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THE PARTIES AGREE THAT THE PROVISIONS OF THE SOUTH CAROLINA UNIFORM ARBITRATION ACT, § 15-48-10, ET SEQ., OF THE CODE OF LAWS OF SOUTH CAROLINA FOR 1976 (AS AMENDED) SHALL BE APPLICABLE TO THIS AGREEMENT, EXCEPT THAT WHERE THE TERMS OF THIS AGREEMENT CONFLICT WITH THE UNIFORM ARBITRATION ACT, THEN THE TERMS OF THIS AGREEMENT SHALL PREVAIL.

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**MASTER DEED OF HIGHPOINTE OF CLEMSON  
HORIZONTAL PROPERTY REGIME**

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  - Exhibit H Bylaws of the Association
  - Exhibit I Rules and Regulations
  - Exhibit J Property Description of Additional Phases

**TO ALL WHOM THESE PRESENTS MAY COME:**

**WHEREAS, High Pointe, LLC,** (the "Developer") is a limited liability company organized under the laws of the State of South Carolina having its principal office located at 391 College Avenue, Suite 406, Clemson, SC 29631; and

**WHEREAS,** the Developer is the owner of that certain real property more fully described in Exhibit A attached hereto (the "Land") located in Clemson, Oconee County, South Carolina; and

**WHEREAS,** the Developer is in the process of constructing one hundred eight (108) condominium units together with common areas and amenities on the Land; and

**WHEREAS,** the Developer deems it appropriate to organize a horizontal property regime by duly executing and recording this Master Deed in the RMC Office for Oconee County, South Carolina; and

**WHEREAS,** the Developer owns additional real property more fully described in Exhibit J attached hereto and desires to reserve the right to submit this additional real property and all improvements constructed thereon to the Horizontal Property Regime being organized pursuant to this Master Deed.

**NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS** that the Developer hereby submits the Land, together with all easements, rights and appurtenances there unto belonging, to the provisions of Sections 27-31-10 through 27-31-300 of the South Carolina Code of Laws (1976), as amended, and hereby creates thereon a horizontal property regime to be known as **HIGHPOINTE OF CLEMSON HORIZONTAL PROPERTY REGIME**, subject to the following:

**ARTICLE I**

Definitions

**Section 1.1 Definitions.** Unless defined herein or unless the context requires otherwise, the words defined in Section 27-31-20, South Carolina Code of Laws (1976), when used in this Master Deed or any amendment hereto, shall have the meaning therein provided. The following words when used in this Master Deed or any amendment hereto, unless the context requires otherwise, shall have the following meanings:

**"Act"** means the Horizontal Property Act of South Carolina South Carolina Code of Laws (1976), as amended, Section 27-31-10 to Section 27-31-300, and as may be further amended from time to time.

**"Assessment"** means the amount assessed against an Owner and his Unit from time to time by the Association in the manner provided herein.

**"Association"** means HighPointe of Clemson Owners Association, Inc., being an association of and limited to Owners of the Units located in the Regime in the form of a non-profit, non-stock membership association which has been incorporated in accordance with the Articles of Incorporation attached hereto as Exhibit G.

**"Board of Directors" or "Board"** means the Board of Directors of the Association, and "director" or "directors" means a member or members of the Board.

**"Bylaws"** mean the Bylaws of the Association attached hereto as Exhibit H, as amended from time to time.

"**Common Area**" means all of the Regime property after excluding the Units and Limited Common Area.

"**Common Expenses**" means (a) all expenses incident to the administration, maintenance, repair and replacement of the Common Area and the Limited Common Area, after excluding therefrom such expenses which are the responsibility of an Owner; (b) expenses determined by the Association to be Common Expenses and which are lawfully assessed against Owners; (c) expenses declared to be Common Expenses by the Act or the Regime Documents; and (d) reasonable reserves established for the payment of any of the foregoing. "Developer" means High Pointe, LLC, its successors and assigns.

"**Land**" means the certain real property described in Exhibit A attached hereto.

"**Limited Common Area**" means those areas so designated in Exhibit D attached hereto.

"**Master Deed**" means this document, as amended from time to time.

"**Owner**" means the record owner, whether one or more persons, of fee simple title in and to any Unit, excluding, however, those persons having such Interest merely as security for the performance of an obligation.

"**Percentage Interest**" means the percentage of undivided interest each Owner owns as tenant-in-common in the Common Area and Limited Common Area.

"**Total Percentage Interests**" means the aggregate of all the Percentage Interests.

"**Plans**" means and includes the architectural plans of the Project which are filed as an attachment to this Master Deed as Exhibits, said plans having been prepared by Signature Architects, entitled HighPointe of Clemson Horizontal Property Regime, and certified by a licensed engineer and/or architect in accordance with the provisions of the Act.

"**Project**" means the Land, the buildings and all other improvements and structures located thereon, and all easements, rights and appurtenances belonging thereto, submitted to the Act by this Master Deed.

"**Regime**" means the horizontal property regime established by this Master Deed, including all appurtenances and incidents of ownership attendant therewith.

"**Regime Documents**" means and includes this Master Deed, all Exhibits hereto, the documents of Incorporation of the Association, the Bylaws and the Rules and Regulations, all as amended from time to time.

"**Rules and Regulations**" means the rules and regulations from time to time promulgated by the Board of Directors governing the use of the Common Area, Limited Common Area and Units.

"**Site Plan**" means and includes the survey of the Land and improvements attached hereto as Exhibit B showing the boundaries of the Land and the location of the Units and amenities of the Project thereon.

"**Trustee**" means a financial institution with trust powers or other business entity commonly accepted by private institutional mortgage investors in Oconee County, South Carolina, to act as a fiduciary for the benefit

of the Association and the Owners which shall be designated by the Board of Directors to hold certain funds and provide services as provided herein.

"Unit" means that part of the Project intended for Independent use by an Owner situate within the Unit Boundaries designated in Exhibit E. Each Unit is identified in Exhibit B and/or Exhibit C by a specific number, which number shall be sufficient to identify the Unit for all purposes.

"Unit Estate" means all the components of ownership held by an Owner, including the rights and interests of the Owner in and to the Unit, the rights of use of the Limited Common Area and the undivided interest in the Common Area and limited Common Area. Unless the context requires otherwise, all references to "Units" herein shall include the "Unit Estate".

## **ARTICLE II** Administration

**Section 2.1. The Association.** The administration of the Regime shall be the responsibility of the Association which shall be made up of all the Owners of Units in the Regime. The Association and the Owners shall be governed by this Master Deed and the Bylaws attached hereto as Exhibit H, as the same may be amended from time to time.

**Section 2.2. Professional Management.** Management of the Project shall be conducted by a professional management company retained by the Association; provided, however, that the Association shall enter into management contracts with reasonable compensation and termination provisions consistent with provisions generally prevailing for management contracts relating to condominium projects located in Oconee County, South Carolina.

**Section 2.3. Agreements.** The Association shall be and hereby is authorized to enter into such agreements, including without limitation, management contracts, as it may deem necessary or desirable for the administration and operation of the Regime. Each Owner by acquiring or holding an interest in any Unit thereby agrees to be bound by the terms and conditions of all such agreements entered into by the Board of Directors on behalf of the Association.

**Section 2.4. Access to Information.** The Association shall make available to Owners and holders, insurers or government guarantors of any mortgage, current copies of the Regime Documents and the books, records, contractual arrangements and financial statements of the Association. "Available" means available for reasonable inspection, upon request, during normal business hours or under other reasonable circumstances. Any party entitled to the benefits of this Section 2.4 shall be permitted to designate one or more agents who shall be permitted to represent said party in connection with any and all reviews of the Regime Documents and books, records, contractual arrangements and financial statements of the Association.

**Section 2.5. Audited Financial Statements.** No later than 180 days after the close of any fiscal year of the Association, the Association shall cause audited financial statements for such fiscal year to be prepared by a certified public accountant licensed in the State of South Carolina. Copies of these financial statements shall be provided free of charge to any party entitled to the benefits of Section 2.4 promptly upon request.

**Section 2.6. Rules and Regulations.** The Board of Directors shall be entitled to promulgate reasonable Rules and Regulations from time to time, which shall be binding upon the Association and all Owners and

lessees of Owners, their families, invitees and guests, regarding the use and enjoyment of Units, the Limited Common Area and Common Area.

**ARTICLE III**  
Property Rights

**Section 3.1. Development Plan.** The Developer shall construct or cause to be constructed on the Land residential buildings containing in Phase I a total of one hundred eight (108) Units and amenities substantially in accordance with the Plans and the specifications for construction, copies of which shall remain on file in the office of the Association. The Developer expressly reserves the right, during the course of construction, to revise, modify or change in whole or in part the Plans and specifications for construction; provided, however, that the Developer shall adhere to the general scheme of development as set forth in the Plans.

**Section 3.2. Units.** Each Unit Estate shall for all purposes constitute a separate parcel of real property which, subject to the provisions of this Master Deed, may be owned in fee simple and which may be conveyed, transferred, leased and encumbered in the same manner as any other real property. Each Owner, subject to the provisions of the Act and this Master Deed, shall be entitled to the exclusive ownership and possession of his Unit.

**Section 3.3. Common Area and Limited Common Area.**

(a) **Percentage Interest.** The Owners shall own the Common Area and Limited Common Area as tenants in common, with each Unit having appurtenant thereto the Percentage Interest in the Common Area and Limited Common Area as set forth in Exhibit F attached hereto; provided, however, that the use of the Limited Common Area shall be restricted as set forth in Section 3.3(e). The Percentage Interest appurtenant to each Unit has been determined by dividing the assigned value of the respective Unit as shown on Exhibit F by the aggregate value of all of the Units as shown on Exhibit F. The value assigned to any Unit in Exhibit F shall not fix the market value of the Unit and shall only be utilized for purposes of computing the Percentage Interest appurtenant to the respective Unit.

(b) **Inseparability of Percentage Interests.** The Percentage Interest in the Common Area and the Limited Common Area cannot be separated from the Unit to which it appertains and shall be automatically conveyed or encumbered with the Unit even though such interest is not expressly mentioned or described in the deed or other instruments.

(c) **No partition.** The Common Area and Limited Common Area shall remain undivided and no right to partition the same or any part thereof shall exist except as provided in the Act, the Bylaws and this Master Deed.

(d) **Use of Common Area.** The Common Area shall be used in accordance with the intended purposes without hindering the exercise of or encroaching upon the rights of other Owners. The Board of Directors shall, if any question arises, determine the purpose for which a part of the Common Area is intended to be used. All Owners and lessees of Owners, their families, invitees and guests shall abide by all Rules and Regulations from time to time in effect governing the use of the Common Area.

(e) Limited Common Area. Ownership of each Unit shall entitle the Owner or Owners thereof to the use of the Limited Common Area adjacent and appurtenant to such Unit and so designated in Exhibit D, which exclusive use may be delegated by such Owner to persons who reside in his Unit. All Owners and lessees of Owners, their families, invitees and guests shall abide by all Rules and Regulations from time to time in effect governing the use of the Limited Common Area.

**Section 3.4. Status of Title to the Project.** The Developer represents and warrants to the Association and all the Owners that as of the effective date hereof, the Developer has a reasonably safe, marketable title to the Land. The rights and interests of all Owners in and to the Common Area and Limited Common Area shall be subject only to (i) liens for real estate taxes for 2008 and subsequent years; (ii) easements, conditions, covenants and restrictions existing against the property; and (iii) applicable governmental regulations, including zoning laws, which may be imposed upon the project from time to time; provided, however, that the Developer warrants that the foregoing do not unreasonably interfere with the use of the Project for residential purposes. In addition, the Developer warrants that it will pay all parties who have provided materials to or rendered services in connection with the construction of the Project in a timely manner and shall indemnify and hold the Association and the Owners harmless from all liens, claims or causes of action of persons who have supplied materials to or rendered services in connection with the construction of the project by Developer.

**Section 3.5. Limited Warranty from Developer, Disclaimer of Warranty from Developer and Limitation of Remedies.**

(a) Common Area or Limited Common Area.

(1) Limited Warranty. FOR A PERIOD OF ONE (1) YEAR FROM THE DATE OF SUBSTANTIAL COMPLETION OF THE PROJECT, THE DEVELOPER SHALL AT NO COST TO THE ASSOCIATION REPAIR OR REPLACE IN THE DEVELOPERS DISCRETION) ANY PORTIONS OF THE COMMON AREA OR LIMITED COMMON AREA (EXCEPT FIXTURES, ACCESSORIES AND APPLIANCES COVERED BY SEPARATE WARRANTIES OF THEIR RESPECTIVE MANUFACTURERS, DEALERS OR INSTALLATION CONTRACTORS) WHICH ARE DEFECTIVE AS TO MATERIALS OR WORKMANSHIP.

