firms, associations, corporations, or other legal entities, including the Company, of fee simple title to any residential lot or dwelling unit. The term "owner" shall not mean or refer to any lessee of an Owner.

(j) **Referendum.** Shall mean and refer to the power of all or some specific portion of the members to vote by ballots on certain actions by the Board of Directors of the Club, more particularly set forth herein.

ARTICLE V **MEMBERSHIP AND VOTING PROVISIONS**

Section 1. Membership. Every lot Owner shall be a member of the Club.

Section 2. Certificate of Membership. Membership certificate in a form approved by the Board of Directors shall be issued to each member.

(a) In the event that a lot Owner owns two (2) or more contiguous lots and joins those lots as authorized by the Declarations, or divides a lot between adjacent property, then and in that event, the Owner shall have only one (1) membership and be required to maintain only one (1) membership.

Section 3. Memberships Acquired in the Name of Company, Partnership, Corporation, Trust of Other Forms of Multiple Ownership. Memberships acquired in the name of a company, partnership, corporation, trust or other forms of multiple ownership, will acquire the membership in the name of such entity. Membership shall be issued in such name, provided, however, the owner of the certificate shall designate in writing, the family who shall have the right to use the facilities under the membership, and in the event it is not a family, no more than two (2) persons. Names of the designated users shall be filed with the Secretary of the Club.

(a) Membership as above described, shall only be entitled to one (1) vote for such membership.

Section 4. Classes of Members. There shall be Equity Members, Associate Members, Social Members, and a limited number of Honorary or Special Members.

(a) **Equity Members.** Equity Members must be property owners in Cross Creek Plantation. The total number of Equity Memberships shall not exceed the total number of lots in Cross Creek Plantation, plus any Charter Members which have retained Club Memberships and sold the Charter Members' lot, as hereinafter authorized.

(i) **Resident Equity Membership.** A Resident Equity Membership entitles the member upon payment of dues, initiation fees, and assessments, to membership in the Club, use of all of Club facilities, participation in all of the functions of the club, to vote for the election of Board of Directors, and other voting rights in the Club.

(ii) **Non-Resident Equity Membership.** A Non-Resident Equity Membership is an Owner whose permanent residence is more than 75 miles from the Club House of Cross Creek Plantation Country Club, Inc. A Non-Resident Equity Member, upon payment of dues, initiation fees, and assessments, is entitled to the use of all club facilities, participation in all functions of the Club, to vote for the election of the Board of Directors, and other voting rights in the Club. Members shall have limited use of play on the golf course to a total of 24 rounds of golf per year. In the event that such Member plays golf more often than 24 times per calendar year, such Member must pay green fees as set by the Board of Directors.

(iii) **Charter Members.** The first one hundred (100) Equity Members shall be designated as "Charter Members".

(iv) **Voter per Membership.** Each Equity Member, to include Charter Members, shall have one (1) vote per membership. The Company shall have one (1) vote per membership.

UNTIL TRANSFER AS PROVIDED IN ARTICLE VI, SECTION I, ALL VOTES BY MEMBERS OTHER THAN THE COMPANY ARE ADVISORY ONLY.

(b) **Associate Membership.** The Club will offer a limited number of Associate Memberships which shall be subject to **recall** by the Club. Recall shall be on a first purchase, last recall basis. It is the intention of the Club to encourage lot ownership in Cross Creek Plantation, however, the Club has determined that in order to defray Club operation expenses that this type of temporary membership be made available until such time as the total golfing members (Residential Equity Members, Non-Resident Equity members, Associate members, Honorary or Special Members) reaches five hundred ninety five (595). Upon the payment of dues, initiation fees, and assessments, Associate Members shall be entitled to the use of all club facilities, and participation in Club functions, provided, however, Associate Memberships shall not be entitled to vote.

(c) **Social Membership.** This membership is for a non-property owner and entitles the member to use of the dining and Club House facilities. A Social Member may play golf no more than six (6) separate days per year, and then only with out-of-town guests of the member. Social Memberships shall not be entitled to vote.

(d) **Honorary or Special Memberships.** A limited number of Honorary or Special Memberships may be issued by the Club upon the request of the Company's principal officer, V. Jack Shadwick. These memberships shall be for a length of time as determined by the Company. Each Member shall be entitled to the use of the facilities as determined by the Company and shall not be entitled to vote.

Section 5. Transfer of Memberships.

(a) **Charter Memberships.** A Charter Member may, after three (3) years from the date of the purchase and closing of his lot, transfer said lot to another party, and retain his Charter Membership. The purchaser of such lot must purchase either a Resident Equity Membership or Non-Resident Equity Membership from the Club.

A Charter Membership which has been severed from its lot as above authorized, may be sold to a prospective member who must be approved by the Club. Any transfer of a Charter Membership retains its "Charter status".

If a Charter Member transfers his lot within three (3) years from the date of the purchase and closing, then the membership must be transferred with the lot.

(b) **Resident and Non-Resident Equity Memberships.** All other Resident or Non-Resident Equity Memberships, other than Charter Memberships which have been severed, must be transferred with the lot.

Except "Charter Members", no membership in Cross Creek Plantation Country Club, Inc. may be sold other than with the transfer of the Member's lot.

Section 6. Transfer Upon Death. Upon the death of Resident or Non-Resident Equity Member, such membership shall pass the same as and with the title of the deceased Member's lot in Cross Creek Plantation.

(i) Charter Membership which has been severed from its lot as above authorized, may be transferred upon death of the member as provided for in the member's will or to the member's heirs-at-law if the member dies without a will, however, shall not increase the designated member to more than one family or no more than two (2) persons.

Section 7. Associate Memberships Recalled or Becoming Equity Membership. In the event that an Associate Member purchases a lot in Cross Creek Plantation which would entitle the owner to an Equity Membership, or the membership is recalled, the initiation fee refund, if any, shall be prorated as follows:

- (a) Eighty (80%) percent after one (1) year from the membership date; and
- (b) Twenty (20%) percent after each year thereafter from the membership date, on a prorated basis.

Section 8. Transfer on Divorce or Separation. An Order by a Court of competent jurisdiction as determined by legal counsel of the Club, shall vest membership in the spouse awarded such membership by such Court. The Club records and membership certificates shall be amended to reflect such.

Section 9. Member to Have Power of Referendum in Certain Instances. Where specifically provided for herein, the Members, or some specific portion thereof, shall have the power to approve or reject certain actions proposed to be taken by the Club by Referendum including, without limitation, whether the levy by the Club of any Special Assessment, and the addition or deletion of functions or services which the Club is authorized to perform. In the event two-thirds (2/3), or more, of the votes actually returned to the Club within the specified time shall be in favor of such action, the Referendum shall be deemed to “pass” and the action voted upon will be deemed to have been authorized by the Members; provided, however, that if a higher percentage vote required to “pass” shall be specifically expressed herein, that higher percentage shall control in the instance. The Club may not undertake any action requiring a Referendum without complying with the provisions therefor.

In the event of a dispute as to whether a Referendum is required, the following action may be taken:

Within thirty (30) days after the adoption by the Directors of any action which is, in the opinion of the Members, subject to a Referendum, a petition signed by not less than twenty-five (25%) percent of the total membership of the Club or signed by a majority of the Directors may be filed with the Secretary of the Association requesting that any such action be either repealed or submitted to a vote of the Members, and the Secretary shall thereafter within thirty (30) days send out the referendum to all members.

Section 10. Quorum Required for any Action Authorized at Regular or Special Meeting of the Club. The quorum required for any action which is subject to a vote of the Members at an open meeting of the Club (as distinguished from the Referendum) shall be as follows:

The first time a meeting of the Members of the Club is called to vote on a particular action proposed to be taken by the Club, the presence at the meeting of Members or proxies entitled to cast fifty-one percent (51%) of the total of the Membership shall constitute a quorum. If the required quorum is not forthcoming at any such meeting, a second meeting may be called subject to the giving of proper notice and there shall be a quorum requirement of twenty-five (25%) of the total vote of the Members of the Club for such second meeting. Unless otherwise

provided, any reference hereafter to “votes cast at a duly called meeting” shall be construed to be subject to the quorum requirements established by this Section 10, and any other requirements for such “duly called meeting” which may be established by the By-Laws of the Club. For the purpose of this Section 10, “proper notice” shall be deemed to be given when given to each Member no less than ten (10) days prior to the date of the meeting at which any proposed action is to be considered.

