

PREPARED BY LYNN OMOHUNDRO, ATTORNEY, SPARTA, TENNESSEE

SECOND SUPPLEMENTAL
DECLARATION OF RESERVATIONS AND
RESTRICTIVE COVENANTS

ROCK HARBOR

This declaration made this 15th day of August, 2007, by Waterfront Group, Inc., a Virginia Corporation, hereinafter called the "Declarant;"

WITNESSETH:

THAT WHEREAS, the Declarant is the developer of Rock Harbor Subdivision which is protected by Declarations of Reservations and Restrictive Covenants (hereinafter called "Covenants") of record in Book 1214, Page 600;

THAT WHEREAS, the original Covenants specifically applied to the first Phase of Rock Harbor, the Declarant is desirous of subjecting all of the real property that is developed in Rock Harbor to the protective covenants set forth in the original Covenants, each and all of which is and are for the benefit of such property and for each owner thereof, and shall apply to and bind the successors interest of any owner thereof; and

THAT WHEREAS, and the Supplemental Declaration of Reservations and Restrictive Covenants which appear of record in Book 1218, Page 819, omitted the property referenced herein;

THAT WHEREAS, the following real property is part of a new Phase of Rock Harbor that Declarant purchased from Waldo Napier which appears of record in Deed Book 1221, Page 223, in the Register's Office for Claiborne County, Tennessee.

THAT WHEREAS, the original Covenants inadvertently refer to the Declarant as a Tennessee Corporation, it is in fact, and Virginia Corporation authorized to do business in Tennessee;

NOW, THEREFORE, the Declarant hereby declares that all Lots in each and every Phase and Section that is developed in Rock Harbor Subdivision shall be held, transferred, sold and conveyed subject to the original Covenants of record in Book 1214, Page 600.

Witness my hand, this 15th day of August, 2007.

WATERFRONT GROUP, INC.,
A VIRGINIA CORPORATION

BY: William N. Adkins
WILLIAM N. ADKINS, PRESIDENT

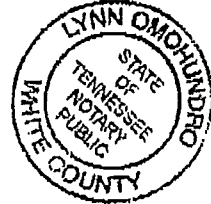
STATE OF Tennessee)
COUNTY OF White)

Before me, the undersigned authority, a Notary Public, in and for said county and state, personally appeared WILLIAM N. ADKINS, with whom I am personally acquainted, or has proven to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be the President of Waterfront Group, Inc., a Virginia Corporation, the within bargainer, and that he as such President executed the foregoing instrument for the purpose therein contained.

Witness my hand and official seal, this 15th day of August, 2007.

Lynn Omohundro
NOTARY PUBLIC

My Commission Expires: 7/21/08



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TENN. STATE GOVERNMENT	
LERNER, ANTONI (4917)	
08/15/2007 - 12:00 AM	
VALUE	4.00
PROPERTY TAX	0.00
TRANSFER TAX	0.00
RECORDING FEE	10.00
NOTARY FEE	2.00
REGISTER'S FEE	0.00
TOTAL AMOUNT	12.00

STATE OF TENNESSEE, CLATSOP COUNTY
KIMBERLY H. RERCE
REGISTER OF DEEDS