(2) Disclaimer of Warranty. THIS LIMITED WARRANTY IS IN PLACE OF ALL OTHER CONTRACTUAL OBLIGATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND THE DEVELOPER DISCLAIMS ALL OTHER CONTRACTUAL OBLIGATIONS OR WARRANTIES, INCLUDING ANY IMPLIED WARRANTIES OF HABITABILITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE LIABILITY OF THE DEVELOPER IS EXPRESSLY LIMITED TO SUCH REPAIR OR REPLACEMENT AND THE DEVELOPER SHALL NOT BE LIABLE FOR DAMAGES OF ANY NATURE, WHETHER DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL, REGARDLESS OF WHETHER SUCH DAMAGES ARE CLAIMED TO ARISE OUT OF THE LAW OF CONTRACT, TORT OR NEGLIGENCE, OR PURSUANT TO STATUTE OR ADMINISTRATIVE REGULATION.

(3) Limitation of Remedies. Each Owner, in accepting a deed from the Developer or any other party to a Unit, expressly acknowledges and agrees that this Section 3.5(a) establishes the sole liability of the Developer to the Association and the Owners related to defects in the Common Area and/or Limited Common Area and the remedies available with regard thereto. Irrespective of the foregoing, the one (1) year period referred to in this Section 3.5(a) shall not expire until one (1) year has elapsed from the date when Units that represent fifty (50) percent of the votes in the Association have been transferred by the Developer.



(b) Units

(1) Limited Warranty. FOR A PERIOD OF ONE (1) YEAR FROM THE DATE OF CONVEYANCE OF A UNIT, THE DEVELOPER SHALL AT NO COST TO THE UNIT OWNER REPAIR OR REPLACE (IN THE DEVELOPER'S DISCRETION) ANY PORTIONS OF THE UNIT (EXCEPT FIXTURES, ACCESSORIES AND APPLIANCES COVERED BY SEPARATE WARRANTIES OF THEIR RESPECTIVE MANUFACTURERS, DEALERS OR INSTALLATION CONTRACTORS) WHICH ARE DEFECTIVE AS TO MATERIALS OR WORKMANSHIP.

(2) Disclaimer of Warranty. THIS LIMITED WARRANTY IS IN PLACE OF ALL OTHER ,CONTRACTUAL OBLIGATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND THE DEVELOPER DISCLAIMS ALL OTHER CONTRACTUAL OBLIGATIONS OR WARRANTIES, INCLUDING ANY IMPLIED WARRANTIES OF HABITABILITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE LIABILITY OF THE DEVELOPER IS EXPRESSLY LIMITED TO SUCH REPAIR OR REPLACEMENT AND THE DEVELOPER SHALL NOT BE LIABLE FOR DAMAGES OF ANY NATURE, WHETHER DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL, REGARDLESS OF WHETHER SUCH DAMAGES ARE CLAIMED TO ARISE OUT OF THE LAW OF CONTRACT, TORT OR NEGLIGENCE, OR PURSUANT TO STATUTE OR ADMINISTRATIVE REGULATION.

(3) Limitation of Remedies. Each Owner, in accepting a deed from the Developer or any other party to a Unit, expressly acknowledges and agrees that this Section 3.5(b) establishes the sole liability of the Developer to the Owner related to defects in the Unit and the remedies available with regard thereto.

**ARTICLE IV**

Assessments

**Section 4.1. Creation of Lien and Personal Obligation for Assessments**. Each Unit Estate is and shall be subject to a lien and permanent charge in favor of the Association for the Assessments set forth herein. Each Assessment, together with interest thereon and cost of collection thereof as hereinafter provided, shall be a permanent charge and continuing lien upon the Unit Estate against which it relates, and shall also be the joint and several personal obligation of each Owner of such Unit Estate at the time the Assessment comes due and upon such Owner's successor in title if unpaid on the date of the conveyance of such Unit Estate, and each and every Owner by acquiring or holding an interest. In any Unit Estate thereby covenants to pay such amount to the Association when the same shall become due.

**Section 4.2. Annual Assessments**. No later than forty-five (45) days prior to the end of each calendar year, the Board of Directors shall set the "Annual Assessments" by estimating the Common Expenses to be incurred during the immediately succeeding calendar year and shall prorate such Common Expenses among the Owners of the Units in accordance with a formula determined by the Board of Directors from time to time. The Board of Directors shall give written notice to each Owner of the Annual Assessment fixed against his Unit for such immediately succeeding calendar year. Initially the Annual Assessment for each Unit is set at \$150.00 per month for the calendar year 2008. The Annual Assessments levied by the Association shall be collected as provided in Section 4.4.

The Annual Assessments shall not be used to pay for the following:

- (a) Casualty insurance of individual Owners on their possessions within the Units and liability insurance of such Owners insuring themselves and their families individually, which shall be the sole responsibility of such Owners;
- (b) Telephone, water, sewer, gas or electrical utility charges for each Unit which shall also be the sole responsibility of the Owners of such Units;
- (c) Ad valorem taxes assessed against Units;
- (d) Private mortgage insurance.

It is anticipated that ad valorem taxes and other governmental assessments, if any, upon the Project will be assessed by the taxing authority upon the Unit Estate, and that each assessment will include the assessed value of the Unit and of the undivided interest of the Owner in the Common Area and the Limited Common Area. Any such taxes and governmental assessments upon the Project which are not so assessed shall be included in the Association's budget as a recurring expense and shall be paid by the Association as a Common Expense. Each Owner is responsible for making his own return of taxes and such return shall include such Owner's undivided interest in the Common Area and Limited Common Area as such undivided interest is determined by law for purposes of returning taxes.

**Section 4.3. Special Assessments.** In addition to the Annual Assessments, the Board of Directors may levy in any calendar year "Special Assessments" for the purpose of supplementing the Annual Assessments if the same are inadequate to pay the Common Expenses and of defraying, in whole or in part, the cost of any reconstruction, repair, or replacement of the Limited Common Area or the Common Area (including the necessary fixtures and personal property related thereto); provided, however, that any such Special Assessments shall have the assent of Owners representing a majority of the Total Percentage Interests, voting in person or by proxy, at a meeting at which a quorum is present, duly called for the express purpose of approving such Assessment. Written notice of such meeting shall be sent to all Owners not less than ten (10) days nor more than thirty (30) days in advance of the meeting, which notice shall set forth the purpose of the meeting. The period of the Special Assessments and manner of payment shall be determined by the Board.

**Section 4.4. Date of Commencement of Annual Assessments; Due Dates.** Although the Annual Assessment is calculated on a calendar year basis, each Owner of a Unit shall be obligated to pay to the Association or its designated agent such Assessment in twelve (12) equal monthly installments on or before the first day of each month during such calendar year.

The obligations of Owners regarding the payment of monthly portions of the Annual Assessments provided for in this Article IV shall as to each Unit commence upon the date of Closing, if such date is different from the beginning of a month with the monthly installment being prorated as of the date of closing (such date shall become the "commencement date"). The first monthly payment of the Annual Assessment for each such Unit shall be an amount equal to the monthly payment for the fiscal year in progress on such commencement date, divided by the number of days in the month of conveyance, and multiplied by the number of days then remaining in such month.

The Association shall, upon demand at any time, furnish to any Owner liable for any such Assessment a certificate in writing signed by an Officer of the Association, setting forth whether the same has been paid. A reasonable charge, as determined by the Board, may be made for the issuance of such certificate. Such certificate shall be conclusive evidence of payment of any Assessment stated to have been paid as to any person or entity who has relied on the certificate to his detriment.

**Section 4.5. Effect of Non-Payment of Assessment; personal Obligation of the Owner; the Lien; Remedies of Association.**

(a) If an Assessment is not paid on the date when due, as hereinabove provided, then such Assessment together with such late charges and interest thereon and any cost of collection thereof as hereafter provided, shall be a charge and continuing lien on the Unit Estate to which it relates, and shall bind such property in the hands of the Owner, his heirs, legal representatives, successors, and assigns. The personal obligation of the Owner to pay such Assessment, however, shall remain his personal obligation. Furthermore, such prior Owner and his successor in title shall be jointly and severally liable with respect thereto, notwithstanding any agreement between such prior Owner and his successor in title.

(b) In the event any Assessment is not received within ten (10) days of the due date thereof, a late charge in the form of a service fee to be set by the Board of Directors shall be added to the Assessment and shall be due and payable on demand. In addition, in the event any Assessment is not received within thirty (30) days of the due date thereof, Interest at the rate of eighteen per cent (18%) per annum (not to exceed the highest lawful rate) shall be added to the Assessment and shall be due and payable on demand. Interest will continue to accrue until the Assessment is paid in full.

(c) The Association may bring legal action against the Owner personally obligated to pay the same or foreclose its lien against the Unit Estate to which it relates or pursue both such courses at the same time or successively. In any event, the Association shall be entitled also to recover reasonable attorney's fees actually incurred and all other costs of collection. Each Owner, by his acceptance of a deed or other conveyance to a Unit, vests in the Association or its agent the right and power to bring all actions against him personally for the collection of such charges as a debt and to foreclose the aforesaid lien in any appropriate proceeding at law or in equity. The Association shall have the power to bid on the Unit at any foreclosure sale and to acquire, hold, lease, mortgage and convey the same. No Owner may be relieved from liability from the Assessment provided for herein by abandonment of his Unit or otherwise.

(d) During any period in which an Owner shall be in default in the payment of any Annual or Special Assessment levied by the Association, the voting rights of the Owner and the rights of the Owner and lessees of the Owner, their families, invitees and guests, to use and enjoy the Common Area, except for ingress and egress to the Owner's Unit, may be suspended by the Board of Directors until such time as the Assessment has been paid.

**Section 4.6. Subordination of the Charges and Liens to Mortgages.**

(a) The lien and permanent charge for the Assessments (together with late charges, interest, fees and costs of collection) authorized herein with respect to any Unit is hereby made subordinate to the lien of any mortgagee or his assigns placed on such Unit Estate if, but only if, all such Assessments with respect to such Unit Estate having a due date on or prior to the date such mortgage is filed for record have been paid. The lien and

permanent charge hereby subordinated is only such lien and charge as relates to Assessments authorized hereunder having a due date subsequent to the date such mortgage is filed for record and prior to the satisfaction, cancellation or foreclosure of such mortgage.

(b) Such subordination is merely a subordination and shall not relieve the Owner of the mortgaged Unit Estate of his personal obligation to pay all Assessments coming due at a time when he is the Owner; shall not relieve such Unit Estate from the lien and permanent charge provided for herein (except as to the extent the subordinated lien and permanent charge is extinguished against a mortgagee or such mortgagee's assignee or transferee by foreclosure); and no sale or transfer of such Unit Estate to the mortgagee or to any other person pursuant to a foreclosure sale shall relieve any previous Owner from liability for any Assessment coming due before such sale or transfer.

**Section 4.7 Reserves** The Board of Directors shall establish and maintain an adequate reserve fund for the periodic maintenance, repair and replacement of the Common Area and Limited Common Area. The Board of Directors shall include amounts needed to maintain an adequate reserve fund in its estimation of the Common Expenses for each fiscal year and shall cause deposits to the reserve fund to be made in connection with the collection of the Annual Assessment.

## **ARTICLE V**

### Insurance and Casualty Losses

#### **Section 5.1 Hazard Insurance**

(a) The Association shall obtain, maintain and pay the premiums, as a Common Expense, upon a "master" or "blanket" type policy or policies of property insurance covering the entire Project, except (i) land, foundation, excavation, or other items normally excluded from coverage; (ii) all improvements and betterments made to Units by Owners at their expense; and (iii) personal property of Owners and lessees of Owners, their families, invitees and guests. Such coverage shall also insure supplies, equipment and other personal property of the Association and fixtures, equipment and other personal property inside Units which are transferred as a part of the Unit. All policies of property insurance shall be single entity condominium Insurance coverage. The master insurance policy shall afford, at a minimum, protection against loss or damage by fire and other perils normally covered by standard extended coverage endorsements; and all other perils which are customarily covered with respect to condominium projects similar in construction, location and use, including all perils normally covered by a standard "all risk" endorsement, where such is available. The policy shall be in an amount equal to 100 per cent of the current replacement cost of the Project, exclusive of land, foundations, excavation, and other items normally excluded from coverage; and "agreed value" and "inflation guard" endorsements shall also be obtained, if available. A "deductible amount" not to exceed amounts permitted in applicable provisions of the Federal National Mortgage Association Lending Guide may be included at the discretion of the Board of Directors if a material savings in premium cost results therefrom, but the deductible amount shall be considered a Common Expense and borne by the Association regardless of the number of Owners directly affected by the loss.