Section 11. Proxies. All Members of the Club may vote and transact business at any meeting of the Club by proxy authorized in writing: provided, however, that proxies shall not be required for any action which is subject to a Referendum, in which case the votes of all of the Members polled shall be made by specially provided ballots mailed to the Club.

ARTICLE VI **TRANSFERS TO CLUB**

Section 1. Transfers. The Company covenants for itself, its successors or assigns, that, upon the sale of ninety (90%) percent of the Residential Lots planned for Cross Creek Plantation, it shall convey to the Club by limited warranty deed those properties designated on the Cross Creek Plantation Master Plan, as the Golf Course, Club House, landscape lakes, and other recreational amenities. Such conveyances shall be subject to all the restrictions and limitations of the various Parts and Articles of the Declaration, and any other restrictions, reservations and limitations of record, and easements of ingress and egress as determined by the Company. Nothing shall prohibit the Company from conveying such at any time prior to the sale of ninety (90%) percent of the lots in the discretion of the Company.

ARTICLE VII **MEETING OF MEMBERSHIP**

Section 1. Place. All meetings of the Club Membership shall be held at the office of the Club, or at such other place and at such time as shall be designated by the Board of Directors of the Club and stated in the Notice of Meeting, and shall be open to all Members.

Section 2. Membership List. At least ten (10) but not more than thirty (30) days before every meeting of the Club or election of directors, a complete list of members of the Club shall be prepared by the Secretary. Such list shall be maintained in the office of the Club for at least ten (10) days prior to any meeting or election and ten (10) days after any meeting or election.

Section 3. Notice of Meeting. Written notice of each meeting of the Members shall be given by, or at the direction of, the Secretary or person authorized or qualified to call the meeting, by mailing a copy of such notice, with proper postage affixed, at least ten (10) days (but not more than thirty (30) days) before such meeting to each Member entitled to vote thereat, to the last known address of the Member as it appears in the records of the Club, on the first day of the calendar month in which said notice is mailed.

It shall be the obligation of every Member to immediately notify the Secretary of the Club in writing of any change of address. Any person who becomes a Member following the first day in the calendar month in which said notice is mailed shall be deemed to have been given notice if notice was given to his predecessor-in-title. Such notice shall specify the place, day and hour of the meeting, and, in the case of a special meeting, the purpose of the meeting. Evidence of such notice having been given may consist of an Affidavit of Mailing evidencing that the requisite notice was posted at least ten (10) days prior to such meeting.

Section 4. Annual Meeting. The annual meeting shall be held at time set each year by the Board commencing in 1989 and from year to year thereafter with at least ten (10) days' notice thereof to each Member for the purpose of electing directors and transacting any other business authorized to be transacted by the Members. At the annual meeting, the Members shall elect new Members of the Board of Directors by plurality vote and in accordance with ARTICLE VIII of these By-Laws, and shall transact such other business as may properly be brought before the meeting.

Section 5. Special Meetings. Special meetings of the Members for any purpose or purposes, unless otherwise prescribed by statute, may be called by the President of the Club and shall be called by the President or Secretary of the Club at the request, in writing, of Members owning twenty-five (25%) percent or more of the total votes of the Members of the Club, which request shall state the purpose or purposes of the proposed meeting.

Section 6. Waiver and Consent. Whenever the vote of members at a meeting is required or permitted by any provision of these By-Laws to be taken in connection with any action of the Club, the meeting and vote of Members may be waived if a majority of members who would have been entitled to vote on this action if such meeting were held, shall consent in writing to such action being taken; however, notice of such action shall be given to all members unless all members participated in the approval of such action.

ARTICLE VIII **DIRECTORS**

Section 1. Composition of the Board of Directors. The Club shall be governed by a Board of Directors consisting of five (5) members.

Section 2. Qualifications and Selection of Board Members. All members of the Board shall be owners within Cross Creek Plantation and members of the Club or officers, employees or agents of Cross Creek Development of Oconee, Inc.

Section 3. Term of Office. The members of the Board of Directors shall be appointed by the Company, until ninety (90%) percent of the lots planned for Cross Creek Plantation have been sold. Thereafter, at the next annual meeting, the members shall elect two (2) Directors for a term of one (1) year, and two (2) Directors for a term of two (2) years and one (1) Director for a term of three (3) years; and at each annual

meeting thereafter the members shall elect Directors to fill the expiring terms for a term of three (3) years.

Section 4. Removal. Any Director may be removed from the Board, with or without cause, by a majority vote of the members of the Club or by Cross Creek Development of Oconee, Inc. if appointed by Cross Creek Development of Oconee, Inc. A successor may then and there be elected to fill the vacancy thus created. Should the Club fail to elect a successor, the Board of Directors may fill the vacancy in the manner provided in Section 5 below. Provided, however, that any Director removed by Cross Creek Development of Oconee, Inc. shall be replaced by Cross Creek Development of Oconee, Inc.

Section 5. Vacancies on Directors. If the office of any Director or Directors becomes vacant by reason of death, resignation, retirement, disqualification, removal from office or otherwise, a majority of the remaining members of the Board of Directors, though less than a quorum, shall choose a successor or successors, at any regular or special meeting of the Board of Directors. Such replacement member of the Board of Directors shall hold office for the balance of the unexpired term. Provided, however, Cross Creek Development of Oconee, Inc. can appoint a replacement director for any vacancy of a Director appointed by Cross Creek Development of Oconee, Inc.

Section 6. Disqualification and Resignation of Directors. Any Director may resign at any time by sending a written notice of such resignation to the office of the Club delivered to the Secretary. Unless otherwise specified therein, such resignation shall take effect upon receipt thereof by the Secretary. No Director shall continue to serve on the Board of Directors should he be more than thirty (30) days delinquent in the payment as a member of any assessment or dues owed to the Club, and said delinquency shall automatically constitute a resignation, effective when such resignation is accepted by the Board of Directors.

Section 7. Compensation. No Director shall receive compensation for any service he may render to the Club. However, any Director may be reimbursed for his actual expenses incurred in the performance of his duties. The Board may waive dues of Directors.

ARTICLE IX **NOMINATION AND ELECTION OF DIRECTORS**

Section 1. Nomination. Nomination of the Members of the initial Board of Directors shall be made by Cross Creek Development of Oconee, Inc.: thereafter, nomination for election to the Board of Directors by the members shall be made by a Nominating Committee. Nominations may also be made by a petition of not less than forty (40) members in good standing submitting such nomination in writing to any officer or Director at least twenty-four (24) hours prior to the date and time set for the meeting. The Nominating Committee shall consist of a Chairman, who shall be a member of the Board of Directors, and two (2) or more members of the Club. The Nominating Committee shall be appointed by the Board of Directors to serve until the close of the

annual meeting and such appointment shall be announced at each annual meeting. The Nominating Committee shall make as many nominations for election to the Board of Directors as it shall in its discretion determine, but not less than the number of vacancies that are to be filled.

Section 2. Election. Subsequent to the appointment of the initial Board of Directors, election to the Board of Directors shall be by secret written ballot. At such elections the members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of the By-Laws. The persons receiving the largest number of votes for each category of directorship shall be elected.

ARTICLE X **MEETING OF DIRECTORS**

Section 1. Regular Meetings. Regular meetings of the Board of Directors shall be held monthly without notice, at such place and time as may be fixed from time to time by resolution of the Board. Should said meeting fall upon a legal holiday, then that meeting shall be held at the same time on the next day which is not a legal holiday. Although not required, notice of such regular meeting may be given to each Director personally or by mail, telephone or telegraph at least three (3) days prior to the date of such meeting. All meetings of the Board, including special meetings in accordance with Section 2 below, shall be open to all members.

