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ELIZABETH Z. HURSEY
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EFFINGHAM COUNTY

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File # 36-R-14

**SECOND AMENDMENT TO DECLARATION OF PROTECTIVE COVENANTS
FOR COVERED BRIDGE SUBDIVISION**

**Clerk: Please cross-reference to Deed Book 01759 Pages 0389-0395 and
Deed Book 02277 Pages 0144-0158**

THIS AMENDMENT TO DECLARATION OF PROTECTIVE COVENANTS
is made this 11 day of May, 2016, by **SOUTH GEORGIA BANK**, a Georgia
Corporation having its principal office in Tattnall County, Georgia, and
COVERED BRIDGE ASSOCIATION, LLC, a Georgia Corporation having its
principal office in Tattnall County, Georgia (hereinafter referred to jointly as
"Declarant"), and is applicable to real property described in a Plat of "Covered
Bridge Subdivision", dated February 21, 2007, prepared by Adolf N. Mitchells,
registered land surveyor, and recorded in the office of Superior Court of
Effingham County, Georgia, Plat Cabinet C, Page Number 161-C (hereinafter
collectively referred to as the "Plat").

WITNESSETH:

WHEREAS, the Declarant desires to amend the Protective Covenants of
Covered Bridge Subdivision, made April 26, 2007 and recorded in the public
Records of Effingham County Deed Book 01759, pages 0389-0395 and
recorded on May 30, 2008, and as amended on January 29, 2015 and said
amendment recorded in the public Records of Effingham County Deed Book
02277, page number 0144-0158 and recorded on May 30, 2008; and

WHEREAS, Covered Bridge Subdivision was approved as a Subdivision
with Effingham County providing public water supply to all lots. As a result,
the lots were sized to accommodate septic systems only. The lots were not
sized to accommodate wells of any kind; and

WHEREAS, the State of Georgia Public Health Guidelines does not
differentiate between water wells, deep or shallow wells, potable or non-potable
well water, irrigation well water and/or other types of wells; and

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WHEREAS, lot sizes in Covered Bridge Subdivision require certain minimum set-back distances from land boundary line, wells and septic drain fields both within lot lines of the subject lot (where the well is located) and adjacent lots to the subject lot, whether combined with existing wells and septic fields or proposed new wells; and

WHEREAS, in order to ensure that all new wells meet any and all public health guidelines such that the remaining lots remain buildable within Covered Bridge Subdivision, and so that there is no negative impact as to adjacent lots, no new private wells may be drilled or installed within Covered Bridge Subdivision unless the proposed well is:

- a. Approved, in writing, by the Effingham County Public Health Department, and
- b. Approved, in writing, by the Covered Bridge Association, LLC Architectural Review Committee.

NOW THEREFORE, for the benefit of both Declarant and all property owners in Covered Bridge Subdivision, the above referred covenants are hereby amended as set forth herein and shall run in perpetuity with the land and be binding on all owners, their successors and assigns.

IN WITNESS WHEREOF, the Association has hereunto executed this document, on the 11 day of May, 2016.

DECLARANT:

SOUTH GEORGIA BANK

BY: [Signature]
Its President

ATTEST:

BY: [Signature]
Title VPE/CFO



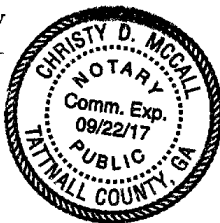
Signed, sealed and delivered in the presence of:

[Signature]

Unofficial Witness

[Signature]

Notary Public of Tattnall County
My Commission Expires: 9/22/17



COVERED BRIDGE ASSOCIATION, LLC

Signed, sealed and delivered in
The presence of:

BY: [Signature]
Its President

[Signature]

Unofficial Witness

[Signature]

Notary Public of Tattnall County
My Commission Expires: 9/22/17