(b) The Board of Directors shall cause to be conducted regular insurance reviews for the purpose of determining the full insurable value of the entire Project, including all buildings, Units, Limited Common Areas and the Common Areas without respect to the depreciation of improvements on the Land (with the exception of improvements and betterments by the respective Owners at their expense) by one or more qualified

persons. The information obtained from these reviews shall be utilized in connection with satisfaction of the insurance required hereof.

(c) The name of the insured under the master policy shall be substantially as follows: HighPointe of Clemson Owners Association, Inc. for the use and benefit of the Individual Owners of Units in "HighPointe of Clemson Horizontal Property Regime." Loss payable provisions shall be in favor of the Association and the Trustee, as a trustee for each Owner, and each such Owner's mortgagee as the interests of such parties may appear. Each Owner and his respective mortgagee, if any, shall be beneficiaries of the policy in a percentage equal to the Percentage Interest attributable to the Unit owned by such Owner. All policies shall contain a standard mortgagee clause, or equivalent endorsement (without contribution), which is commonly accepted by private Institutional mortgage investors in Oconee County, South Carolina, and which appropriately names all mortgagees or their servicers In such form as requested by such mortgagees or their servicers.

(d) All policies shall be written with a company licensed to do business in the state of South Carolina, holding a general policyholder rating of "A" or better by Bests Insurance Reports and in a financial category of Class VI or better in Bests Key Rating Guide. Policies are unacceptable where (i) under the terms of the insurance carrier's charter, bylaws or policy, contributions or assessments may be made against the Association, Owners, mortgagees or the designees of mortgagees; (ii) by the terms of the carrier's charter, bylaws or policy, loss payments are contingent upon action by the carrier's Board of Directors, policy holders or members; or (iii) the policy includes any limiting clause (other than insurance conditions) which could prevent mortgagees or Owners from collecting Insurance proceeds. Policies may not be cancelable or substantially modified without at least thirty (30) days prior written notice to the Association and each mortgagee which is listed as a scheduled holder of a first mortgage in the insurance policy. Policies also shall contain a "special condominium endorsement" or its equivalent which provides for the following: recognition of any insurance trust agreement; a waiver of the rights of subrogation against Owners individually the insurance is not prejudiced by any act or omission or negligence of individual Owners which is not in the control of such Owners collectively; and the policy is primary in the event the Owner has other insurance covering the same loss.

(e) The Association shall provide copies of all policies to Owners and/or mortgagees requesting the same for a charge not to exceed reasonable copying costs. In addition, the Association shall cause to be provided evidence of insurance forms which provide the following: a minimum of thirty (30) days notice to each Mortgagee which is listed as a scheduled holder of a first mortgage in the insurance policy prior to cancellation, non-renewal or any change adverse, to the interests of the mortgagee; the amount of types of coverage afforded; indicate by descriptive name any special endorsements made a part of the master policy; and be executed by an authorized company representative.

(f) Each Owner may obtain additional insurance at his own expense; provided, however, that no Owner shall be entitled to exercise his right to maintain insurance coverage in such a way as to decrease the amount which the Association, on behalf of all the Owners and their mortgagees, may realize under any insurance policy which the Association may have in force on the Project at any particular time. Any Owner who obtains an individual insurance policy covering any portion of the Project, other than the personal property belonging to such Owner, shall file a copy of such policy with the Association within thirty (30) days after purchasing such insurance. Each Owner at his own expense may obtain on his Unit or the contents thereof, title insurance, homeowner's liability insurance, theft and other insurance covering improvements, betterments and personal property damaged and lost. Each Owner shall be required to notify the Association of all improvements made by such Owner to his Unit, the value of which exceeds \$1,000.00.

**Section 5.2. Flood Insurance.** If any part of the improvements located in the Project is in a special flood hazard area, the Association shall obtain, maintain and pay the premiums, as a Common Expense, upon a "master" or "blanket" type policy of flood insurance made available under the National Flood Insurance Program covering the Project for so much thereof as may be covered under the available policies of insurance. Coverage of such policy shall not be less than the lesser of (i) the maximum coverage available under the National Flood Insurance Program for all buildings and other insurable property; or (ii) 100 per cent of the current "replacement cost" of all such buildings and other insurable property. Such policy shall be in a form which meets the criteria set forth in the most current guidelines on the subject issued by the Federal Insurance Administrator.

**Section 5.3. Liability Insurance.** The Association shall obtain, maintain and pay the premiums, as a Common Expense, upon a policy of comprehensive general liability insurance coverage covering at a minimum all of the Common Area and Limited Common Area. Coverage limits shall be in amounts generally required by private institutional mortgage investors for projects similar in construction, location and use to the Project; provided, however, that such coverage shall be for at least \$1,000,000.00 for bodily injury, including death of persons and property damage arising out of a single occurrence. Coverage under this policy shall include, without limitation, legal liability to the insured for property damage, bodily injury and death of persons in connection with the operation, maintenance and use of the Common Area, and legal liability arising out of Worker's Compensation laws. All mortgagees, upon written request, may be listed as scheduled holders of first mortgages in the insurance policy. Such policy must provide that it is not cancelable or substantially modifiable, by any party, without at least ten (10) days prior written notice to the Association and each party listed as a scheduled holder of a mortgage in the insurance policy.

**Section 5.4. Fidelity Bonds.** The Association shall obtain, maintain and pay the premiums, as a Common Expense, upon a blanket fidelity bond for all officers, directors, trustees and employees of the Association and all other persons handling or responsible for funds belonging to or administered by the Association; provided, however, that the professional management company assisting with the administration of the Regime shall be responsible to provide its own blanket fidelity bond which meets the requirements of this Section 5.4. The total amount of the fidelity bond coverage required shall be based upon the best business judgment of the Board of Directors and shall not be less than the estimated maximum funds, including reserve funds, in the custody of the Association or the professional management company, as the case may be, at any given time during the term of each bond, provided, however, that in no event shall the aggregate amount of such bonds be less than the sum equal to 3/12ths of the Annual Assessment plus reserve funds. Fidelity bonds shall meet the following requirements: the Association shall be named as an obligee; the bonds shall contain waivers of all defenses based upon the exclusion of persons serving without compensation from the definition of "employees" or similar terms or expression; and the bond shall provide that it may not be cancelled or substantially modified (including cancellation for non-payment of premium) without at least ten (10) days prior written notice to the Association and all mortgagees who have requested notice of any cancellation or substantial modification of the bond, and each servicer that services a Federal National Mortgage Association owned mortgage in the Project.

**Section 5.5. Authority to Adjust Loss.** The exclusive authority to negotiate, settle and otherwise deal in all respects with Insurers and adjust all losses under policies provided for herein shall be vested in the Board of Directors or its duly authorized agent for the benefit of all Owners and mortgagees; provided, however, that all Owners and mortgagees having an interest in such loss shall be advised in advance of all actions anticipated to be taken of a material nature related to the adjustment of the loss. Each Owner, in accepting a deed to a Unit, expressly appoints the directors, and each of them, his due and lawful attorneys-in-fact, with full power

of substitution, to act on behalf of the Owner as fully as the Owner could act in person on all matters related to the authority granted in this Section 5.5., including executing all documents required in connection therewith on behalf of the Owner.

**Section 5.6 Trustee.**

(a) The Board of Directors shall from time to time designate a Trustee who shall serve the Association and the Owners and their mortgagees (as their interests may appear) as provided herein. The Trustee shall be entitled to receive reasonable compensation for services rendered which shall be a Common Expense of the Association.

(b) All insurance policies obtained by the Association shall be deposited with the Trustee. The insurance policies shall name the Association and the Trustee as loss payees. Immediately upon the Receipt by the Association of any insurance proceeds, the Association shall endorse the instrument by means of which such proceeds are paid and deliver the instrument to the Trustee. The Trustee shall not be liable for payment of premiums, for the renewal or the sufficiency of the policies or for the failure to collect any insurance proceeds. Nor shall the Trustee have any obligation to inspect the Project to determine whether a loss has been sustained or to file any claim or claims against any insurer or any other person.

(c) Among other things, the duties of the Trustee shall be to receive proceeds delivered to it, hold such proceeds in trust for the benefit of the Owners and their mortgagees, and disburse the proceeds as hereinafter provided.

(d) Proceeds of insurance policies received by the Trustee shall be disbursed as follows:

(i) If the damage or destruction for which the proceeds are paid is to be repaired or reconstructed, the proceeds, or such portion thereof as may be required for such purposes, shall be disbursed in payment for such repairs or reconstruction as hereinafter provided. Any proceeds remaining after defraying such costs shall be paid to the Association for the benefit of all Owners and their mortgagees, if any.

(ii) If it is determined, as provided in Section 5.7, that the damage or destruction for which the proceeds are paid shall not be repaired or reconstructed, such proceeds shall be disbursed to such persons as therein provided.

(iii) Any and all disbursements of funds by the Trustee for any purpose whatsoever shall be made pursuant to and in accordance with a certificate of the Association signed by the President and attested by the Secretary directing the Trustee to make the disbursements.

(iv) If the damage or destruction is to the Common Area and/or to the Limited Common Area, and is to be repaired or reconstructed, said certificate shall also be signed by or on behalf of the mortgagee known by the Trustee from the records of the Association to have the largest interest in or lien upon such Common Area and/or Limited Common Area. If the damage or destruction is to one or more Units and is to be repaired or reconstructed, said certificate shall also be signed by the mortgagee or mortgagees having an interest in or lien upon such Unit or Units: provided, however, that all mortgagees requested to sign certificates shall be obligated to execute the same so long as repair or reconstruction or rebuilding is progressing in a reasonable manner. The Trustee shall not incur liability to any Owner, mortgagee or other

person for any disbursements made by it pursuant to and in accordance with any such certificates or written authorizations.

**Section 5.7 Damage and Destruction.**

(a) Immediately after all or any part of the Project covered by insurance is damaged or destroyed by fire or other casualty, the Board of Directors or its duly authorized agent shall proceed with the filing and adjustment of all claims arising under such insurance and obtain reliable and detailed estimates of the cost of repair or reconstruction of the damaged or destroyed property. Repair or reconstruction, as used in this Section 5.7., means repairing or restoring the damaged property to substantially the same condition in which it existed immediately prior to the fire or other casualty, with each Unit, the Common Area and the Limited Common Area having the same vertical and horizontal boundaries as before.

(b) Any such damage or destruction to the Project shall be repaired unless at least eighty (80%) percent of the Owners agree in writing not to repair, reconstruct or rebuild in accordance with the provisions of the Act. If not reconstructed, the indemnity shall be delivered in accordance with the provisions of Paragraph (c) of this Section 5.7 Except as otherwise provided, any such damage or destruction which renders any Unit untenable or uninhabitable, or any such damage or destruction to the Common Area or Limited Common Area, shall be repaired and reconstructed as promptly as practicable. No mortgagee shall have any right to participate in the determination as to whether the damage or destruction shall be repaired, reconstructed or rebuilt.

(c) In the event that it is determined by the Association in the manner prescribed above that the damage or destruction shall not be repaired, reconstructed or rebuilt, then and In that event:

(i) The Project shall be deemed to be owned by the Owners as tenants in common.

(ii) The undivided Interest in the Project of each Owner shall be a percentage equal to the Percentage Interest appurtenant to the Unit theretofore owned by the Owner.

(iii) All liens affecting any of the Units shall be deemed to be transferred in accordance with the existing priorities to the undivided interest of the Owners of the respective Units.

(iv) The Project shall be subject to an action for partition at the instance of any Owner, in which event the net proceeds of the sale shall be deposited with the Trustee.

(v) The Association shall proceed to satisfy all of its liabilities and convert all of its assets to cash which shall be deposited with the Trustee.

(vi) The proceeds from the sale of the Project, the liquidation of the assets of the Association and the Insurance proceeds related to the damage or destruction to the Project shall be considered one fund which, after paying the reasonable expenses of the Trustee, shall be distributed to all the Owners and their respective mortgagees as their interests may appear in percentages equal to the respective undivided interest in the Project of said Owners. Distributions to such Owners and their mortgagees shall be made pursuant to certificates provided for in Section 5.6.