Section 2. Special Meetings. Special meetings of the Board of Directors shall be held when called by the President of the Club, or by any two members of the Board of Directors, after not less than three (3) days' notice, in writing, to all members of the Board of Directors of the time, place and purpose of such meetings.

Section 3. Place of Meetings. Meetings of the Board of Directors shall be held in Oconee County, South Carolina, whenever practical. However, this provision is in no way intended to invalidate in any way whatsoever meetings held somewhere other than Oconee County, South Carolina.

Section 4. Directors' Waiver of Notice. Before or at any meeting of the Board of Directors, any Director may waive notice of such meeting and such waiver shall be deemed equivalent to the giving of notice. Attendance by a Director at any meeting of the Board shall be a waiver of notice by him of the time and place thereof. If all the Directors are present at any meeting of the Board, no notice shall be required and any business may be transacted at such meeting.

Section 5. Quorum. At all meetings of the Board of Directors, a majority of the members of the Board of Directors shall constitute a quorum for the transaction of business, and the acts of the majority of the members of the Board of Directors present at such meetings at which a quorum is present, shall be the acts of the Board of Directors. If, at any meeting of the Board of Directors there be less than a quorum present, the majority of those present may adjourn the meeting from time to time. At each such

adjourned meeting, any business which might have been transacted at the meeting, as originally called, may be transacted without further notice. The joinder of a Director in the action of a meeting by signing and concurring in the minutes thereof, shall constitute the presence of such Director for the purpose of determining a quorum.

Section 6. Action Taken Without a Meeting. The Directors shall have the right to take any action in the absence of a meeting which they could take at a meeting by obtaining the written approval of a majority of the Directors. Any action so approved shall have the same effect as though taken at a meeting of the Directors.

ARTICLE XI **POWERS AND DUTIES OF THE BOARD OF DIRECTORS**

The Board of Directors of the Club shall have the powers and duties necessary for the administration of the affairs of the Club and may do all such acts and things as authorized by law, the Club's Articles of Incorporation, or these By-Laws. These powers and duties shall specifically include, but shall not be limited to, the matters hereinafter set forth.

Section 1. Powers. The powers of the Board of Directors shall specifically include, but shall not be limited to the following:

(a) to adopt and publish rules and regulations governing the use of Club facilities, and the personal conduct of the members and their guests thereon, and to establish penalties for the infraction thereof;

(b) to suspend the voting rights of a member during any period in which such member shall be in default in the payment of any assessment or dues levied by the Club. Such rights may also be suspended for such time as may be determined by the Board of Directors after notice to the Member and hearing before the Board of Directors for any infraction of the rules and regulations;

(c) to exercise for the Club all powers, duties, and authority vested in or delegated to this Club and not reserved to the membership by other provisions of these By-Laws or the Articles of Incorporation;

(d) to declare the office of a member of the Board of Directors to be vacant in the event such member shall be absent from three (3) consecutive regular meetings of the Board of Directors;

(e) to employ a manager, an independent contractor, or such other employees as they deem necessary, and to prescribe their duties;

(f) to secure Officers and Directors Liability Insurance covering the Officers and Directors of the Club at the expense of the Club; and

(g) to borrow money to meet the financial needs of the Club and to mortgage the property of the Club and to pledge the revenues of the Club as security for such loans made to the Club the proceeds of which loans shall be used by the Club in performing its authorized functions.

Section 2. Duties. The duties of the Board of Directors shall specifically include, but shall not be limited to the following:

(a) to cause to be kept a complete record of all its acts and corporate affairs;

(b) to supervise all officers, agents and employees of the Club, and to see that their duties are properly performed;

(c) as more fully provided in the Declaration, to:

(1) fix the amount of the annual dues or assessments against each member;

(2) send written notice of each assessment or dues to every member subject thereto as soon as practical after the fixing hereof; and

(3) enforce the lien rights against any property for which assessments or dues or costs are not paid within thirty (30) days after due date or to bring an action at law against the member personally obligated to pay the same;

(d) to issue, or to cause an appropriate officer to issue, upon demand by any person, a certificate setting forth whether or not any assessment or dues has been paid. A reasonable charge may be made by the Board for the issuance of these certificates. If a certificate states that an assessment or dues has been paid, such certificate shall be conclusive evidence of such payment;

(e) to procure and maintain adequate liability and hazard insurance on property owned by the Club in the form and amount required by the Declaration;

(f) to cause all officers and employees of the Club having fiscal responsibilities to be bonded, with fidelity bonds in the form and amount required by the Club, and the premium on such bonds shall be paid by the Club;

(g) to cause the properties and facilities to be adequately maintained;

(h) to review and amend, if appropriate, the annual budget as prepared by the Treasurer; and

(i) to enforce the Rules and Regulations and if necessary, bring an action at law or in equity, against the member to enforce same or recover damages resulting from the violations.

ARTICLE XII
LIABILITY OF THE DIRECTORS

The Members of the Board of Directors, officers, employees, agents, managing agents or management firm (herein collectively referred to as “Agents”) shall not be liable to the owners or the Club for any mistake of judgment, negligence or otherwise, except for their own individual willful misconduct or bad faith. The Club shall indemnify and hold harmless each of the Agents and its agents or employees against all contractual or tort liability to others arising out of contracts made, actions performed or omissions by the Agents on behalf of the Club unless any such contract, action or omission shall have been made in bad faith or contrary to the provisions of these By-Laws. It is intended that the Agents shall have no personal liability with respect to any contract made, action performed or omission by them on behalf of the Club. It is understood and permissible and shall not be deemed to be self-dealing for the Club to contract with Cross Creek Development of Oconee, Inc. or with corporations of other entities owned, controlled or affiliated with Cross Creek Development of Oconee, Inc. It is also intended that the liability of any member arising out of any contract made, action taken or omission by the Agents or out of the aforesaid indemnity in favor of the Agents shall be limited to such proportions of the total liability there under as his interest in the Club bears to the interests of all members in the Club. Every agreement made by the Agents is made in the capacity only as an agent for the members and shall have no personal liability there under (except as Members). Moreover, each member’s liability there under shall be limited to such proportion of the total liability there under as his interest in the Club bears to the interest of all members in the Club.

ARTICLE XIII
OFFICERS AND THEIR DUTIES

Section 1. Enumeration of Officers. The officers of this Club shall be a President, a Vice President, A Secretary, and a Treasurer, and such other officers as the Board may from time to time by resolution create.

Section 2. Election of Officers. The election of officers shall take place at the organization meeting of the Board of Directors following within ten (10) days after each annual meeting of the members.

Section 3. Term. The officers of the Club shall be elected annually by the Board of Directors and each shall hold office for one (1) year and until their successors are chosen and assume office in their stead unless he shall sooner resign, or shall be removed, or otherwise be disqualified to serve.

Section 4. Appointive Officers. The Board of Directors may appoint Assistant Secretaries and Assistant Treasurers and such other officers as the affairs of the Club may

require, each of whom shall hold office for such period, have such authority, and perform such duties as the Board of Directors may from time to time determine.

Section 5. Resignation and Removal. Any officer may be removed from office with or without cause by the Board of Directors. Any officer may resign at any time giving written notice to the Board of Directors, the President or the Secretary. Such resignation shall take effect on the date of receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance or acknowledgement of acceptance of such resignation shall not be necessary to make it effective.

Section 6. Vacancies. A vacancy in any office may be filled by appointment by the Board of Directors. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaces.

Section 7. Multiple Offices. The same person may hold multiple offices.

Section 8. Duties. The duties of the officers are as follows:

President

The President shall be the chief executive officer of the Club. He shall preside at all meetings of the members and of the Board of Directors; shall see that orders and resolutions of the Board are carried out. He shall have executive powers and general supervision over affairs of the Club and other contracts and other written instruments as required by resolution of the Board of Directors. He shall perform all of the duties incident to his office or which may be delegated to him from time to time by the Board of Directors.

Vice President

The Vice President shall act in the place and stead of the President in the event of his absence, inability or refusal to act, and shall exercise and discharge such other duties as may be required of him from time to time by the Board of Directors.

