

**DECLARATION OF COVENANTS, CONDITIONS  
AND RESTRICTIONS FOR BELLE CHASE, A SUBDIVISION**

THIS DECLARATION, made this 10th day of July, 1996,  
by THE MITCHELL COMPANY, a Partnership, hereinafter referred to as  
"Declarant",

WITNESSETH:

WHEREAS, Declarant is the owner of the real property located  
in Baldwin County, Alabama, and more particularly described as  
follows, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO.

NOW THEREFORE, Declarant hereby declares that all of the real  
property described above shall be held, sold and conveyed subject  
to the following easements, restrictions covenants and conditions  
which are for the purpose of protecting the value and desirability  
of said real property and which shall run with the real property  
and be binding on all parties having any right, title or interest  
in the described property, or any part thereof, and upon all  
persons deriving title through the Declarant, and their respective  
heirs, successors and assigns and shall inure to the benefit of  
each owner thereof.

**ARTICLE I  
DEFINITIONS**

Section 1. "Association" shall mean and refer to the Belle  
Chase Subdivision Homeowners Association, Inc., an Alabama non-  
profit corporation, its successors and assigns. This is the  
Declaration of Covenants, Conditions and Restrictions to which the  
Articles of Incorporation and Bylaws of the Association make  
reference.

Section 2. "Owner" shall mean and refer to the record owner,  
whether one (1) or more persons or entities, of a fee simple title  
to all or any portion of any Lot which is a part of the Properties,  
including contract sellers, but excluding those having such  
interest merely as security for the performance of an obligation.

Section 3. "Properties" shall mean and refer to that certain  
real property hereinbefore described, and such additions thereto as  
may hereafter be brought within the jurisdiction of the  
Association.

Section 4. "Common Areas" shall mean real property,  
easements and any other interests in real property (including any  
improvements thereto or thereon) now or hereafter owned by the  
Association for the common use and enjoyment of the Owners. The

MISC0089 PAGE 0519

Common Areas to be owned by the Association at the time of the conveyance of the first Lot are the fence, sign and landscape easement and park as designated on the plat.

Section 5. "Lot" shall mean and refer to each of the platted lots as shown on the Plat of Belle Chase, a subdivision as recorded in the public records of Baldwin County, Alabama. In the event a portion of a lot is added to another lot due to building encroachments, setback violations or for other reasons, such combination of lots and the remainder of a lot shall also constitute a "Lot" under this definition.

Section 6. "Declarant" shall mean and refer to THE MITCHELL COMPANY, a partnership, its successors and assigns.

Section 7. "Plat" shall mean and refer to the Plat of Belle Chase Subdivision which is recorded in the public records of Baldwin County, Alabama in Slide 1659-A.

Section 8. "Subdivision" shall mean and refer to Belle Chase subdivision situated in Baldwin County, Alabama according to the Plat.

## **ARTICLE II** **PROPERTY RIGHTS**

Section 1. Common Area Easements: Every owner of every Lot shall have a right and easement of enjoyment in and to the Common Areas which shall be appurtenant to and shall pass with title to every Lot (even if not referenced in the document of conveyance) for the following purposes:

(a) Displaying and maintaining a sign identifying the Subdivision on the fence, sign and landscape easement shown on the plat.

(b) Erecting and maintaining a fence on the fence, sign and landscape easement on the plat.

(c) Such other rights and easements as the Association may determine to be suitable for the use and enjoyment of the Owners.

Section 2. General. The rights and easements of enjoyment herein created and reserved shall be subject to the following provisions:

(a) right of the Association to expand or bring other properties within the jurisdiction of the Association.

(b) An easement in favor of Declarant and Association to develop and construct improvements on the Common Areas and to repair and maintain any existing improvements on such Common Areas; provided, however, Declarant shall have no obligation to so repair and maintain any improvements once constructed.

Section 3. Easement for Eave Overhang and Storm Water Runoff. There is hereby created over the Building Maintenance Easement on each lot an easement for roof eave overhang for the dwelling located on the lot adjoining the Building Maintenance Easement as well as for storm water runoff from such dwelling on to the easement.

**ARTICLE III**  
**MEMBERSHIP AND VOTING RIGHTS**

Section 1. Every owner of a Lot shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment.