**Section 5.8 Insufficient Proceeds to Repair.**

(a) If the damage or destruction for which the insurance proceeds are paid to the Trustee is to be repaired or reconstructed and such proceeds are not sufficient to defray the cost thereof, the Board of Directors shall levy a Special Assessment against the Owners of damaged or affected Units in sufficient amounts to provide funds to pay such excess costs of repair or reconstruction. Additional Special Assessments may be made at any time during or following the completion of my repair or reconstruction. That portion of such Assessments levied against each Owner shall be equal to that percentage computed by dividing the Percentage Interest appurtenant to such Owner's Unit by the aggregate Percentage Interests appurtenant to all Units damaged or affected.

(b) Any and all sums paid to the Association under and by virtue of those Special Assessments provided for in Paragraph (a) of this Section shall be deposited by the Association with the Trustee. Such proceeds from insurance and Assessments, if any, received by the Trustee shall be disbursed as provided in Section 5.6.

**ARTICLE VI**  
**Condemnation**

**Section 6.1. General.** Whenever all or any part of the Project shall be taken by any authority having the power of condemnation or eminent domain, each Owner shall be entitled to notice thereof; provided, however, that the exclusive right to negotiate, settle and otherwise deal in all respects with the condemning authority as to the taking of the Common Area and Limited Common Area shall be vested in the Board of Directors or its duly authorized agent on behalf of the Association. Each Owner, in accepting a deed to a Unit, expressly appoints the directors, and each of them, his due and lawful attorneys-in-fact, with full power of substitution, to act on behalf of the Owner as fully as the Owner could act in person in all matters related to the authority granted in this Section 6.1., including executing all documents required in connection therewith on behalf of the Owner. The award made for such taking shall be payable to the Trustee. Unless otherwise required by law at the time of such taking, any award made therefor shall be disbursed by the Trustee, as hereinafter provided in this Article VI.

**Section 6.2. Non Essential Areas.** If the taking does not include any portion of any Unit or any portion of the Common Area or Limited Common Area essential to the continued occupancy of any Unit, then the Board of Directors shall be permitted to replace any non-essential improvements to the extent deemed appropriate and the Trustee shall disburse the proceeds of such awards in the same manner as hereinabove provided for and in connection with the repair, reconstruction or rebuilding of improvements after damage or destruction, with all excess proceeds to be distributed to the Association.

**Section 6.3. Essential Areas.** If the taking includes any portion of a Unit, or the Common Area or Limited Common Area essential to the use of any Unit, then the award shall be disbursed, and all related matters, including, without limitation, alteration of the Percentage Interests appurtenant to each Unit, shall be handled by the Board of Directors in a just and equitable manner to all Owners; provided, however, that all action of the Board of Directors shall be pursuant to and in accordance with a plan approved by Owners representing at least sixty-seven (67%) per cent of the Total Percentage Interests in a duly recorded amendment to this Master Deed. In the event that such an amendment shall not be recorded within 90 days after the taking, then such taking shall be deemed to be and shall be treated as damage or destruction which shall not be repaired or

reconstructed as provided for in Section 5.7., whereupon the Regime shall be deemed terminated in the manner therein prescribed.

**ARTICLE VII**  
Architectural Control

**Section 7.1. Approval Required for Changes.** To preserve the original architectural appearance of the Project, after the purchase of a Unit from the Developer, its successors or assigns, no exterior construction (except such construction performed by the Developer) of any nature whatsoever, except as specified in the Regime Documents, shall be commenced or maintained upon any building, including without limitation, the Limited Common Area, nor shall there be any change, modification or alteration (except such changes, modifications or alterations performed by the Developer) of any nature whatsoever of the design and appearance of any of the exterior surfaces, or facades, nor shall any Owner paint any gate, fence or roof, nor shall any Owner change the design, or color of the exterior lights, nor shall any Owner install, erect or attach to any part of the exterior any addition or change until after the plans and specifications showing the nature, kind, shape, height, materials, color and location of the same shall have been submitted to and approved in writing as to harmony of exterior design, color and location in relation to the surrounding structures by the Board of Directors.

**ARTICLE VIII**  
Exterior Maintenance

**Section 8.1. Responsibility of Association.** Except as specifically provided to the contrary herein, the Association shall maintain the Common Area and Limited Common Area in first class condition; and shall repair or replace, at its expense, all parts of the Common Area and Limited Common Area as necessary. The cost of such shall be charged to the Owners as a Common Expense subject to the provisions of Section 8.3.

**Section 8.2. Access to Units.** The Association shall have the irrevocable right, to be exercised by the Board of Directors or its agent, to have access to each Unit from time to time during reasonable hours as may be necessary for the inspection, maintenance, repair or replacement of any of the Common Area therein or accessible therefrom, or for making emergency repairs therein necessary to prevent damage to the Common Area, Limited Common Area or to other Units.

**Section 8.3. Responsibility of Owner.** In the event that the Board of Directors should determine that the need for maintenance or repairs by the Association as provided for in this Article VIII is caused through the willful or negligent act of an Owner or the lessee of an Owner, their families, invitees or guests, the cost of which is not covered or paid for by insurance, then the cost, both direct and indirect, of such maintenance or repairs shall be added to and become a part of the Assessment to which such Owner and his Unit are subject. Each Owner shall maintain, repair or replace at his own expense all portions of his Unit which may become in need thereof, including the hot water heater and heating, ventilation and air-conditioning system for such Unit, all bathroom and kitchen fixtures and appliances, light fixtures, interior non-load bearing walls, carpeting, drapes, windows, screens and other items within the Unit. Further, each Owner shall, at his own expense, maintain, repair, and replace, when necessary, that portion of the heating, ventilation and air conditioning system servicing his Unit which is located outside his Unit, the deck and/or patio for such Unit, and all doors and windows for such Unit; and each Owner shall, at his own expense, keep the Limited Common Area to which his Unit has exclusive access and to which he has exclusive use clean and neat. If the Owner does not make those repairs to be made by him within thirty (30) days from the date of receipt of written demand from

the Association, the same may be repaired by the Association and the cost thereof shall be assessed against the Owner and Unit owned by such Owner.

**ARTICLE IX**  
Unit Restriction

**Section 9.1. Residential Purposes.** All Units shall be, and the same hereby are, restricted exclusively to residential use. No immoral, improper, offensive or unlawful use shall be made of any Unit and no use or condition shall be permitted which is a source of unreasonable noise or interference with the peaceful possession and quiet enjoyment of any other portion of the Project by other Owners or lessees of Owners, their families, invitees and guests. All Units shall be kept in a clean and sanitary condition and no rubbish, refuse or garbage shall be allowed to accumulate. No fire hazard shall be allowed to exist and no use or condition shall be permitted which will increase any rate of insurance related to the Project. In addition, all Owners and lessees of Owners, their families, invitees and guests shall abide by all Rules and Regulations in effect from time to time governing the use of Units.

**Section 9.2. Construction and Sale Period.** Anything contained herein to the contrary notwithstanding, it shall be permissible for the Developer to maintain, during the period of construction and sale of Units, upon such portion of the Project as the Developer may deem necessary, such facilities as in the sole opinion of the Developer may be reasonably required, convenient or incidental to the construction and sale of Units, including, but without limitation, business offices, storage areas, signs, model units and, sales offices.

**Section 9.3. Animals and Pets.** In no event shall dogs or cats be permitted in any of the public portions of the Project unless carried or on a leash. The Owner shall indemnify the Association and the Board of Directors and hold it harmless against any loss or liability of any kind or character whatsoever arising from or growing out of having any animal in the Project.

**Section 9.4 Exterior Antennas.** No exterior television or radio antennas shall be placed on any portion of the Project without prior written approval of the Board of Directors.

**Section 9.5 Leasing of Units.** Any Owner shall have the right to lease or rent his Unit. All leases or rental agreements shall be in writing and shall be specifically subject to the Regime Documents.

**ARTICLE X**  
Easements

**Section 10.1. Encroachments.** If any portion of the Common Area and/or Limited Common Area encroaches upon any Unit or any Unit encroaches upon any other Unit or upon any portion of the Common Area and/or Limited Common Area as a result of settling or shifting of a building, an easement shall exist for the encroachment and for the maintenance of the same so long as the building stands. If any building, any Unit, any adjoining part of the Common Area and/or Limited Common Area shall be partially or totally destroyed as a result of fire or other casualty or as a result of eminent domain proceedings, and then rebuilt, encroachments of parts of the Common Area and/or Limited Common Area upon any Unit or of any Unit upon any other Unit or upon any portion of the Common Area and/or Limited Common Area due to such rebuilding, shall be

permitted, and valid easements for such encroachments and the maintenance thereof shall exist so long as the subject building shall stand.

**Section 10.2. Utilities, etc.** There is hereby granted a blanket easement upon, across, over and under all the Project for ingress, egress, installation, replacing, repairing, and maintaining a master television antenna system and all utilities, including, but not limited to, water, gas, sewers, cable television, telephones and electricity, such easements grant to appropriate utility companies the right to erect and maintain the necessary poles and other necessary equipment on the Project and to affix and maintain utility wires, circuits and conduits on, above, across and under the roofs and exterior walls of the Units. In addition, the Board of Directors shall be entitled to grant additional permits, licenses and easements over the Common Area for utilities, roads and other purposes reasonably necessary or useful for the proper maintenance and operation of the Project.

**Section 10.3. Other.** There is hereby granted to the Association, its directors, officers, agents and employees and to any manager employed by the Association and to all policemen, firemen, ambulance personnel, and all similar emergency personnel, an easement to enter and right of entry upon the Project or any part thereof in the proper performance of their respective duties. Except in the event of emergencies, the rights under this section 10.3 shall be exercised only during reasonable daylight hours, and then, whenever practicable, only after advance notice to the Owner or Owners affected thereby.

**Section 10.4. Authority to Grant Easements.** The Association has the authority to execute, acknowledge, deliver, and record on behalf of the Unit Owners, easements, rights-of-way, licenses and similar interests affecting the general common elements.

**Section 10.5. Reservation of Easements by Developer.** Until Developer has completed all of the additional improvements on the Land and the property described in Exhibit J, and transferred the following easements in connection with the sales of all the Units of the Regime or additional improvements on the property described in Exhibit J, the Developer reserves:

- (1) non-exclusive, perpetual easements and rights-of-way in common with others for access, ingress and egress, on foot or by vehicle of any kind, and for all purposes over the common elements; and
- (2) non-exclusive, perpetual easements and rights-of-way for the construction of additional improvements and for the installation, maintenance and use of water, sewer, electrical, drainage, surface water run-off, cable television, telephone lines and other utilities and facilities, on, over and along the common elements; and
- (3) non-exclusive, perpetual easements and rights-of-way to connect with and make use of, and the right, but not the obligation, to maintain, repair and replace, all utility lines, pipes, conduits and facilities in connection therewith located on, over and along the common elements; and
- (4) non-exclusive, perpetual easements and rights-of-way to use the common elements in common with others for the purpose for which they are intended.

The Developer reserves the right to create perpetual easements and rights of way for access and egress on foot or by vehicle for the benefit of all the lands described on Exhibit J over the Common Elements and for perpetual easements and rights of way for drainage, water, sewer, electrical, gas, cable, television, telephone lines and other utilities for the benefit of the other lands described in Exhibit J over the Common Elements.

In addition, Developer reserves the right to perpetually maintain, upon such portion of the project as the Developer may deem necessary, such facilities as in the sole opinion of the Developer may be reasonably required, convenient or incidental to the construction, sale and re-sale of Units, including, but without limitation, business offices, storage areas, signs, model units and sales offices.

The foregoing reserved easements shall run with the land, have a terminus on adjoining property of Developer, are appurtenant to adjoining land of Developer, and are essential and necessary to the enjoyment of Developers adjoining property. For the purposes of these reserved easements, adjoining property of Developer is deemed to be the Additional Phases Land described in Exhibit J.

## **ARTICLE XI**

### **Assigned Value and Unit Vote**

**Section 11.1. Unit and Property Values.** The schedule of Percentage Interests contained in Exhibit F attached hereto shows the assigned value of each Unit as of the date of this Master Deed and the Percentage Interest appurtenant to such Unit for all purposes. The value of the Project is equal to the total value of all Units, which includes the value of the appurtenant Percentage Interests in the Common Area and Limited Common Area.