Secretary

The Secretary shall issue notices of all Board of Directors' meetings and all meetings of the members and shall attend and keep the minutes of same. The Secretary shall have charge of all of the Clubs' books, records and papers, except those kept by the Treasurer. The Assistant Secretary may perform duties of the Secretary when the Secretary is absent.

Treasurer

The Treasurer shall:

(a) have custody of the Club's funds and securities, except the funds payable to any management firm, and shall keep full and accurate accounts of receipts and disbursements in books belonging to the Club, and shall deposit all monies and other valuable effects in the name of and to the credit of the Club, in such insured depositories as may be designated from time to time by the Board of Directors;

(b) disburse the funds of the Club as may be ordered by the Board of Directors in accordance with these By-Laws, making proper vouchers for such disbursements, and shall render to the President and Board of Directors at the regular meetings of the Board of Directors, or whenever they may require it, an account of all of his transactions as the Treasurer and of the financial condition of the Club.

(c) collect the assessments and dues and shall promptly report the status of collections and of all delinquencies to the Board of Directors;

(d) give status reports to potential transferees on which reports the transferees may rely;

(e) cause an annual audit of the Club to be completed in a timely fashion by an certified public accountant selected by the Board of Directors and the results of such audit shall be reported to the Board of Directors and the members;

(f) in conjunction with the Club's accountant and such other persons as the Board of Directors may designate, shall prepare an annual budget for consideration, modification, if appropriate, and ultimate approval by the Board of Directors.

(g) the duties of the Treasurer may be performed by the Assistant Treasurer when the Treasurer is absent;

(h) the duties of the Treasurer or Secretary may be fulfilled by a management firm employed by the Club, in which event such management firm shall have custody of the books of the Club.

ARTICLE XIV **BOOKS AND RECORDS**

The books, records and papers of the Club shall at all times, during reasonable business hours, be subject to inspection by any member. The Articles of Incorporation and the By-Laws of the Club shall be available for inspections by any member at the office of the Club, where copies may be purchased at reasonable costs.

ARTICLE XV **DUES, ASSESSMENTS AND INITIATION FEES**

Section 1. Dues, Assessments and Initiation Fees. The Board of Directors shall set dues, assessments, and initiation fees to be charged for memberships, and such shall be paid to the Company until transfer of the Club assets to the Club as above authorized. Payments shall be made on or before the date or dates fixed by payment by the Board.

No assessment shall be authorized by the Board for any capital expenditures without an approval of such assessment by two-thirds (2/3) of the vote of the members.

Section 2. Company Owned Memberships. Any membership owned by the Company, and/or the family of its President, V. Jack Shadwick, shall not be charged initiation fees, dues or assessments.

Section 3. Delinquencies. Failure of any member to pay any dues, assessments, fees, or charges, within the prescribed period, shall constitute grounds for forfeiture of membership rights and privileges, except for the payment of future dues, assessments and charges, and shall constitute a lien over the lot of the member, and shall include interest at the maximum limit provided by law per annum from the date of delinquency and cost of collection and enforcement of lien, including a reasonable attorney's fees, if any, and shall constitute and become a lien on the lot of the delinquent member.

Section 4. Security Interest in Membership. No member may create or cause to be created, a lien or security interest, other than hereinabove provided, on the membership.

Section 5. Enforcement. The lien provided for herein, may be foreclosed by the Club or the Company, or at their option, suit may be brought to recover money judgment for unpaid dues, assessments, fees, or charges to include but not be limited to a reasonable attorney's fees and the cost of such action.

ARTICLE XVI **VIOLATION OF CLUB RULES AND REGULATIONS**

Members or Designees of Members of multiple ownership, shall abide by all rules and regulations as established from time to time by the Club, and further shall pay all fees, dues, assessments, matter on account, and keep same current at all times. Any member violating such rules or regulations, failure to keep all accounts current, shall be subject to suspension, termination or other disciplinary action as determined by the Club.

Any membership owned by the Company shall not be charged initiation fees, dues or assessments until such time as the membership is sold, transferred or conveyed by the Company, to another party. At which time such party for becoming a member shall be subject to all rules, regulations, fees, etc. of the Club.

ARTICLE XVII **DISCIPLINE**

Any member, or any family of a member, or guest, designee under a multiple membership, whose conduct shall be deemed by the Board of Directors to be improper and not in the best interest of the Club, may be reprimanded, fined, suspended or expelled, by action of the Board of Directors. The Board of Directors shall have the sole judgment of what constitutes proper conduct and may establish such rules and regulations regarding conduct of members and use of the facilities.

ARTICLE XVIII
COMMITTEES

The Board of Directors shall appoint a Nominating Committee as provided in these By-Laws. In addition, the Board of Directors may designate one or more committees which, to the extent provided in the resolution designating said committee, shall have such powers as determined by the Board in the management of affairs and business of the Committee. Any such committee shall consist of at least three (3) members. The committee or committees shall have such name or names as may be determined from time to time by the Board of Directors, and said committee (s) shall keep regular minutes of their proceedings and report the same to the Board of Directors, as required.

ARTICLE XIX
FISCAL YEAR

The fiscal year of the Club shall begin on the first day of January and end on the 31st day of December of every year, except that the first fiscal year shall begin on the date of incorporation.

ARTICLE XX
INDEMNIFICATION

The Club and members shall indemnify every Director and every Officer, his heirs, executors and administrators, against all losses, costs and expenses reasonably incurred by him in connection with any action, suit or proceeding to which he may be made a party by reason of his being or having been a Director or officer of the Club, except as to matters wherein he shall be finally adjudged in such action, suit or proceeding, to be liable for willful misconducts. The foregoing rights shall be in addition to and not exclusive of all other rights to which such Director or Officer may be entitled.

ARTICLE XXI
PARLIAMENTARY RULES

Roberts Rule of Order (latest edition) shall govern the conduct of the Club's meetings when not in conflict with the Declaration of these By-Laws.

ARTICLE XXII
AMENDMENTS

Section 1. The By-Laws may be amended at a regular or special meeting of the members by three-fourths (3/4) of the vote at a duly called meeting at which a quorum exists.

Section 2. In the case of any conflict between the Articles of Incorporation and these By-Laws, the Article shall control; and in the case of any conflict between the Declaration and these By-Laws, the Declaration shall control.

Section 3. Modification or Amendments. Cross Creek Development of Oconee, Inc. reserves the right from time to time to amend the terms of membership, waive or modify the provisions of membership, or make other changes until such time as ninety (90%) percent of the membership have been sold, transferred or conveyed to members other than Cross Creek Development of Oconee, Inc. Upon the sale of such memberships all technical changes may be made by the Board of Directors of the Club, and material changes be approved by an affirmative vote of three-fourths (3/4) of members entitled to vote.

IN WITNESS WHEREOF, we, being all of the organizing Members and Directors of CROSS CREEK PLANTATION COUNTRY CLUB, INC., have hereunto set our hands and seals this 3rd day of March, 1989.

WITNESSES:

CROSS CREEK PLANTATION
COUNTRY CLUB, INC.

BY: _____

THE FIRST SUPPLEMENTARY DECLARATION
OF COVENANTS AND RESTRICTIONS OF
CROSS CREEK PLANTATION

WHEREAS, by Declaration, executed on March 3, 1989, and recorded on March 3, 1989 in Deed Book 569, at page 169, records of Oconee County, South Carolina, Declarations of Covenants and Restrictions of Cross Creek Plantation were declared; and

WHEREAS, such Declaration anticipated and provided for additional properties contiguous to property of Cross Creek Plantation to be brought into and become a part of Cross Creek Plantation by way of Supplementary Declaration of the Covenants and Restrictions of Cross Creek Plantation; and

NOW, THEREFORE, Cross Creek Development of Oconee, Inc., a South Carolina corporation, hereinafter called "Company", and Cross Creek Plantation Property Owners' Association, Inc., a South Carolina non-profit corporation, hereinafter called "Association", declares that the real property hereinafter described in paragraph (1) below, be incorporated into and made a part of Cross Creek Plantation, and that the property hereinafter described as lots of Phase II in paragraph (2) below, shall be held, transferred, sold, conveyed, given, donated, leased, occupied and used subject to the covenants, restrictions, conditions, easements, charges, assessments, affirmative obligation, and liens as set forth in the above referenced Declaration of Covenants and Restrictions of Cross Creek Plantation dated March 3, 1989 and recorded in Deed Book 569, at page 169, records of Oconee County, South Carolina.