Section 2. The Association shall have two (2) classes of voting memberships:

Class A. Class A members shall be all Owners with the exception of the Declarant (who shall become a Class A member as provided hereafter) and shall be entitled to one (1) vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such a Lot shall be exercised as they among themselves determine, but in no event shall more than one (1) vote be cast with respect to any Lot.

Class B. Class B members shall be Declarant and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership upon the happening of either of the following events, whichever occurs earlier: (a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership, or (b) on July 31, 1998.

From and after the happening of these events, whichever occurs earlier, the Class B member shall be deemed to be a Class A member entitled to one (1) vote for each Lot which is owned by said Class B member. The Declarant shall not exercise its voting rights granted to it under this Article in an unreasonable manner nor in such a way as to cause undue hardship upon any Owner. Likewise, Class A members shall not exercise their voting rights granted to them in a manner as to hinder the Declarant, in any manner, in selling the lots it has remaining, nor to affect any reservation or right of the Declarant contained herein, or else where, so long as the Declarant holds at least one lot for resale purposes.

**ARTICLE IV**  
**COVENANT FOR SUBDIVISION MAINTENANCE ASSESSMENTS**

Section 1. Creation of the Lien and Personal Obligation of Assessments. The Declarant, for each Lot owned within the Properties, hereby covenants and each Owner of any Lot by acceptance of any Deed therefor, whether or not it shall be so expressed in such Deed, is deemed to covenant and agree to pay the

Association: (1) Annual assessments and (2) special assessments for capital improvements, such annual and special assessments to be established and collected as hereinafter provided (any annual assessment due under this Article IV referred to hereinafter as the "special assessment"), (annual assessments and special assessments under this Article IV referred to hereinafter at times collectively as "assessments"). The annual and special assessments, together with interest, costs and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them, but shall continue as a lien on the lot until satisfied.

Section 2. Purpose of Assessments.

(a) The annual and special assessments levied by the Association under this Article IV shall be used exclusively to promote the recreation, health, safety and welfare of the Owners, their invitees or licensees, and for the improvements situated thereon. The Association shall have the obligation to maintain adequate liability insurance, and fidelity bond coverage in such minimal amounts as shall required by FHA, VA and FNMA, from time to time.

(b) The Owner shall be responsible for maintenance and repair of any and all improvements located within his Lot, including, but not limited to painting, repairing, replacing and caring for roofs, exterior building surfaces, trees, shrubs, grass, walks, driveways, and other exterior improvements.

Section 3. Annual Assessment. Until January 1, 1997, the maximum annual assessment under this Article IV shall be \$156.00 per Lot, payable semi-annually, in advance on January 1 and July 1 of each year.

(a) From and after January 1, 1997, the maximum annual assessment under this Article IV may be increased each year by an amount no more than ten percent (10%) above the potential maximum assessment for the previous year without a majority vote of the owners.

(b) From and after January 1 of the year immediately following the conveyance of the first lot to an owner, the maximum annual assessment may be increased by more than ten percent (10 %) by a vote of two-thirds of each class of members who are voting in person or by proxy at a meeting duly called for this purpose.

(c) The Board of Directors of the Association may fix the annual assessment under this Article IV at an amount in excess of the potential maximum assessment without a vote of the owners.

Section 4. Special Assessments for Subdivision Capital Improvements. In addition to the annual assessments authorized

above, the Association may levy, in any assessment year, a special assessment under this Article IV for the purpose of defraying, in whole or in part, the costs of any construction, reconstruction, repair or replacement of an improvement upon the Common Areas, including fixtures and personal property related thereto, provided that any such special assessment shall have the approval of not less than two-thirds (2/3) of the votes of each class of members who are voting in person or by proxy at a meeting duly called for this purpose.

Section 5. Notice and Quorum for any Action Authorized Under Sections 3 and 4. Written notice of any meeting called for the purpose of taking any action authorized under sections 3 or 4 shall be sent to all members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast fifty-one percent (51%) of all the votes of the membership shall constitute a quorum. If the required quorum is not present, another second meeting may be called subject to the same notice requirement, and the required quorum at the second meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No subsequent meetings shall be held more than sixty (60) days following the preceding meeting.

Section 6. Uniform Rate of Assessment. Both annual assessments and special assessments under this Article IV shall be fixed at a uniform rate for all Lots in the Subdivision.