**Section 11.2. Unit Votes.** Owners shall be entitled to a vote in the Association and for all other purposes herein equivalent to the Percentage Interest appurtenant to their respective Units.

## **ARTICLE XII**

### **Rights Related to Mortgagees**

**Section 12.1. Notice of Action.** Upon written request to the Association from any first mortgage holder ("Eligible Mortgage Holder") or any insurer or government guarantor of a first mortgage ("Eligible Insurer/Guarantor"), identifying the name and address of the holder, insurer or guarantor and the Unit Estate number or address, such Eligible Mortgage Holder or Eligible Insurer/Guarantor shall be entitled to timely written notice of:

- (a) any condemnation loss or any casualty loss which affects any material portion of the Project or any Unit Estate on which there is a first mortgage held, insured or guaranteed by such Eligible Mortgage Holder or Eligible Insurer/Guarantor, as applicable;
- (b) any delinquency in the payment of Assessments or other charges owed by any Owner of a Unit Estate subject to a first mortgage held, insured or guaranteed by such Eligible Holder or Eligible Insurer/Guarantor which remains uncured for a period of sixty (60) days;
- (c) any lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Association; or
- (d) any proposed action which would require the consent of a specified percentage of Eligible Mortgage Holders as r specified in section 12.2 hereafter.

**Section 12.2. Special Voting Rights of Eligible Mortgage Holders.** To the extent permitted by the Act, any action with respect to the Regime, including, but not limited to, amendment of the Regime Documents, restoration or repair of the Project after partial or total condemnation or casualty loss, or termination of the legal status of the Regime under the Act, requiring the vote of the Owners shall also require the consent of the Eligible Mortgage Holders holding mortgages on Unit Estates which represent at least fifty-one (51%) per cent of the aggregate Percentage Interests of Unit Estates subject to liens of mortgages of Eligible Mortgage Holders; provided, however, that in the case of termination of the legal status of the Regime not made as a result of destruction, damage, or condemnation, the applicable percentage shall be sixty-seven (67%) per cent instead of fifty-one (51%) per cent.

**Section 12.3. Failure to Provide Negative Response.** For purposes of section 12.2 hereinabove, an Eligible Mortgage Holder who receives a written request to approve action of the Owners in accordance with section 12.2 shall be deemed to have consented to such action unless the Eligible Mortgage Holder provides a negative written response to the Association within 30 days of the date of receipt by the Eligible Mortgage Holder of the written request.

### **ARTICLE XIII** Expansion of Regime

**Section 13.1. Reservation of Right.** The Developer has reserved the right to construct up to 700 additional Units on that certain real property more fully described in Exhibit J attached hereto ("Additional Phases Property"). The proposed Buildings may or may not be similar to the existing Buildings in Phase I of the Regime.

The Developer reserves the right to modify the present configuration of the buildings and make changes in the Additional Phases which permit the following:

- (1) an increase or decrease in the number of Buildings in the Regime;
- (2) an increase or decrease in the number of Units in each Building in the Regime;
- (3) an increase or decrease in the number of bathrooms in each Unit;
- (4) an increase or decrease in the number of bedrooms contained in each Unit;
- (5) a modification of the floor plan types of the Units;
- (6) addition of any Building, together with Common Elements affording access to and servicing the Building, or any combination of Buildings and Common Elements affording access to and servicing such Buildings, in any order, or parts of them, in any order;
- (7) an increase or decrease in the general size of Units in any Phase;
- (8) the construction of different types of Units;

(9) the construction of different types of Buildings using different standard building materials so long as such materials are substantially consistent with the quality of construction of the Phase I improvements:

(10) use of the Additional Phases property for purposes other than expansion of the Regime.

The Developer shall be entitled to submit said real property (or any portion thereof) and all improvements constructed thereon to the Regime by filing an Amendment to this Master Deed, which shall be executed solely by the Developer and shall include the following particulars:

- (a) A survey of the additional real property to be submitted to the Regime;
- (b) A Site Plan and Floor Plans for all improvements constructed on said real property;
- (c) A description of the portions of said real property and improvements which constitute Units, Common Area and Limited Common Area;
- (d) An amended Exhibit F to the Master Deed specifying the respective Percentage Interests of the Owners of all Units after giving effect to the expansion of the Regime.

**Section 13.2. Conditions Precedent to Filing of Amendment.**

The Developer shall have the right to file the Amendment prescribed by Section 13.1 herein only if all of the following conditions precedent have been met:

- (a) The improvements constructed on the real property to be added to the Regime pursuant to this Article XIII shall have been constructed in a manner substantially consistent with the quality of construction of the existing 108 Units, Limited Common Area and Common Area comprising the original Project.
- (b) All improvements constructed on the additional real property shall have been constructed in a good and workmanlike manner and the improvements shall be substantially complete.
- (c) A certificate as to the satisfaction by the Developer of the conditions precedent set forth in Paragraph (b) above shall have been provided to the Association by an engineer or architect.
- (d) All taxes and other assessments relating to the real property to be added to the Regime shall be paid or funds escrowed covering any period prior to submission to the Regime.
- (e) Mechanics lien affidavits or waivers shall be delivered to the Association evidencing that no person who has rendered services or provided materials in regard to the construction of the improvements on the real property to be added to the Regime has any claim which may constitute a lien on any portion of the Project, including the real estate and improvements to be added thereto; or a title insurance policy is provided to the Association insuring over such liens.
- (f) The Developer shall provide with respect to the real property and improvements to be added to the Regime substantially the same warranties that are contained in Section 3.4 and 3.5 (with the one year time period set forth in Section 3.5 (a) to commence upon conveyance of fifty (50%) per cent of the Units being added to the Regime).

**Section 13.3. Amendments to Master Deed.** In the event Developer, in its sole discretion, elects to proceed to enlarge the Regime by adding Additional Phases in any order, or parts of them, in any order, the

Developer shall execute an amendment or amendments to this Master Deed which shall be filed for record in the RMC Office for Oconee County, South Carolina, on or before ten (10) years from the date of the recording of this Master Deed. Failure of the Developer to file for record in the RMC Office for Oconee County, the amendment or amendments prescribed by Section 13.1 hereof on or before ten (10) years from the date of the recording of this Master Deed, shall constitute an irrevocable decision on the part of the Developer not to add any additional real property to the Regime and all further rights of the Developer under this Article XIII shall cease and be of no further force or effect.

**Section 13.4. Assignability of Rights.** The Developer shall be entitled to assign the rights reserved in this Article XIII and all other rights under this Master Deed to any person or entity to whom any portion of the real property more fully described in Exhibit J attached hereto is transferred or mortgaged, including without limitation, Developer's Mortgage.

**Section 13.5. Adjustment of Percentage Interests.** Anything to the contrary contained in this Master Deed notwithstanding, the Percentage Interest of each Owner for all purposes shall be adjusted upon the filing of the Amendment(s) prescribed by Section 13.1 hereof based upon the specified formula set forth in Exhibit F hereof, with the resulting Percentage Interest of each Owner in the Regime, as expanded, to equal the percentage which with the stated value of his Unit as set forth in Exhibit F bears to the aggregate stated values of the 108 original Units and all additional Units added to the Regime as set forth in Exhibit F.

**Section 13.6. Application of Master Deed.** Upon the filing of the Amendment(s) prescribed by Section 13.1 hereof, all definitions contained in this Master Deed shall be deemed amended to the extent necessary to cause the additional real property and the improvements described in such Amendment to be treated as fully an integral part of the Regime as if said real property and improvements constituted a portion of the Project as of the effective date hereof.

**Section 13.7. Annual Assessments for Additional Units and Working Capital Reserve.** The obligations of Owners regarding the payment of monthly portions of the Annual Assessment provided for in Article IV, shall as to each Unit commence on the date of closing, if such date is different from the beginning of a month with a monthly installment being prorated as of the date of closing. The first monthly payment of the Annual Assessment for each such Unit shall be an amount equal to the monthly payment for the fiscal year in progress on such commencement date, divided by the number of days in the month of conveyance and multiplied by the number of days then remaining in such month.

**Section 13.8. No Consent of Owner Required.** The Developer, its successors and assigns shall have the absolute right expand the regime in accordance with this Article XIII and to file the Amendment(s) prescribed in Section 13.1 hereof without any action or consent on the part of any Owner or mortgage holder: provided, however, that to the extent any action on the part of any Owner is required by any third party to assure the expansion of the Regime as provided in this Article XIII, each Owner, in accepting a deed to a Unit, agrees to undertake such action and/or provide such consents as are reasonably requested, and expressly appoints the Developer his due and lawful attorney-in-fact, with full power of substitution, to execute all documents reasonably required to evidence the requisite action or consent.



#### ARTICLE XIV

##### Special Restrictive Covenants

**Section 14.1. Special Restrictive Covenants.** A portion of the property shown as “Green Space” on the site plan on Exhibit B attached hereto consists of a portion of 6.39 acres shown on a survey for High Pointe, LLC, revised July 23, 2008, by Nu-South Surveying, Inc. is subject to a Declaration of Covenants and Restrictions recorded herewith in Deed Book 1674 Page 120, records of Oconee County, South Carolina, the terms of which are incorporated herein as fully as though the same were set forth verbatim.

#### ARTICLE XV

##### General Provisions

**Section 15.1. Adherence to Provisions of Master Deed, Bylaws and Rules and Regulations.** Every Owner who rents his Unit must post inside his Unit a list of the Rules and Regulations of the Association. Any rental agency handling his rentals must further agree to abide by the Rules and Regulations and shall be responsible for informing and correcting any breaches of the policies by persons renting through its agency. Should a particular agency or person continue not to take corrective action against the renters he has contracted with, or refuse to cooperate with the Association in the enforcement of its Rules and Regulations along with provisions of the Regime Documents, the Association may require the Owner to cease using the services of that particular rental agency. Refusal to do so may result in fines against the Owner in an amount to be determined by the Board of Directors.

**Section 15.2. Amendment.** Amendments to this Master Deed, except as herein expressly provided to the contrary, shall be proposed by the Board of Directors or by any member of the Association in accordance with the following procedure:

(a) Notice. Notice of the subject matter of the proposed amendment or amendments shall be included in the notice of the meeting of the Association at which such proposed amendment or amendments are to be considered;

(b) Adoption. The Master Deed may be amended at any time and from time to time at a meeting of the Association called in accordance with the Bylaws and this Master Deed upon the vote of Owners representing at least sixty-seven (67%) per cent of the Total Percentage Interests; provided, however, that if the Association shall vote to amend the Bylaws in any respect, such amendment shall be set forth in an amendment to this Master Deed and shall be valid only when approved by a vote of Owners representing at least sixty-seven (67%) per cent of the Total Percentage Interests:

(c) Recording. A copy of each amendment provided for in this Section 14.2 shall be certified by the Board of Directors of the Association as having been duly adopted and shall be effective when recorded.

**Section 15.3. Termination.** The Regime may be terminated and the Project removed from the provisions of the Act in the following manner:

(a) Agreement. All of the Owners may remove the Project from the provisions of the Act by an instrument to that effect, duly recorded;

(b) **Destruction.** In the event it is determined in the manner provided in Section 5.7 that the Project shall not be repaired or reconstructed after casualty, the Regime will be terminated and the Regime Documents revoked. The determination not to repair or reconstruct after casualty shall be evidenced by a certificate of the Association certifying as to the facts effecting the termination, which certificate shall become effective upon being recorded;

(c) **Condemnation.** In the event that any part of a Unit, or the Limited Common Area or Common Area essential to the use of any Unit shall be taken by an authority having the power of eminent domain and the consent of Owners representing at least sixty-seven (67%) per cent of the Total Percentage Interest as provided in Section 6.3 to a plan for continuation of the Regime shall not be expressed in an amendment to this Master Deed duly recorded within ninety (90) days after such taking, the Regime shall be terminated and the Regime Documents revoked. Such taking shall be evidenced by a certificate of the Association certifying as to the facts effecting the termination, which certificate shall become effective upon being recorded.

**Section 15.4. Covenants Running With the Land.** All provisions of this Master Deed shall be construed to be covenants running with the land, and with every part thereof and interest therein, including, but not limited to every Unit and the appurtenances thereto; and each and every provision of this Master Deed shall bind and inure to the benefit of all Owners and claimants of the Project or any part thereof or interest therein, and their heirs, executors, administrators, successors and assigns.