1. All that certain piece, parcel or tract of land situate, lying and being in the State of South Carolina, County of Oconee, being known and designated as Tract #5, containing 26.62 acres, more or less, according to a survey thereof by C. E. Shehan, RLS#8810, revised June 20, 1989, and recorded in Plat Book A-41, at pages 1 & 2, records of Oconee County, South Carolina.

2. All those certain pieces, parcel or lots of land situate, lying and being in the State of South Carolina, County of Oconee, being known and designated as Lots #1 through #66, Block D; and Lots #1 through #34, Block E; all of Cross Creek Plantation, Phase II as shown and more fully described on a plat thereof prepared by C. E. Shehan, RLS#8810, dated July 19, 1989, and recorded in Plat Book A-41, at pages 3 through 5, records of Oconee County, South Carolina.

IN WITNESS WHEREOF, Cross Creek Development of Oconee, Inc. and Cross Creek Plantation Property Owners' Association, Inc. hereby cause this instrument to be executed this 25th day of July, 1989, pursuant to a resolution duly and unanimously adopted by its Board of Directors.

IN THE PRESENCE OF:

CROSS CREEK DEVELOPMENT OF
OCONEE, INC.

BY: _____

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK DEVELOPMENT OF OCONEE, INC., sign, seal and as its act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
25th day of July, 1989

_____(L.S.)
Notary Public of South Carolina
My Commission Expires 05/19/92

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK PLANTATION PROPERTY OWNERS' ASSOCIATION, INC., sign, seal and as its act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
25th day of July, 1989

_____(L.S.)
Notary Public of South Carolina
My Commission Expires 05/19/92

THE SECOND SUPPLEMENTARY DECLARATION
OF COVENANTS AND RESTRICTIONS OF
CROSS CREEK PLANTATION

WHEREAS, by Declaration, executed on March 3, 1989, and recorded on March 3, 1989 in Deed Book 569, at page 169, records of Oconee County, South Carolina, Declarations of Covenants and Restrictions of Cross Creek Plantation were declared; and

WHEREAS, such Declaration anticipated and provided for additional phases to be added by way of Supplementary Declaration of the Covenants and Restrictions of Cross Creek Plantation.

NOW, THEREFORE, Cross Creek Development of Oconee, Inc., a South Carolina corporation, hereinafter called "Company", and Cross Creek Plantation Property Owners' Association, Inc., a South Carolina non-profit corporation, hereinafter called "Association", declares that the property hereinafter described as lots of Phase III and IV in paragraph (1) below, shall be and are hereby incorporated into Cross Creek Plantation and shall be held, transferred, sold, conveyed, given, donated, leased, occupied and used subject to the covenants, restrictions, conditions, easements, charges, assessments, affirmative obligations, and liens as set forth in the above referenced Declaration of Covenants and Restrictions of Cross Creek Plantations dated March 3, 1989 and recorded in Deed Book 569, at page 169, records of Oconee County, South Carolina.

1. All those certain pieces, parcel or lots of land situate, lying and being in the State of South Carolina, County of Oconee, being known and designated as Lots #1 through #52, Block F; and Lots #1 through #48, Block G; all of Cross Creek Plantation, Phase III and Phase IV as shown and more fully described on a plat thereof prepared by C. E. Shehan Surveying, Alan H. Threatt, RLS#11074, dated May 31, 1990, and recorded in Plat Book A59, at pages 1 through 3, records of Oconee County, South Carolina.

IN WITNESS WHEREOF, Cross Creek Development of Oconee, Inc. and Cross Creek Plantation Property Owners' Association, Inc. hereby cause this instrument to be executed this 15 day of June, 1990, pursuant to a resolution duly and unanimously adopted by its Board of Directors.

IN THE PRESENCE OF:

CROSS CREEK DEVELOPMENT OF
OCONEE, INC.

BY: _____

CROSS CREEK PLANTATION PROPERTY
OWNERS' ASSOCIATION, INC.

BY: _____

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY, appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK DEVELOPMENT OF OCONEE, INC., sign, seal and as its act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witness the execution thereof.

SWORN to before me this
15th day of June, 1990

_____(L.S.)

Notary Public of South Carolina
My Commission Expires 05/19/92

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK PLANTATION, INC., sign, seal and as its act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
15th day of June, 1990

_____(L.S.)

Notary Public of South Carolina
My Commission Expires 05/19/92

THE THIRD SUPPLEMENTARY DECLARATION OF COVENANTS AND RESTRICTIONS OF CROSS CREEK PLANTATION, BY WAY OF AMENDMENT TO THE BY-LAWS OF CROSS CREEK PLANTATION COUNTRY CLUB, INC., INCLUDED AS EXHIBIT "D" OF THE DECLARATION OF COVENANTS AND RESTRICTIONS OF CROSS CREEK PLANTATION RECORDED IN DEED BOOK 569, AT PAGE 169, RECORDS OF OCONEE COUNTY, SOUTH CAROLINA

WHEREAS, by Declaration, executed on March 3, 1989, and recorded on March 3, 1989 in Deed Book 569, at page 169, records of Oconee County, South Carolina; and

WHEREAS, included in such declaration as Exhibit "D", were the By-Laws of Cross Creek Plantation Country Club, Inc., dated March 3, 1989; and

WHEREAS, modifications or amendments to said By-Laws were reserved by Cross Creek Development of Oconee, Inc.;

WHEREAS, Cross Creek Development of Oconee, Inc. desires to amend such By-Laws as authorized by Article XXII.

NOW, THEREFORE, Cross Creek Development of Oconee, Inc., a South Carolina corporation, desires to and by these presents amends and modifies the By-Laws of Cross Creek Plantation Country Club, Inc. as follows:

1. By adding to **Article IV, Definitions, Section 1**, a new paragraph, **(k) Family:** Shall mean husband and wife, and unmarried dependent children under age twenty-three (23) who either live in the household of the parent, or are full-time students.

2. By deleting **Article V, Membership and Voting Provisions, Section 3**, and inserting in lieu thereof the following:

Section 3. Membership Acquired in the Name of a Partnership, Corporation, Trust, and Other Forms of Ownership. Memberships will be acquired in the name of the titled lot owner as will appear upon the deed recorded in the Office of the Clerk of Court for Oconee County, South Carolina. Membership shall be issued in such name, provided, however, the holder of the certificate shall designate the designated user of the facilities as follows:

(a) Partnership. The designated user shall be limited to one family, at least one member of which shall be a partner, and if not a family, not more than two persons, both of which shall be partners of the Partnership. The Partnership Agreement or Memorandum thereof listing its partners shall be recorded with the Office of the Clerk of Court for Oconee County, South Carolina, and filed with the Club.

(b) Corporation. The designated user shall be limited to one family, at least one member of which shall be an officer or employee of the Corporation, and if not a family, not more than two persons, both of which shall be an officer or employee of the Corporation. The Corporation must file a certificate with the Club certifying that the designated users are officers or employees of the Corporation.

(c) **Trust.** The designated user shall be limited to one family, at least one member of which shall be the settlor or beneficiary of the Trust, and if not a family, not more than two persons, both of which shall either be settlors, or beneficiaries of the Trust. The Trust Agreement must be filed with the Club.

(d) **Other.** Any other form of membership shall designate one family, and if not a family, not more than two persons. At least one family member and both designated persons must be named grantee as appears on the deed as recorded in the Office of the Clerk of Court for Oconee County, South Carolina, and filed with the Club.

Names of all designated users shall be filed with the Club and except for transfer of the members lot and the recording of the transfer deed, designated users may not be changed more often than annually (except in hardship cases which are approved by the Board).