Section 7. Annual Assessment Periods and Due Date. The annual assessment provided for herein shall commence as to all lots on the first day of the month following the conveyance of the first lot to an owner. The first annual assessment shall be addressed according to the number of months remaining on the calendar year. The Board of Directors shall fix the amount of the annual assessment against each lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to each owner subject thereto. The due date shall be established by the Board of Directors if other than as set forth herein. The Association shall, upon demand and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified lot have paid. A properly executed certificate of the Association as to the status of assessments on a lot is binding upon the Association as of the date of its issuance.

Section 8. Effect on Nonpayment of Assessments - Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the highest interest allowed by law. The Association may bring an action at law against the Owner personally obligated to pay the same, and/or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments provided for under this Article IV herein by non-use of the Common Areas, or by sale or abandonment of his Lot. The Association shall be

entitled to foreclose its lien if it elects to do so and shall have the right to sell the property at public outcry at the front door of the Courthouse of Baldwin County, Alabama in accordance with Alabama Law. In a foreclosure action, the Association shall have the right to bid as a stranger at the foreclosure sale and to acquire, hold, mortgage and convey the same.

Section 9. Subordination of the Lien to Mortgages of Record. Except as otherwise provided by law, any lien of the Association for assessments under this Article IV recorded after the date of recordation of any mortgage shall be subordinate to the mortgage on the Lot, and when the mortgagee or other purchaser of a Lot obtains title to the Lot as a result of foreclosure of such mortgage, or, as a result of a deed given in lieu of foreclosure, such acquirer of title and his successors and assigns shall not be liable for the assessments by the Association pertaining to such Lot or chargeable to the former owner of such lot which became due prior to such acquisition of title, and such lien shall be extinguished automatically upon the recording of the foreclosure deed or deed in lieu of foreclosure. Such unpaid share of assessments together with interest, costs, and attorney's fees, shall, however, continue to be the personal obligation of the person who was the Owner of the Lot at the time the assessment fell due. Any such sale or transfer pursuant to a foreclosure shall not relieve the purchaser or transferee of a Lot from liability for, nor the Lot so sold or transferred from the lien of any assessments thereafter becoming due. Except as hereinabove provided, the sale or transfer of an interest in any Lot shall not affect the assessment lien. Any liens extinguished by the provisions of this article shall be reallocated and assessed against all lots as a common expense.

#### **ARTICLE V** **ARCHITECTURAL CONTROL**

Section 1. No building, fence, sign, wall, mailbox, sidewalks, or other structures or improvement of any nature whatsoever shall be commenced, erected or maintained upon any Lot, nor shall any exterior addition to or change or alteration thereof be made until the plans and specifications showing the nature, kind, shape, height, materials, color and location of the same in relation to surrounding structures and topography and compliance with the Architectural Guidelines shall be approved in writing by the Architectural Control Committee, or the Architectural Review Representative, selected by a majority vote of the Architectural Control Committee. Detailed plans and specifications shall be submitted to the Architectural Control Committee, or the Architectural Review Representative in duplicate and written approval or disapproval shall be noted on both sets of plans and specifications or by separate letter. In the event the Architectural Control Committee, or the Architectural Review Representative, shall fail to approve or disapprove such design and location within thirty (30) days after the plans and specifications have been submitted to it, approval will not be required and this

Article will be deemed to have been fully complied with. The initial members of the Architectural Control Committee shall be Chuck Reeber, Fred Riel and Tom Stokes and shall serve as the sole members of the Architectural Control Committee until July 1, 1999, or their earliest resignation, at which time successor members may be appointed by the Board of Directors of the Association.

Section 2. When a building or other structure has been erected or its construction substantially advanced and the building is located on any Lot in a manner that constitutes a violation of these covenants and restrictions or the building setback lines shown on the recorded Plat, or this Declaration, the Architectural Control Committee or the Architectural Review Representative may release the Lot, or parts of it, from any part of the covenants and restrictions, or setback lines, that are violated. The Architectural Control Committee, or the Architectural Review Representative, shall not give such a release except for a violation that it determines to be a minor or insubstantial violation in its sole discretion.

**ARTICLE VI**  
**BUILDING SETBACK LINES AND CONSTRUCTION RESTRICTIONS**

Section 1. Single Family Residence Purposes. No Lot in the Subdivision shall be used except for single family residential purposes. No building shall be erected, altered, placed or permitted to remain on any Lot other than one, detached single family dwelling not to exceed two stories in height.