**Section 15.5. Enforcement.** Each Owner shall comply strictly with the Bylaws and with the Rules and Regulations of the Association, as either of the same may be lawfully amended from time to time, and with the covenants, conditions and restrictions set forth in this Master Deed and in the deed to his Unit. Failure to comply with any of the same shall be grounds for an action to recover sums due, for damages or injunctive relief, or both, maintainable by the Board of Directors on behalf of the Association or by any aggrieved Owner. In addition, the rights of any Owner or lessee of an Owner, their families, invitees or guests to use and to enjoy the Common Area and Limited Common Area may be suspended by the Board of Directors for continued violation of the Rules and Regulations. Failure by the Association or any Owner to enforce any of the foregoing shall in no event be deemed a waiver of the right to do so thereafter.

**Section 15.6. Severability.** Invalidation of any covenant, condition, restriction or the Rules and Regulations of this provision of this Master Deed, the Bylaws or the Rules and Regulations shall not affect the validity of the remaining portions thereof which shall remain in full force and effect.

**Section 15.7. Perpetuities and Restraints on Alienation.** If any of the covenants, conditions, restrictions or other provisions of this Master Deed shall be unlawful, void or voidable for violation of the rule against perpetuities, then such provisions shall continue only until 21 years after the death of the last survivor of the now living descendants of George W. Bush, President of the United States, or William Jefferson Clinton, former President of the United States.

**Section 15.8. Gender or Grammar.** The singular whenever used herein shall be construed to mean the plural when applicable, and the necessary grammatical changes required to make the provisions hereof apply either to corporations or individuals, men or women, shall in all cases be assumed as though in each case fully expressed. In addition, the use of the terms "herein" or "hereof" shall mean this Master Deed and not merely the Article, Section or Paragraph in which such term is utilized.

**Section 15.9. Headings.** All Article and Section headings are utilized merely for convenience and shall not limit or enlarge the application of the respective Articles or Sections.

**Section 15.10. Powers of Attorney.** All powers of attorney for which provisions have been made in this Master Deed are special limited powers coupled with an interest and irrevocable.

## ARTICLE XVI

### Exhibits

**Section 16.1. Exhibits Attached.** The following Exhibits are attached hereto and incorporated verbatim in this Master Deed by reference as fully as if set forth herein.

<u>Description</u>	<u>Identification</u>
Legal Description of the Land	A
Survey/Site Plan	B
Condominium Floor Plans and Elevations Clubhouse Floor Plans and Elevations	C
Description of Limited Common Area	D
Description of Unit Boundaries	E
Schedule of Assigned Values and Percentage Interests	F
Declaration for Incorporation of Association	G
Bylaws of the Association	H
Rules and Regulations	I
Property Descriptions of Additional Phases	J

IN WITNESS WHEREOF, the duly authorized Manager of Developer has caused this Master Deed to be executed this 29 day of July, 2008.

**HIGH POINTE, LLC**

By: \_\_\_\_\_ (Seal)  
Manager

Karen M. Sloan  
Witness

Justie Hagan  
Witness

FILED FOR RECORD  
OCONEE COUNTY, S.C.  
REGISTER OF DEEDS

2008 JUL 31 P 1:34

PROBATE:

STATE OF SOUTH CAROLINA  
COUNTY OF OCONEE

Personally appeared before me the undersigned witness who, being duly sworn, deposed and said that (s)he saw the undersigned members (and each member if more than one) sign, seal and deliver the foregoing Master Deed and that (s)he, together with the other witness whose name appears as a witness, witnessed the execution thereof.

 (Seal)

Sworn to and subscribed before me this  
27<sup>th</sup> day of July, 2008.



Notary Public

My commission expires: 9 20 2016

**EXHIBIT A**

## LEGAL DESCRIPTION OF THE LAND

## HIGHPOINTE OF CLEMSON HORIZONTAL PROPERTY REGIME

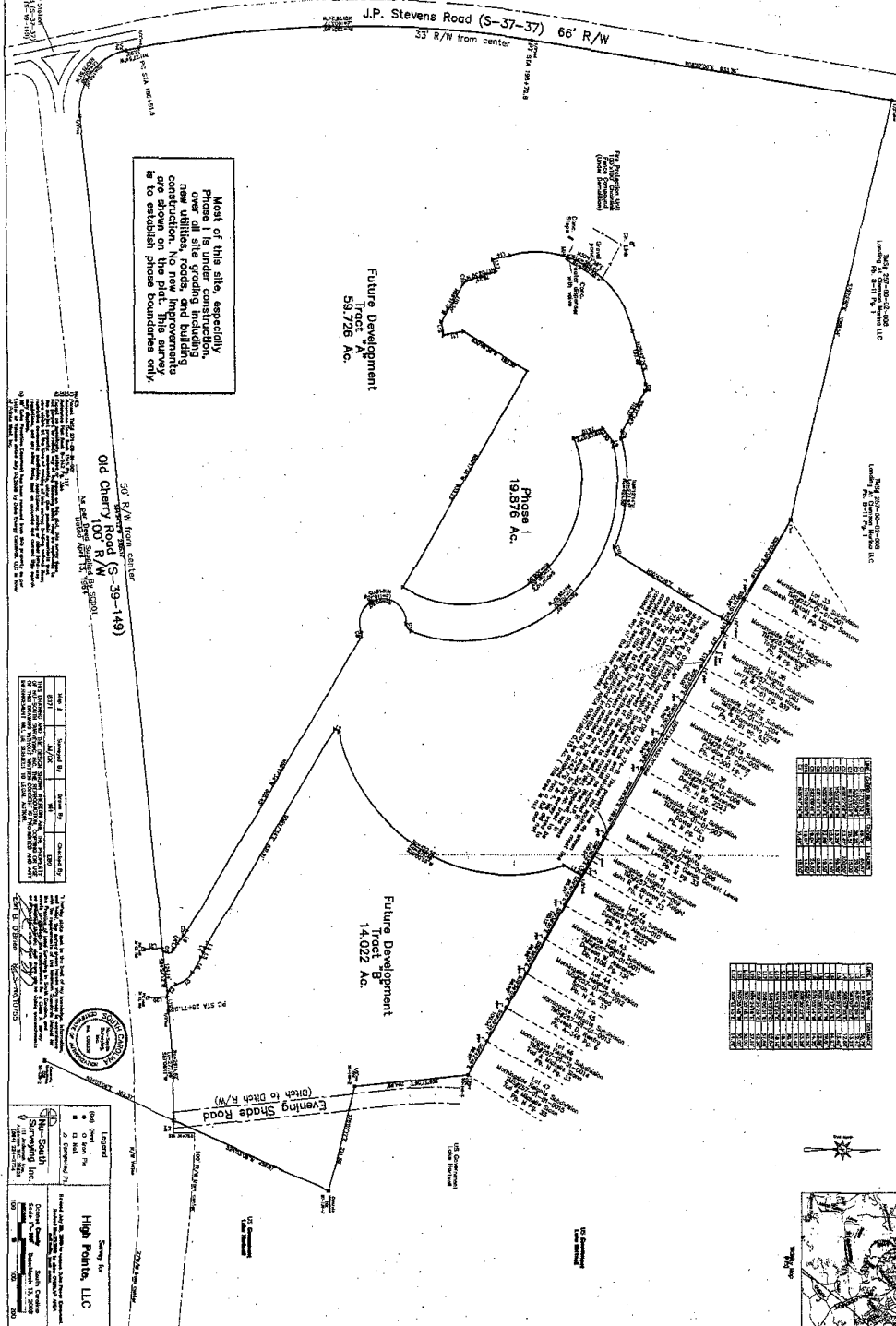
All that certain piece, parcel or tract of land, lying and being situate in the State of South Carolina, County of Oconee, shown on a survey for High Pointe, LLC, dated March 13, 2008, revised March 25, 2008 and revised July 29, 2008, recorded in Plat Book ~~8277~~, Page ~~445~~, records of Oconee County, South Carolina, being shown and designated thereon as Phase I, containing 19.876 acres, more or less, and being more fully described as follows, to-wit:

BEGINNING at a point lying on the northern boundary of Old Cherry Road which point is the southwestern most corner of the tract and running N12-33-19E, a chord distance of 28.51 feet to a point; thence N59-17-34W, 19.51 feet to a point; thence N55-27-49W, a chord length of 13.42 feet; thence N51-38-04W, 12.88 feet; thence N55-27-49W, a chord distance of 13.29 feet; thence N59-17-34W, 865.45 feet to a point; thence N85-51-29W, a chord distance of 12.97 feet; thence N10-15-05W, a chord distance of 118.28 feet; thence N55-59-50E, a chord distance of 22.88 feet; thence N41-26-57W, a chord distance of 702.31 feet; thence S76-03-44W, 14.35 feet; thence S52-44-32W, 40.26 feet to a point; thence S19-05-07E, 78.10 feet to a point; thence S40-07-10E, a chord distance of 581.83 feet to a point; thence N59-17-51W, 633.23 feet; thence S30-46-36W, 192.30 feet; thence S09-30-02E, 53.20 feet; thence S80-29-58W, 33.46 feet; thence N59-11-17W, 110.30 feet; thence N36-47-34W, a chord distance of 11.48 feet; thence N17-02-30W, 79.24 feet; thence S75-42-26W, 30.70 feet; thence N14-17-34W, 48.39 feet; thence N30-42-26E, a chord distance of 368.04 feet; thence N75-42-26E, 137.48 feet; thence S81-47-34E, a chord distance of 19.52 feet; thence S86-12-14E, a chord distance of 273.97 feet; thence N71-39-52E, a chord distance of 19.01 feet; thence N30-42-26E, 314.84 feet to a 1/2" rebar; thence S58-15-10E, 29.04 feet to a 1" pipe; thence S58-00-31E, 57.60 feet to a 1" bar; thence S59-59-29E, 42.30 feet to a 1" pipe; thence S59-37-01E, 100.01 feet to a 1" pipe; thence S59-39-00E, 99.98 feet to a 1" pipe; thence S59-39-58E, 99.94 feet to a 1" pipe; thence S59-38-52E, 199.91 feet to a 1" pipe; thence S59-39-12E, 100.04 feet to a 1" pipe; thence S59-41-45E, 14.70 feet to a 1/2" rod; thence S30-42-26W, 50.79 feet to a point; thence S30-00-53W, a chord distance of 452.50 feet to a point; thence S30-42-26W, 12.42 feet to a point; thence S59-17-34E, 631.91 feet to a point; thence S63-07-20E, 13.29 feet to a point; thence S66-57-05E, 12.88 feet to a point; thence S63-07-20E, 13.42 feet to a point; thence S59-17-34E, 44.23 feet to a point; thence S37-01-52E, a chord distance of 49.76 feet; thence S55-10-58E, a chord distance of 38.25 feet to a point lying on the northern boundary of Old Cherry Road; thence along the northern boundary of Old Cherry Road, thence S84-24-12W, 124.14 feet to a point, the point of BEGINNING.

This being a portion of the property conveyed to High Pointe, LLC by deed of Pointe West, Inc. dated December 18, 2007, recorded December 20, 2007, recorded in Deed Book 1634, Pages 269-271, Office of the Register of Deeds for Oconee County, South Carolina.