Any designee change request including request after lot transfer must be submitted to the Club in the form and manner approved by the Board. A transfer fee in the amount of \$200.00 will be charged by the Club. Such fee may be amended from time to time by the Board.

IN WITNESS WHEREOF, Cross Creek Development of Oconee, Inc., consented to by Cross Creek Plantation Country Club, Inc., have set its hands and seals by their duly authorized officers this 7th day of December, 1990.

IN THE PRESENCE OF:

CROSS CREEK DEVELOPMENT OF
OCONEE, INC.

BY: _____

CONSENT:

CROSS CREEK PLANTATION COUNTRY
CLUB, INC.

BY: _____

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK DEVELOPMENT OF OCONEE, INC., sign, seal and as its act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
7th day of December, 1990

_____(L.S.)
Notary Public of South Carolina
My Commission Expires 05/19/92

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK PLANTATION COUNTRY CLUB, INC., sign, seal and as its act and deed, deliver the foregoing instrument and tat (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
7th day of December, 1990

_____(L.S.)
Notary Public of South Carolina
My Commission Expires 05/19/92

THE FOURTH SUPPLEMENTARY DECLARATION
OF COVENANTS AND RESTRICTIONS OF
CROSS CREEK PLANTATION

WHEREAS, by Declaration, executed on March 3, 1989, and recorded on March 3, 1989 in Deed Book 569, at page 169, records of Oconee County, South Carolina, Declarations of Covenants and Restrictions of Cross Creek Plantation were declared, and

WHEREAS, modifications or amendments to said Declaration of Covenants and Restrictions of Cross Creek Plantation were reserved by Cross Creek Development of Oconee, Inc.

NOW, THEREFORE, Cross Creek Development of Oconee, Inc., a South Carolina corporation, hereinafter called "Company", and Cross Creek Plantation Property Owners' Association, Inc., a South Carolina non-profit corporation, hereinafter called "Association", desires to and by these presents amend and modify the Declaration of Covenants and restrictions of Cross Creek Plantation, as follows:

1. By deleting **PART TWO, ARTICLE I, GENERAL COVENANTS, Section 17, Water and Sewage**, and inserting in lieu thereof, the following,

Section 17. Water and Sewage. Individual septic tanks with approval by the S.C. Department of Health and Environmental Control may be installed for Lots #1 through #31, Block H, Phase V, of Cross Creek Plantation. Sewage disposal for all other lots in Cross Creek Plantation shall be as required by the public provider of sewer. All water service shall be as required by the public provider of water. No wells may be used or installed.

IN WITNESS WHEREOF, Cross Creek Development of Oconee, Inc. and Cross Creek Plantation Property Owners Association, Inc. hereby cause this instrument to be executed this 12th day of June, 1991, pursuant to a resolution duly and unanimously adopted by its Board of Directors.

IN THE PRESENCE OF:

CROSS CREEK DEVELOPMENT OF
OCONEE, INC.

BY: _____

CROSS CREEK PLANTATION PROPERTY
OWNERS' ASSOCIATION, INC.

BY: _____

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK DEVELOPMENT OF OCONEE, INC., sign, seal and as its act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
12th day of June, 1991

_____(L.S.)
Notary Public of South Carolina
My Commission Expires 05/19/92

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK PLANTATION PROPERTY OWNERS; ASSOCIATION, INC., sign, seal and as its act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me on this
12th day of June, 1991

_____(L.S.)
Notary Public of South Carolina
My Commission Expires 05/19/92

THE FIFTH SUPPLEMENTARY DECLARATION
OF COVENANTS AND RESTRICTIONS OF
CROSS CREEK PLANTATION

WHEREAS, by Declaration, executed on March 3, 1989 and recorded on March 3, 1989 in Deed Book 569, at page 169, records of Oconee County, South Carolina, Declarations of Covenants and Restrictions of Cross Creek Plantation were declared, and

WHEREAS, such Declaration anticipated and provided for additional phases to be added by way of Supplementary Declaration of the Covenants and Restrictions of Cross Creek Plantation.

NOW, THEREFORE, Cross Creek Development of Oconee, Inc., a South Carolina corporation, hereinafter called "Company", and Cross Creek Plantation Property Owners' Association, Inc., a South Carolina non-profit corporation, hereinafter called "Association", declared that the property hereinafter described as lots of Phase V in paragraph (1) below, shall be and are incorporated into Cross Creek Plantation and shall be held, transferred, sold, conveyed, given, donated, leased, occupied and used subject to the covenants, restrictions, conditions, easements, charges, assessments, affirmative obligations, and liens as set forth in the above referenced Declaration of Covenants and Restrictions of Cross Creek Plantation dated March 3, 1989 and recorded in Deed Book 569, at page 169, records of Oconee County, South Carolina, together with all supplements thereto.

(1) All those certain pieces, parcel or lots of land situate, lying and being in the State of South Carolina, County of Oconee, being known and designated on Lots #1 through #31, Block H, all of Cross Creek Plantation, Phase V, as shown and more fully described on a plat thereof prepared by C. E. Shehan Surveying, Alan H. Threatt, RLS#11074, dated April 24 1991, and recorded in Plat Book A-90, at pages 4 through 5, records of Oconee County, South Carolina.

IN WITNESS WHEREOF, Cross Creek Development of Oconee, Inc. and Cross Creek Plantation Property Owners' Association, Inc. hereby cause this instrument to be executed this 12th day of June, 1991, pursuant to a resolution duly and unanimously adopted by its Board of Directors.

IN THE PRESENCE OF:

CROSS CREEK DEVELOPMENT OF
OCONEE, INC.

BY: _____

CROSS CREEK PLANTATION PROPERTY
OWNERS' ASSOCIATION, INC.

BY: _____

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states the (s)he saw the within named duly authorized officer of CROSS CREEK DEVELOPMENT OF OCONEE, INC., sign, seal and its act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
12th day of June, 1991

_____(L.S.)
Notary Public of South Carolina
My Commission Expires 05/19/92

STATE OF SOUTH CAROLINA)
)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK PLANTATION PROPERTY OWNERS' ASSOCIATION, INC., sign, seal and as its act and deed, deliver the foregoing instrument and the (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
12th day of June, 1991

_____(L.C.)
Notary Public of South Carolina
My Commission Expires 05/19/92

THE SIXTH SUPPLEMENTARY DECLARATION
OF COVENANTS AND RESTRICTIONS OF
CROSS CREEK PLANTATION

WHEREAS, by Declaration, executed on March 3, 1989, and recorded on March 3, 1989, at page 169, records of Oconee County, South Carolina, Declaration of Covenants and Restrictions of Cross Creek Plantation were declared, together with later recorded supplements thereto; and

WHEREAS, such Declaration anticipated and provided for additional phases to be added by way of Supplementary Declaration of the Covenants and Restrictions of Cross Creek Plantation as modifications or amendments to said Covenants and Restrictions were authorized by said Declaration and Covenants and Restrictions of Cross Creek Plantation; and

WHEREAS, heretofore Cross Creek Development of Oconee, Inc., a South Carolina corporation, hereinafter called "Company", declared certain lots in Block G, Phase IV, Cross Creek Plantation, to be placed under said Covenants and Restrictions and shown and more fully delineated as Block G, Lots 1 through 48, Phase IV of Cross Creek Plantation as recorded in Plat Book A-90, at pages 2-3, records of Oconee County, South Carolina; and

WHEREAS, the Company has decided to redevelop Lots 35 through 48 as shown on said plat together with other lots shown as future development on said survey into The Plantation at Cross Creek, Phase I, and intends to re-plat Lots 35 through 48 above referenced to sell them together with other lots under a concept to be known as "The Plantation at Cross Creek, Phase I".

NOW, THEREFORE, Cross Creek Development of Oconee, Inc., a South Carolina corporation, hereinafter called "Company", and Cross Creek Plantation Property Owners' Association, Inc., a South Carolina non-profit corporation, hereinafter called "Association", and Cross Creek Plantation Country Club, Inc., a South Carolina non-profit corporation, hereinafter called "Club" declares:

1. That Lots 35 through 48, Block G, Phase IV of Cross Creek Plantation, together with other properties later delineated, shall be re-configured, re-platted, and shall be developed with other lots as THE PLANTATION AT CROSS CREEK, Phase I.

