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BK # 2382 PG # 39-42
ELIZABETH Z. HURSEY
CLERK OF SUPERIOR COUR
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EFFINGHAM COUNTY

STATE OF GEORGIA)
)
COUNTY OF EFFINGHAM)

CORRECTION OF AMENDMENT TO DECLARATION OF
PROTECTIVE COVENANTS FOR COVERED BRIDGE SUBDIVISION

THIS CORRECTION TO DECLARATION OF PROTECTIVE COVENANTS made as of the 20th
day of December, 2016, by COVERED BRIDGE ASSOCIATION, LLC, a Georgia Corporation having
its principal office in Tattnall County (hereinafter referred to as "Declarant").

WITNESSETH:

WHEREAS, South Georgia Bank is the owner of certain property known as Covered
Bridge Subdivision located in Effingham County, Georgia, as more particularly described on
Exhibit A and attached hereto; and

WHEREAS, South Georgia Bank is desirous of selling such property, to include the
undeveloped portion of Covered Bridge Subdivision, sometimes known as Phase II or Holly
Point subdivision, and

WHEREAS, the original developer of Covered Bridge Subdivision has transferred any and
all his rights as Developer/Declarant to South Georgia Bank, together with any and all rights
pertaining to the real property; and

WHEREAS, South Georgia Bank adopted various amendments to the first Protective
Covenants for Covered Bridge Subdivision, said original covenants being recorded in the Office
of the Clerk of the Superior Court of Effingham County, Georgia in Deed Book 1759, page 0389,
said amendments being reflected in the Office of the Clerk of the Superior Court of Effingham
County, Georgia in Deed Book 2277, page 144 and in Deed Book 2354, page 162; and

WHEREAS, South Georgia Bank formed Covered Bridge Association, LLC as the entity
responsible for the administration and conduct of matters pertaining to the covenants for
Covered Bridge Subdivision; and

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WHEREAS, South Georgia Bank, for itself and in its' representative capacity as the member/manager of Covered Bridge Association, LLC, said limited liability corporation being deemed the agent for the holder of all developmental rights of South Georgia Bank pertaining to the abovedescribed property; and

NOWTHEREFORE, for and in consideration of mutual benefits to all parties and the landowners of Covered Bridge Subdivision as described on the attached Exhibit A, the following amendments to the Protective Covenants for Covered Bridge Subdivision, Phase I, are hereby adopted, by and through the duly authorized member/manager of Covered Bridge Association, LLC, as agent for South Georgia Bank, and by South Georgia Bank, the holder of all developer/declarant rights under the initial protective covenants.

1. The amendment to the Declaration of Protective Covenants for Covered Bridge Subdivision, Phase I, dated January 29, 2015, and recorded in the Office of the Clerk of the Superior Court of Effingham County, Georgia in Book 2277, 144-158 are hereby corrected and amended as follows, to wit:

a. ARTICLE II. #17. Notwithstanding anything contained herein to the contrary, the Association shall have no power to assess HOA fees on any lot held owned by Developer/Declarant or its' successors and assigns who hold Developer/Declarant rights by assignment thereof from South Georgia Bank. PROVIDED HOWEVER, upon sale to a third party not holding such rights, the Association shall be paid, upon the conveyance of a Lot, the prorated balance of any Assessment due for the fiscal year in which the closing occurs from the date of closing. Developer/Declarant reserves the right to determine incentives for builders on a case by case basis and to waive the assessment for such builder, such waiver provision not to exceed 12 months.

b. ARTICLE III. #19. The entrance road and the roads shown on the Development Plats are Private Roads for the benefit of the entire Covered Bridge Subdivision as described on Exhibit A and are subject to an easement for the benefit of the undeveloped adjacent property owned by South Georgia Bank, its' successors and/or assigns and property of Shelton D. Hughes. The Association retains the right to construct and maintain security gates for the purpose of restricting ingress and egress provided that such security gates do not violate the provisions of any easements of record or interfere with the development plans for the adjacent property owned by South Georgia Bank or that certain easement agreement with Shelton D. Hughes recorded in the Office of the Clerk of the Superior Court of Effingham County, Georgia in Deed Book 1858, PAGE 224.

c. ARTICLE IV. #22. Deleted. The article submitting the Association to the Georgia Property Owner's Association Act (44-3-220) is deleted in its' entirety.

d. ARTICLE V. #23. The Architectural Review Committee shall be appointed by the holder of the development rights for Phase 1, Covered Bridge Subdivision, such holder presently being South Georgia Bank, as transferred to its' successors and/or assigns. The holder of Development rights for Phase I and Phase II (sometimes shown as Holly Point Subdivision) shall continue to appoint the Architectural Review Committee until such time as the holder of the Development Rights owns less than 10 lots within Phase 1 of Covered Bridge Subdivision.

All remaining provisions of the AMENDMENT TO DECLARATION OF PROTECTIVE COVENANTS FOR COVERED BRIDGE as contained in that certain document, dated January 29, 2015 recorded in the Office of the Clerk of the Superior Court of Effingham County, Georgia in Deed Book 2277, page 144-158 are hereby affirmed and ratified, subject to the rights of Declarant, its' successors and or assigns to amend in conformity with ARTICLE VI of the said Amendment to Declaration of Protective Covenants for Covered Bridge, dated January 29, 2015, recorded aforesaid.

All provisions of the initial Declaration of Protective Covenants, dated April 26, 2007 and recorded in the Office of the Clerk of the Superior Court of Effingham County, Georgia, in Deed Book 1759, page 389, are hereby fully ratified and affirmed with the following changes, to wit:

The property to be governed by the Initial Declaration of Protective Covenants, as amended, is that property shown on Plat Cabinet C, Slides 161-A, 161-B and 161-C.

The Architectural Review Committee shall have the authority, upon inquiry and evidence, to lower the pitch requirements for any building;

Roof overhangs shall be reduced from 16 inches to 10 inches;

Minimum floor elevation shall be reduced from 20 inches to 10 inches;

The Architectural Review Committee is fully authorized to make written variances, after hearing, pertaining to construction of improvements and houses on lots with excessive slope restrictions.

IN WITNESS WHEREOF, the Association has hereunto executed this document after a
duly called meeting, on the 20th day of December, 2016.

COVERED BRIDGE ASSOCIATION, LLC

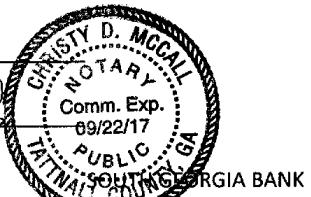
BY: Stan Ken Miller Pres.

ATTEST: Pat Satum VP & CEO

Signed this 20th day of December, 2016

In the presence of:

Christy D. McCall
WITNESS
Christy D. McCall
NOTARY PUBLIC



BY: Stan Ken Miller Pres.

ATTEST: Pat Satum VP & CEO

Signed this 20th day of December, 2016

In the presence of:

Christy D. McCall
WITNESS
Christy D. McCall
NOTARY PUBLIC