Portion of TMS #271-00-01-002

**EXHIBIT B**  
SURVEY/SITE PLAN

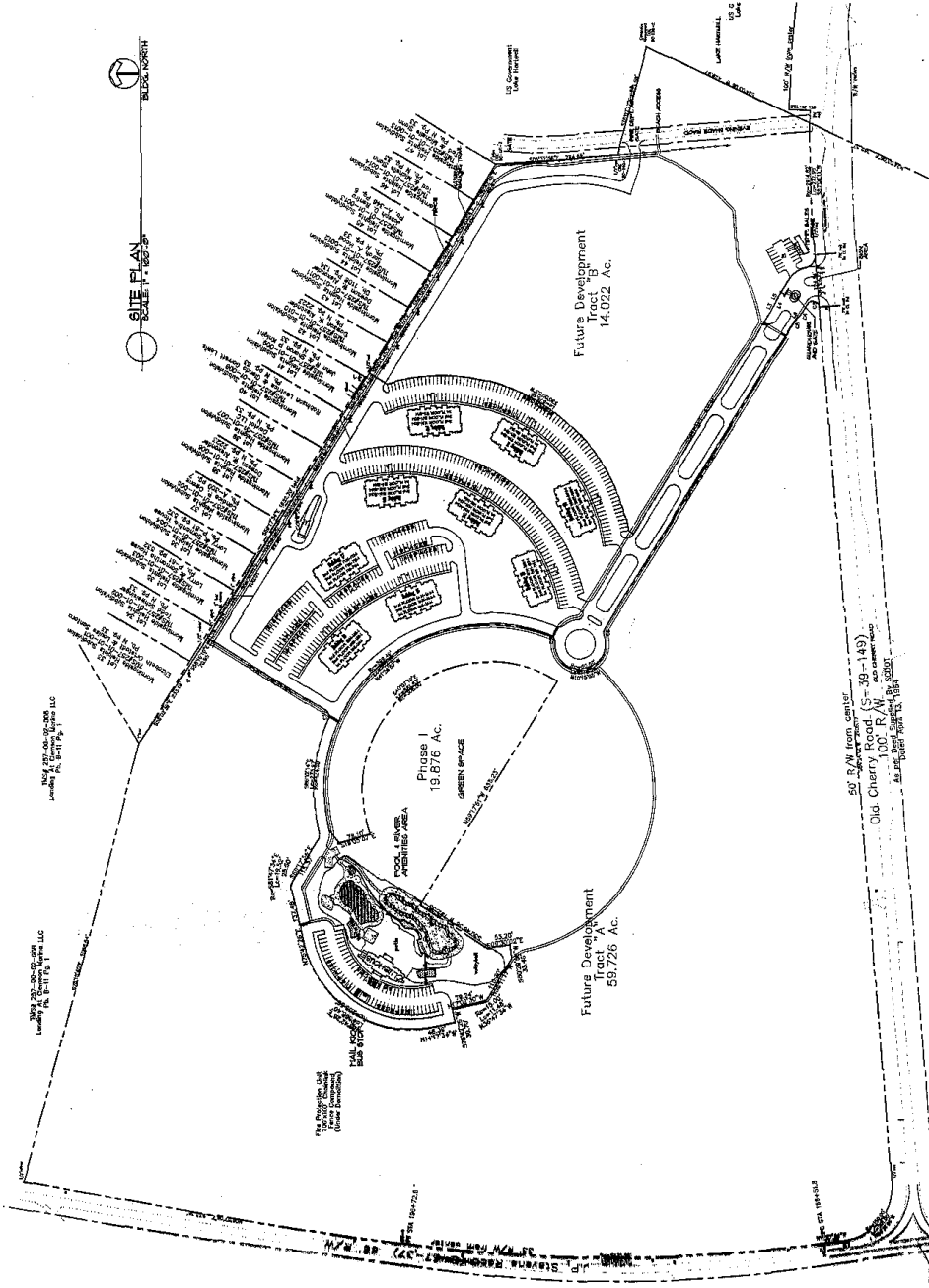


Most of this site, especially Phase I is under construction, over all site grading including new utilities, roads, and building construction. The plan shown here is to establish phase boundaries only.





HIGHPOINTS OF CLEMSON  
HORIZONTAL PROPERTY REGIME  
CLEMSON, SOUTH CAROLINA



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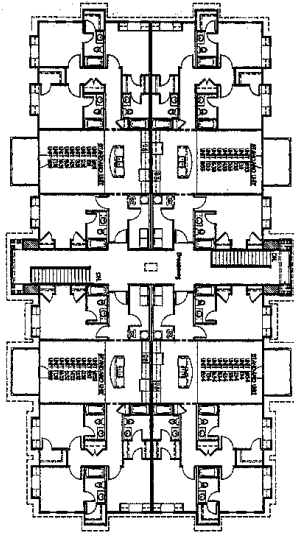
**EXHIBIT C**

CONDOMINIUM FLOOR PLANS AND ELEVATIONS

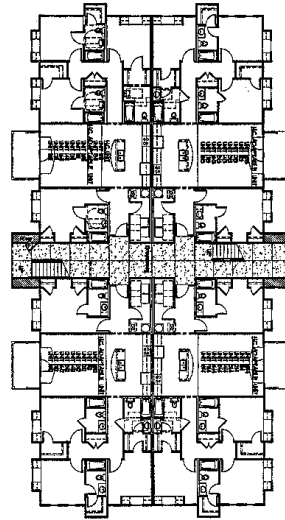
CLUB HOUSE FLOOR PLANS AND ELEVATIONS

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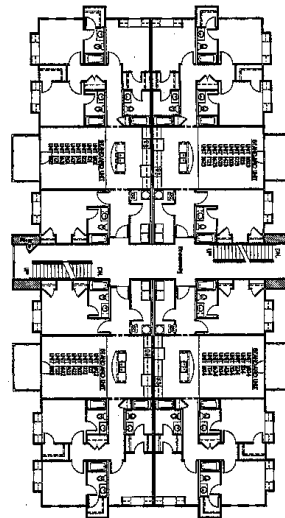
① THIRD LEVEL FLOOR PLAN (TYPICAL)



② MAIN LEVEL FLOOR PLAN



③ SECOND LEVEL FLOOR PLAN (TYPICAL)



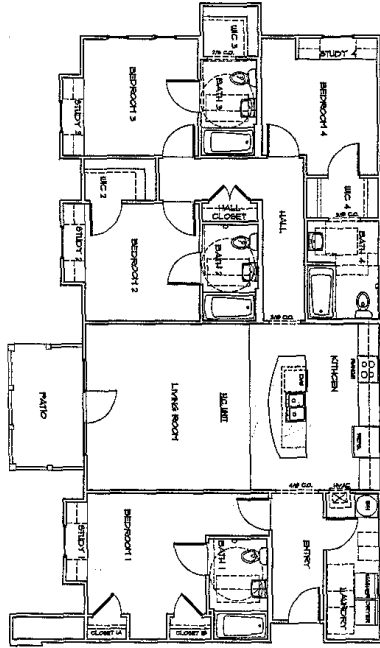
MD2

HIGHPOINTE OF CLEMSON  
HORIZONTAL PROPERTY REGIME  
CLEMSON, SOUTH CAROLINA



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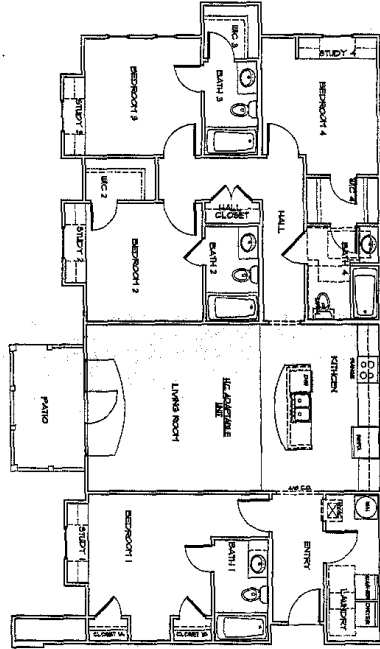
② BAL LEVEL JIC UNIT (8' CEILING)  
 10'0" NET 104.71' - 10'0" NET 104.71' - 10'0" NET 104.71' - 10'0" NET 104.71'



10'0" NET 104.71'

ROOM	AREA	NET AREA	GROSS AREA
BEDROOM 1	11'0" x 11'0"	121.00	121.00
BEDROOM 2	11'0" x 11'0"	121.00	121.00
BEDROOM 3	11'0" x 11'0"	121.00	121.00
BEDROOM 4	11'0" x 11'0"	121.00	121.00
LIVING ROOM	11'0" x 11'0"	121.00	121.00
DINING ROOM	11'0" x 11'0"	121.00	121.00
KITCHEN	11'0" x 11'0"	121.00	121.00
STUDY	11'0" x 11'0"	121.00	121.00
BATH	11'0" x 11'0"	121.00	121.00
LAUNDRY	11'0" x 11'0"	121.00	121.00
HALL	11'0" x 11'0"	121.00	121.00
CLOSET	11'0" x 11'0"	121.00	121.00
PATIO	11'0" x 11'0"	121.00	121.00
TOTAL		1047.10	1047.10

③ BAL LEVEL JIC ADAPTABLE UNIT (8' CEILING)  
 10'0" NET 104.71' - 10'0" NET 104.71' - 10'0" NET 104.71' - 10'0" NET 104.71'

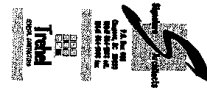


10'0" NET 104.71'

ROOM	AREA	NET AREA	GROSS AREA
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BEDROOM 2	11'0" x 11'0"	121.00	121.00
BEDROOM 3	11'0" x 11'0"	121.00	121.00
BEDROOM 4	11'0" x 11'0"	121.00	121.00
LIVING ROOM	11'0" x 11'0"	121.00	121.00
DINING ROOM	11'0" x 11'0"	121.00	121.00
KITCHEN	11'0" x 11'0"	121.00	121.00
STUDY	11'0" x 11'0"	121.00	121.00
BATH	11'0" x 11'0"	121.00	121.00
LAUNDRY	11'0" x 11'0"	121.00	121.00
HALL	11'0" x 11'0"	121.00	121.00
CLOSET	11'0" x 11'0"	121.00	121.00
PATIO	11'0" x 11'0"	121.00	121.00
TOTAL		1047.10	1047.10

MD4

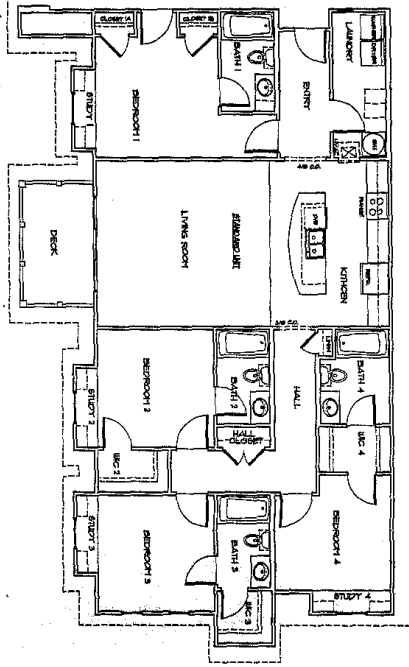
HIGHPOINTE OF CLEMSON  
 HORIZONTAL PROPERTY REGIME  
 CLEMSON, SOUTH CAROLINA



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1622 NET SQ. FT.