2. All other Declaration of Covenants and Restrictions of Cross Creek Plantation as above referenced and all supplements thereto except as amended herein shall be in full force and effect and binding upon the lots of the above referenced parcels.

IN WITNESS WHEREOF, Cross Creek Development of Oconee, Inc. and Cross Creek Plantation Property Owners' Association, Inc. hereby cause this instrument to be executed this 13th day of September, 1996, pursuant to a resolution duly and unanimously adopted by its Board of Directors.

IN THE PRESENCE OF:

CROSS CREEK DEVELOPMENT OF
OCONEE, INC.

BY: _____

CROSS CREEK PLANTATION PROPERTY
OWNERS' ASSOCIATION, INC.

BY: _____

CROSS CREEK PLANTATION COUNTY
CLUB, INC.

BY: _____

STATE OF SOUTH CAROLINA)
COUNTY OF OCONEE)

PROBATE

PERSONALLY, appeared before me the undersigned witness who being duly sworn state that (s)he saw the within named duly authorized officer of CROSS CREEK DEVELOPMENT OF OCONEE, INC., sign, seal and as his act and deed, deliver the forgoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
13th day of September, 1996

Notary Public of South Carolina
My Commission Expires 05/28/02

STATE OF SOUTH CAROLINA)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn state that (s)he saw the within named duly authorized officer of CROSS CREEK PLANTATION PROPERTY OWNERS' ASSOCIATION, INC., sign, seal and as his act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
13th day of September, 1996

Notary Public of South Carolina
My Commission Expires 05/28/02

THE SEVENTH SUPPLEMENTARY DECLARATION
OF COVENANTS AND RESTRICTION OF
CROSS CREEK PLANTATION

WHEREAS, by Declaration, executed on March 3, 1989, and recorded on March 3, 1989, at page 169, records of Oconee County, South Carolina, Declaration of Covenants and Restrictions of Cross Creek Plantation were declared, together with later recorded supplements thereto; and

WHEREAS, such Declaration anticipated and provided for additional phases to be added by way of Supplementary Declaration of the Covenants and Restrictions of Cross Creek Plantation as modifications or amendments to said Covenants and Restrictions were authorized by said Declaration and Covenants and Restrictions of Cross Creek Plantation.

NOW, THEREFORE, Cross Creek Development of Oconee, Inc., a South Carolina corporation, hereinafter called "Company", and Cross Creek Plantation Property Owners' Association, Inc., a South Carolina non-profit corporation, hereinafter called "Association", and Cross Creek Plantation Country Club, Inc., a South Carolina non-profit corporation, hereinafter called "Club" declares that the property hereinafter described shall be developed as THE PLANTATION AT CROSS CREEK, Phase I, and more fully described in paragraph (1) below, shall be and are hereby incorporated into Cross Creek Plantation and shall be held, transferred, sold, conveyed, given, donated, leased, occupied and used subject to the covenants, restriction, conditions, easements, charges, assessments, affirmative obligations, and liens as set forth in the above referenced Declaration of Covenants and Restrictions of Cross Creek Plantation except as hereinafter provided, and/or further restricted.

1. All that certain piece, parcel or tract of land situate, lying and being in the State of South Carolina, County of Oconee, within the corporate limits of the City of Seneca, containing 12.00 acres, more or less, and being that 12.00 acres, more or less, parcel bounded on the South by Cross Creek Drive, on the West by Eagles' View, on the North by property now or formerly of Moorehead, and on the East by the 17th hole of Cross Creek Plantation Golf Course.

2. The undersigned have caused to be designed PLANTATION HOMES by Traditional Concepts, Inc. of Greenville, South Carolina, the concept of and design of which may be added to, enlarged, increased, or amended in the discretion of the Company. The concept of the project shall be known as Plantation Homes, and that the only homes which may be built upon the subdivided lots of the above referenced parcel shall be those approved by and authorized by the Company and the construction of same must be done by Cross Creek Construction, Inc., a South Carolina corporation, and/or its designee. That said Cross Creek Construction Company, Inc. reserves the right to delegate its authority to construct to other entities in whole or in part to include but not be limited to general contractors, residential home builders, licensed home builders, subcontractors, and other licensed trades people authorized to do business in the State of South Carolina, County of Oconee, and the City of Seneca.

3. In addition to the requirements of Club membership and assessments as authorized in the above referenced Covenants and Restrictions together with all supplements thereto, there shall be an additional monthly assessment for the landscape maintenance of any vacant lot, parcel or tract, and any lot with which a Plantation Home has been constructed.

4. The Company, its agents, employees, and designees reserves the right to come upon any properties in THE PLANTATION AT CROSS CREEK, Phase I, to operate and maintain the irrigation system installed on said lots, mow, maintain landscaping, prune, replace shrubs, apply fertilizer and weed control ingredients, rake, edge, power blow driveways and lawns, all in the discretion of the Company, and that each lot owner of a residential lot except the Company shall pay a reasonable fee on a monthly basis as determined by the Company, the water bill used from said irrigation system and any and all chemicals to include fertilizers and weed controls used on said lots. Failure to pay such fee to include chemicals and fertilizers, maintenance fee and water bill, shall constitute a lien against the premises and shall become a lien against each parcel.

5. The Company and/or its designee shall have the right to design and install the irrigation system and landscaping on all lots.

6. That the Company shall cause to be designed a mailbox which shall be used by all residents and residents must purchase a mailbox from the Company.

7. All other Declaration of Covenants and Restrictions of Cross Creek Plantation as above referenced and all supplements thereto except as amended herein shall be in full force and effect and binding upon the lots of the above referenced parcels.

IN WITNESS WHEREOF, Cross Creek Development of Oconee, Inc., and Cross Creek Plantation Property Owners' Association, Inc. hereby cause this instrument to be executed this 13th day of September, 1996, pursuant to a resolution duly and unanimously adopted by its Board of Directors.

IN THE PRESENCE OF:

CROSS CREEK DEVELOPMENT OF
OCONEE, INC.

BY: _____

CROSS CREEK PLANTATION PROPERTY
OWNERS' ASSOCIATION, INC.

BY: _____

CROSS CREEK PLANTATION COUNTY
CLUB, INC.

BY: _____

STATE OF SOUTH CAROLINA)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK DEVELOPMENT OF OCONEE, INC., sign, seal and as his act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
13th day of September, 1996

Notary Public of South Carolina
My Commission Expires 05/28/02

STATE OF SOUTH CAROLINA)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK PLANTATION PROPERTY OWNERS' ASSOCIATION, INC., sign, seal and as his act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
13th day of September, 1996

Notary Public of South Carolina
My Commission Expires 05/28/02

STATE OF SOUTH CAROLINA)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized officer of CROSS CREEK PLANTATION COUNTRY CLUB, INC., sign, seal and as his act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
13th day of September, 1996

Notary Public of South Carolina
My Commission Expires 05/28/02

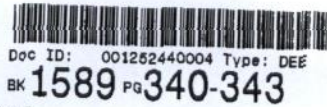
TO ALL INTERESTED PARTIES:

The certified copy of the “DECLARATION AND COVENANTS AND RESTRICTIONS OF CROSS CREEK PLANTATION” may be found in Deed Book 569, Pages 169 through 234, and recorded on March 3rd, 1989 by Sallie C. Smith, Clerk of Court, in the records of Oconee County, State of South Carolina.