Section 2. Minimum Square Footage. No one story dwelling shall be erected on any lot having a living area of less than 800 square feet, and no dwelling with more than one story of living area shall have a first floor living area of less than 500 square feet and a total living area of 1,000 square feet. All square footages shall be exclusive of open porches, carports or garages.

Section 3. Setback Lines. No residential structure shall be erected on any Lot in the Subdivision which does not conform to the setback lines, if any, drawn on the recorded Plat of Belle Chase.

**ARTICLE VII**  
**GENERAL RESTRICTIONS**

Section 1. No exploration or drilling for oil, gas or other minerals shall be permitted or allowed on any lot in said subdivision and no lot shall be used or maintained as a dumping ground for rubbish, trash, garbage or other waste.

Section 2. No noxious or offensive trade or activity shall be carried on or maintained on any lot in the subdivision nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.

MSB0089 PM 0525

Section 3. No mobile living facility or structure of a temporary character shall ever be used as a residence.

Section 4. Trash, garbage, or other waste shall not be kept except in sanitary containers.

Section 5. All structures, improvements, yards, driveways, and landscaping must be diligently and properly maintained in a neat and sanitary condition so as to secure the aesthetics of the subdivision.

Section 6. No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets may be kept, provided that they are not kept, bred or maintained for any commercial purpose. In no event shall more than two household pets be kept on any lot at any one time. No pet kept, raised or bred on any lot shall exceed a maximum of forty (40) pounds.

Section 7. No sign of any kind shall be displayed to the public view on any lot except one sign of not more than five square feet advertising the property for sale or rent, or signs used by a builder to advertise the property during the construction and sales period; provided, however, MITCHELL HOMES or THE MITCHELL COMPANY may erect a sign not exceeding four feet in height by eight feet in width as to the dimensions of the sign on any lot which it owns.

Section 8. No fence or wall shall be erected on the street frontage of any lot or in the area between the rear of the dwelling, on each side, and the front of the lot line unless an exception based on desirable architectural effect is obtained from the Architectural Control Committee or the Architectural Review Representative. No fence may be constructed on any lot until the design, location, height, materials used for construction, and the color of the fence have been approved in writing by the Architectural Control Committee or the Architectural Review Representative based on aesthetics, harmony with existing structures, topography, integrity of construction, requirements for uninterrupted storm water drainage, and access requirements for construction of dwellings on adjoining property and/or maintenance of existing dwellings on adjoining property. Based on the foregoing considerations, the Architectural Control Committee or the Architectural Review Representative may impose certain requirements, as a condition of approving such fence, as the Architectural Control Committee and Architectural Review Representative deem appropriate.

Section 9. Utility, drainage, or other easements shall not be fenced in any manner that will prohibit access and use. Drainage easements shall not be obstructed in any way that will alter the natural and normal flow of drainage.

Section 10. No one shall change the natural contours of the land causing undue and harmful flow of surface water drainage to



adjoining property owners. In order to facilitate natural surface water drainage, it may be necessary for the developer to contour each building lot to provide a continuous drainage pattern from lot to lot within the subdivision. These drainage patterns shall not be altered.

Section 11. No outside clothes lines visible from the street or adjacent property or other items detrimental to the appearance of the subdivision shall be permitted on any lot.

Section 12. Invalidation of any of these covenants by judgement or court decree shall in no way affect any of the other provisions which shall remain in full force and effect.

Section 13. No satellite dishes or satellite reception equipment shall be permitted in the subdivision except in a back yard, in which case it shall be screened in such a manner as not to be visible from adjacent lots or visible from the street.

Section 14. No boats, trailers, motor homes, campers, or other recreational vehicles shall be parked on any lot in the subdivision unless done in such a manner as to not be visible from the street.

Section 15. Outdoor storage buildings may be constructed on lots provided plans are submitted and approved by the Architectural Control Committee. Storage buildings must be of similar design and construction as the home on the lot where construction is proposed.

#### **ARTICLE VIII GENERAL PROVISIONS**

Section 1. Enforcement. The ASSOCIATION, or any owner, shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the ASSOCIATION, or any owner, to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 2. Severability. Invalidation of any one of these covenants or restrictions by judgement or court order shall in no ways affect any other provisions which shall remain in full force and effect.