The “SUPPLEMENTARY DECLARATIONS OF COVENANTS AND RESTRICTIONS OF CROSS CREEK PLANTATION” may be found in the following Deed Books and Pages:

1. FIRST SUPPLEMENT: Deed Book 584, Pages 128 and 129, certified and recorded July 25th, 1989 by Sallie C. Smith, Clerk of Court, in the records of Oconee County, State of South Carolina.
2. SECOND SUPPLEMENT: Deed Book 620, Pages 78 and 79, certified and recorded June 15th, 1990 by Sallie C. Smith, Clerk of Court, in the records of Oconee County, State of South Carolina.
3. THIRD SUPPLEMENT: Deed Book 638, Page 263, certified and recorded December 7th, 1990 by Sallie C. Smith, Clerk of Court, in the records of Oconee County, State of South Carolina.
4. FOURTH SUPPLEMENT: Deed Book 657, Pages 122 and 123, certified and recorded June 13th, 1991 by Sallie C. Smith, Clerk of Court, in the records of Oconee County, State of South Carolina.
5. FIFTH SUPPLEMENT: Deed Book 657, Pages 124 and 125, certified and recorded June 13th, 1991 by Sallie C. Smith, Clerk of Court, in the records of Oconee County, State of South Carolina.
6. SIXTH SUPPLEMENT: Deed Book 880, Pages 201 through 203, certified and recorded September 13th, 1996, by Sallie C. Smith, Clerk of Court, in the records of Oconee County, State of South Carolina.
7. SEVENTH SUPPLEMENT: Deed Book 880, Pages 204 through 207, certified and recorded September 13th, 1996, by Sallie C. Smith, Clerk of Court, in the records of Oconee County, State of South Carolina.

*Put Oloan
etc POBx 11633
1000 Clemson SC
21633*



THE EIGHTH SUPPLEMENTARY DECLARATION
OF COVENANTS AND RESTRICTIONS OF
CROSS CREEK PLANTATION

020976

WHEREAS, by Declaration, executed on March 3, 1989, and recorded on March 3, 1989 in Deed Book 569, at page 169, records of Oconee County, South Carolina, Declarations of Covenants and Restrictions of Cross Creek Plantation were declared, together with later recorded supplements thereto; and

WHEREAS, such Declaration anticipated and provided for additional phases to be added by way of Supplementary Declaration of the Covenants and Restrictions of Cross Creek Plantation as modifications or amendments to said Covenants and Restrictions were authorized by said Declaration of Covenants and Restrictions of Cross Creek Plantation.

NOW, THEREFORE, Cross Creek Development of Oconee, Inc., a South Carolina corporation, hereinafter called "Company", and Cross Creek Plantation Property Owners' Association, Inc., a South Carolina non-profit corporation, hereinafter called "Association", and Cross Creek Plantation Country Club, Inc., a South Carolina non-profit corporation, hereinafter called "Club" declares that the property hereinafter described shall be developed as CLUB COTTAGES AT CROSS CREEK PLANTATION, and more fully described in paragraph (1) below, shall be and are hereby incorporated into Cross Creek Plantation and shall be held, transferred, sold, conveyed, given, donated, leased, occupied and used subject to the covenants, restrictions, conditions, easements, charges, assessments, affirmative obligations, and liens as set forth in the above referenced Declaration of Covenants and Restrictions of Cross Creek Plantation and supplements thereto except as hereinafter provided, and/or further restricted.

1. All that certain piece, parcel or tract of land situate, lying and being in the State of South Carolina, County of Oconee, within the corporate limits of the City of Seneca, containing 11.66 acres, more or less, and being that 11.66 acre, more or less, parcel as shown and more fully described on a plat thereof prepared by Gary L. Eades, PLS #19013 of Golden Corner Surveying, Inc. dated May 18, 2005, and recorded in Plat Book 0211 a page 3, records of Oconee County, South Carolina.

2. The design of club cottage homes by Newton Property Development, LLC, must be approved in writing by the company. The project shall be known as CLUB COTTAGES AT CROSS CREEK PLANTATION, and that the only homes which may be built upon the subdivided pads shall be those approved by and authorized by the Company and the construction of same must be done by a licensed residential builder approved by Cross Creek Development Company of Oconee, Inc. and/or its designee.

2007 JUN -4 11 A 9 03
FILED FOR RECORD
OCONEE COUNTY, S.C.
REGISTER OF DEEDS

3. Due to this tract of land being in such close proximity of the Cross Creek Plantation Golf Course, Club House, and other residences in Cross Creek Plantation, all construction debris must be deposited into an ample number of construction debris containers and emptied on a periodic basis so as not to be visible from the top band of the container. All construction materials must be neatly stacked or stored, and all grading material should be reshaped or removed from the premises. Drainage and runoff shall be maintained during construction and after completion of construction so as not to drain on to the Cross Creek Plantation Golf Course.

4. The Company and/or its designee shall have the right to approve the design and installation of the irrigation system and landscaping on all property covered by this Eighth Supplementary Declaration of Covenants and Restrictions of Cross Creek Plantation.

5. In addition to the requirements of Club membership and assessments as authorized in the above referenced Covenants and Restrictions together with all supplements thereto, there shall be an additional monthly assessment to each cottage home owner for the landscape maintenance of the CLUB COTTAGES AT CROSS CREEK PLANTATION.

6. The Company, its agents, employees, and designees reserves the right to come upon any properties in CLUB COTTAGES AT CROSS CREEK PLANTATION, to operate and maintain the irrigation system installed on said lots, mow, maintain landscaping, prune, replace shrubs, apply fertilizers and weed control ingredients, rake, edge, power blow roads, driveways and lawns, all in the discretion of the Company. Each cottage owner shall pay a reasonable fee on a monthly basis as determined by the Company for the water bill, irrigation system repair and maintenance and any and all chemicals to include fertilizers and weed controls used in the cottage section.

7. Failure to pay the fees and assessments shall constitute a lien against the premises and shall become a lien against each parcel.

8. That the Company shall cause to be designed a mailbox which shall be used by all residents and residents must purchase a mailbox from the Company.

9. All other Declaration of Covenants and Restrictions of Cross Creek Plantation as above referenced and all supplements thereto except as amended herein shall be in full force and effect and binding upon the lots of the above referenced parcels.

IN WITNESS WHEREOF, Cross Creek Development of Oconee, Inc. and Cross Creek Plantation Property Owners' Association, Inc. hereby cause this instrument to be executed this 7th day of May, 2007, pursuant to a resolution duly and unanimously adopted by its Board of Directors.

IN THE PRESENCE OF:

[Signature]
[Signature]

CROSS CREEK DEVELOPMENT OF OCONEE, INC.

BY: V. Jack Shadwin

[Signature]
[Signature]

CROSS CREEK PLANTATION PROPERTY OWNERS' ASSOCIATION, INC.

BY: V. Jack Shadwin

[Signature]
[Signature]

CROSS CREEK PLANTATION COUNTRY CLUB, INC.

BY: V. Jack Shadwin

STATE OF SOUTH CAROLINA)
COUNTY OF OCONEE)

PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized member/manager of CROSS CREEK DEVELOPMENT OF OCONEE, INC., sign, seal and as his act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this 7th day of May, 2007

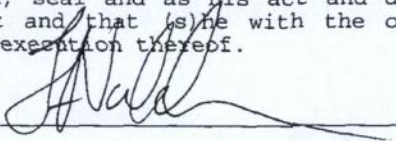
[Signature]

Notary Public of South Carolina
My Commission Expires: 7/17/12

STATE OF SOUTH CAROLINA)
COUNTY OF OCONEE) PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized member/manager of CROSS CREEK PLANTATION PROPERTY OWNERS' ASSOCIATION, INC., sign, seal and as his act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
7th day of May, 2007

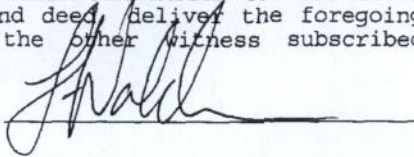


Notary Public of South Carolina
My Commission Expires: 4/17/12

STATE OF SOUTH CAROLINA)
COUNTY OF OCONEE) PROBATE

PERSONALLY appeared before me the undersigned witness who being duly sworn states that (s)he saw the within named duly authorized member/manager of CROSS CREEK PLANTATION COUNTRY CLUB, INC., sign, seal and as his act and deed, deliver the foregoing instrument and that (s)he with the other witness subscribed witnessed the execution thereof.

SWORN to before me this
7th day of May, 2007



Notary Public of South Carolina
My Commission Expires: 4/17/12