Section 3. Duration and Amendment. The covenants and restrictions of this Declaration shall run with and bind the land for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be amended at any time by a document signed by the then owners of two-thirds (2/3) of the lots agreeing to change these covenants in whole or in part, which has been recorded in the public records of

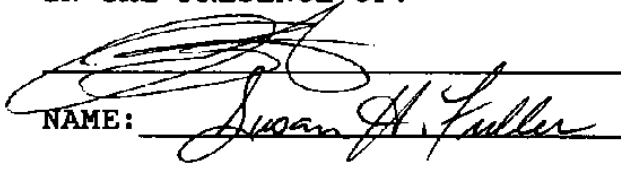
MISC0089 PAGE 0527

Baldwin County, Alabama.

Section 4. FHA / VA Approval. As long as there is a Class B membership, the following actions will require the prior approval of the Federal Housing Administration and/or the Veterans Administration: Annexation of additional properties, dedication of Common Area, and amendment of this Declaration of Covenants, Conditions and Restrictions.

IN WITNESS WHEREOF, the Declarant has executed this Declaration of Covenants, Conditions and Restrictions for Belle Chase, a Subdivision this 10th day of July, 1996.

SIGNED, SEALED AND DELIVERED  
IN THE PRESENCE OF:

  
NAME: Susan H. Fuller

NAME: \_\_\_\_\_

DECLARANT:

THE MITCHELL COMPANY,  
a Partnership

BY:   
CHUCK REEBER  
Senior Vice President

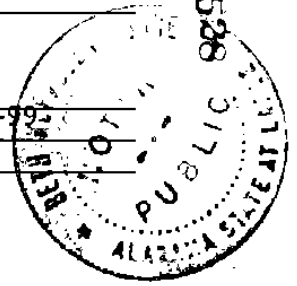
STATE OF ALABAMA  
COUNTY OF BALDWIN

The foregoing instrument was acknowledged before me on this 10th day of July, 1996, by CHUCK REEBER, Senior Vice-President of THE MITCHELL COMPANY, a Partnership. He is personally known to me or has produced DL as identification.

  
NOTARY PUBLIC

NAME: Beth McFadden Rouse  
MY COMMISSION EXPIRES: 2-17-99  
COMMISSION NUMBER: \_\_\_\_\_

This instrument was prepared by:  
Chuck Reeber  
The Mitchell Company  
800 Piccadilly Sq. Dr.  
Mobile, AL 36608



MISS 0089 PAGE 0528

EXHIBIT A

BELLE CHASE PHASE I - LEGAL DESCRIPTION

COMMENCING AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 21, T6S ~ R2E, BALDWIN COUNTY, ALABAMA. RUN S 00° 00' 40" E 1327.80 FEET TO A POINT; THENCE RUN S 89° 50' 38" W 872.29 FEET TO THE POINT OF BEGINNING OF THE PROPERTY HEREIN DESCRIBED; THENCE CONTINUING S 89° 50' 38" W RUN 270.00 FEET TO A POINT; THENCE RUN N 00° 01' 03" W 463.72 FEET TO A POINT; THENCE RUN S 89° 50' 38" W 189.40 FEET TO A POINT; SAID POINT BEING THE NORTHEAST CORNER OF THE COTTAGES, UNIT ONE, AS RECORDED IN SLIDE NO. 1250-A OF THE RECORDS IN THE OFFICE OF THE JUDGE OF PROBATE COURT BALDWIN COUNTY, ALABAMA; THENCE RUN N 00° 01' 03" W 60.00 FEET TO A POINT; THENCE RUN N 89° 50' 38" E 200.00 FEET TO A POINT; THENCE RUN N 00° 01' 03" W 186.70 FEET TO A POINT; THENCE RUN S 89° 59' 59" E 7.66 FEET TO A POINT; THENCE RUN N 00° 10' 50" E 285.35 FEET TO A POINT; THENCE RUN N 89° 46' 25" E 250.76 FEET TO A POINT; THENCE RUN S 00° 01' 03" E 996.05 FEET TO THE POINT OF BEGINNING OF THE PROPERTY HEREIN DESCRIBED CONTAINING 6.2655 ACRES.

MISC 0069 PRICE 0529

RECORD FILE 27.50  
STATE OF ALABAMA  
BALDWIN COUNTY  
I CERTIFY THIS INSTRUMENT WAS  
FILED AND TAKEN FOR RECORD ON

JUL 15 2 26 PM '96

DATE RECORDED IN 050  
JUL 15 1996  
JUDGE OF PROBATE  
519-29