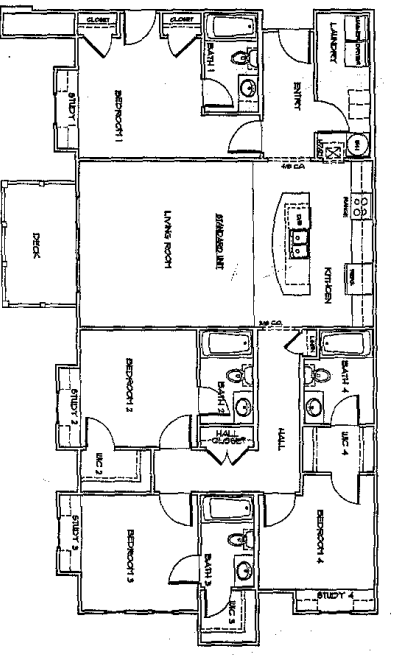
NO.	DESCRIPTION	AMOUNT	UNIT	PRICE	TOTAL
1	FOUNDATION	100	SQ. FT.	100	100
2	FLOORING	100	SQ. FT.	100	100
3	CEILING	100	SQ. FT.	100	100
4	WALLS	100	SQ. FT.	100	100
5	DOORS	100	SQ. FT.	100	100
6	WINDOWS	100	SQ. FT.	100	100
7	MECHANICAL	100	SQ. FT.	100	100
8	ELECTRICAL	100	SQ. FT.	100	100
9	PLUMBING	100	SQ. FT.	100	100
10	PAINT	100	SQ. FT.	100	100
11	LANDSCAPE	100	SQ. FT.	100	100
12	CONCRETE	100	SQ. FT.	100	100
13	ROOFING	100	SQ. FT.	100	100
14	INSULATION	100	SQ. FT.	100	100
15	MECHANICAL	100	SQ. FT.	100	100
16	ELECTRICAL	100	SQ. FT.	100	100
17	PLUMBING	100	SQ. FT.	100	100
18	PAINT	100	SQ. FT.	100	100
19	LANDSCAPE	100	SQ. FT.	100	100
20	CONCRETE	100	SQ. FT.	100	100
21	ROOFING	100	SQ. FT.	100	100
22	INSULATION	100	SQ. FT.	100	100
23	MECHANICAL	100	SQ. FT.	100	100
24	ELECTRICAL	100	SQ. FT.	100	100
25	PLUMBING	100	SQ. FT.	100	100
26	PAINT	100	SQ. FT.	100	100
27	LANDSCAPE	100	SQ. FT.	100	100
28	CONCRETE	100	SQ. FT.	100	100
29	ROOFING	100	SQ. FT.	100	100
30	INSULATION	100	SQ. FT.	100	100
31	MECHANICAL	100	SQ. FT.	100	100
32	ELECTRICAL	100	SQ. FT.	100	100
33	PLUMBING	100	SQ. FT.	100	100
34	PAINT	100	SQ. FT.	100	100
35	LANDSCAPE	100	SQ. FT.	100	100
36	CONCRETE	100	SQ. FT.	100	100
37	ROOFING	100	SQ. FT.	100	100
38	INSULATION	100	SQ. FT.	100	100
39	MECHANICAL	100	SQ. FT.	100	100
40	ELECTRICAL	100	SQ. FT.	100	100
41	PLUMBING	100	SQ. FT.	100	100
42	PAINT	100	SQ. FT.	100	100
43	LANDSCAPE	100	SQ. FT.	100	100
44	CONCRETE	100	SQ. FT.	100	100
45	ROOFING	100	SQ. FT.	100	100
46	INSULATION	100	SQ. FT.	100	100
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48	ELECTRICAL	100	SQ. FT.	100	100
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53	ROOFING	100	SQ. FT.	100	100
54	INSULATION	100	SQ. FT.	100	100
55	MECHANICAL	100	SQ. FT.	100	100
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64	ELECTRICAL	100	SQ. FT.	100	100
65	PLUMBING	100	SQ. FT.	100	100
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77	ROOFING	100	SQ. FT.	100	100
78	INSULATION	100	SQ. FT.	100	100
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80	ELECTRICAL	100	SQ. FT.	100	100
81	PLUMBING	100	SQ. FT.	100	100
82	PAINT	100	SQ. FT.	100	100
83	LANDSCAPE	100	SQ. FT.	100	100
84	CONCRETE	100	SQ. FT.	100	100
85	ROOFING	100	SQ. FT.	100	100
86	INSULATION	100	SQ. FT.	100	100
87	MECHANICAL	100	SQ. FT.	100	100
88	ELECTRICAL	100	SQ. FT.	100	100
89	PLUMBING	100	SQ. FT.	100	100
90	PAINT	100	SQ. FT.	100	100
91	LANDSCAPE	100	SQ. FT.	100	100
92	CONCRETE	100	SQ. FT.	100	100
93	ROOFING	100	SQ. FT.	100	100
94	INSULATION	100	SQ. FT.	100	100
95	MECHANICAL	100	SQ. FT.	100	100
96	ELECTRICAL	100	SQ. FT.	100	100
97	PLUMBING	100	SQ. FT.	100	100
98	PAINT	100	SQ. FT.	100	100
99	LANDSCAPE	100	SQ. FT.	100	100
100	CONCRETE	100	SQ. FT.	100	100



3rd LEVEL STANDARD UNIT (9' CELLING)  
 1622 NET SQ. FT.

1622 NET SQ. FT.

NO.	DESCRIPTION	AMOUNT	UNIT	PRICE	TOTAL
1	FOUNDATION	100	SQ. FT.	100	100
2	FLOORING	100	SQ. FT.	100	100
3	CEILING	100	SQ. FT.	100	100
4	WALLS	100	SQ. FT.	100	100
5	DOORS	100	SQ. FT.	100	100
6	WINDOWS	100	SQ. FT.	100	100
7	MECHANICAL	100	SQ. FT.	100	100
8	ELECTRICAL	100	SQ. FT.	100	100
9	PLUMBING	100	SQ. FT.	100	100
10	PAINT	100	SQ. FT.	100	100
11	LANDSCAPE	100	SQ. FT.	100	100
12	CONCRETE	100	SQ. FT.	100	100
13	ROOFING	100	SQ. FT.	100	100
14	INSULATION	100	SQ. FT.	100	100
15	MECHANICAL	100	SQ. FT.	100	100
16	ELECTRICAL	100	SQ. FT.	100	100
17	PLUMBING	100	SQ. FT.	100	100
18	PAINT	100	SQ. FT.	100	100
19	LANDSCAPE	100	SQ. FT.	100	100
20	CONCRETE	100	SQ. FT.	100	100
21	ROOFING	100	SQ. FT.	100	100
22	INSULATION	100	SQ. FT.	100	100
23	MECHANICAL	100	SQ. FT.	100	100
24	ELECTRICAL	100	SQ. FT.	100	100
25	PLUMBING	100	SQ. FT.	100	100
26	PAINT	100	SQ. FT.	100	100
27	LANDSCAPE	100	SQ. FT.	100	100
28	CONCRETE	100	SQ. FT.	100	100
29	ROOFING	100	SQ. FT.	100	100
30	INSULATION	100	SQ. FT.	100	100
31	MECHANICAL	100	SQ. FT.	100	100
32	ELECTRICAL	100	SQ. FT.	100	100
33	PLUMBING	100	SQ. FT.	100	100
34	PAINT	100	SQ. FT.	100	100
35	LANDSCAPE	100	SQ. FT.	100	100
36	CONCRETE	100	SQ. FT.	100	100
37	ROOFING	100	SQ. FT.	100	100
38	INSULATION	100	SQ. FT.	100	100
39	MECHANICAL	100	SQ. FT.	100	100
40	ELECTRICAL	100	SQ. FT.	100	100
41	PLUMBING	100	SQ. FT.	100	100
42	PAINT	100	SQ. FT.	100	100
43	LANDSCAPE	100	SQ. FT.	100	100
44	CONCRETE	100	SQ. FT.	100	100
45	ROOFING	100	SQ. FT.	100	100
46	INSULATION	100	SQ. FT.	100	100
47	MECHANICAL	100	SQ. FT.	100	100
48	ELECTRICAL	100	SQ. FT.	100	100
49	PLUMBING	100	SQ. FT.	100	100
50	PAINT	100	SQ. FT.	100	100
51	LANDSCAPE	100	SQ. FT.	100	100
52	CONCRETE	100	SQ. FT.	100	100
53	ROOFING	100	SQ. FT.	100	100
54	INSULATION	100	SQ. FT.	100	100
55	MECHANICAL	100	SQ. FT.	100	100
56	ELECTRICAL	100	SQ. FT.	100	100
57	PLUMBING	100	SQ. FT.	100	100
58	PAINT	100	SQ. FT.	100	100
59	LANDSCAPE	100	SQ. FT.	100	100
60	CONCRETE	100	SQ. FT.	100	100



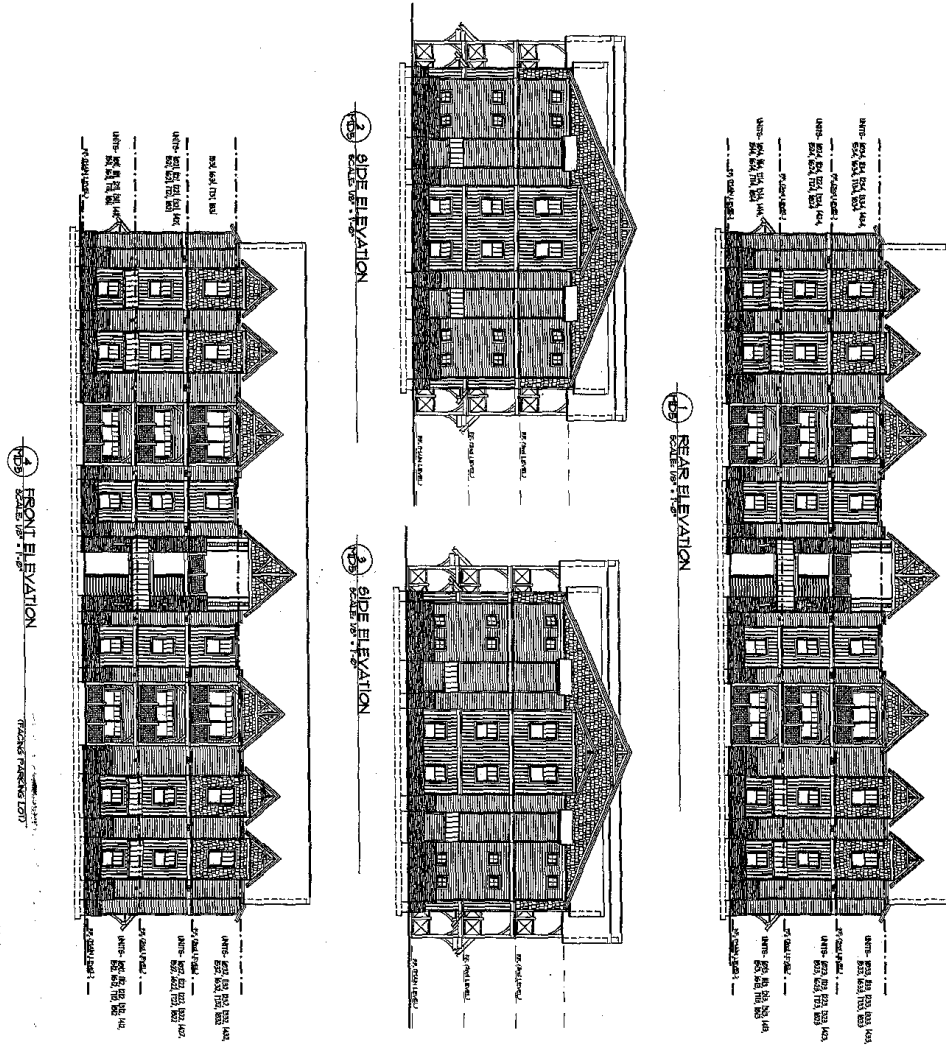
3rd LEVEL STANDARD UNIT (9' CELLING)  
 1622 NET SQ. FT.

MD3

HIGHPOINT OF CLEMSON  
 HORIZONTAL PROPERTY REGIME  
 CLEMSON, SOUTH CAROLINA



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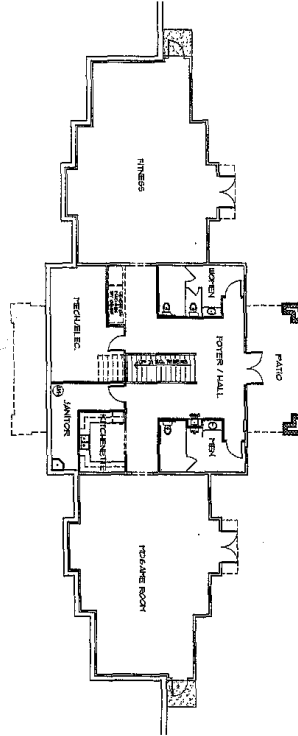
**MDS**  
 DESIGN & ARCHITECTURE  
 1000 N. W. 10th St.  
 Ft. Lauderdale, FL 33304  
 TEL: 954.571.1000  
 FAX: 954.571.1001  
 WWW.MDSARCHITECTS.COM

**HIGHPOINTE OF CLEMSON**  
**HORIZONTAL PROPERTY REGIME**  
 CLEMSON, SOUTH CAROLINA



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LOWER LEVEL FLOOR PLAN  
 NORTH ARROW  
 NORTH



ROOM	AREA	FINISHES	NOTES
INTRUS	1000	CONCRETE	
JANITOR	100	CONCRETE	
TOILET / HALL	100	CONCRETE	
POLYMER ROOM	1000	CONCRETE	
REPAIR	100	CONCRETE	
STORAGE	100	CONCRETE	
TOTAL	3220		NET SQ. FT.

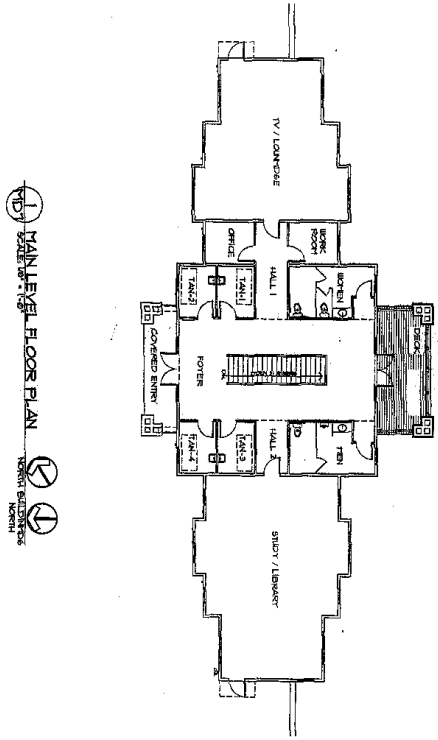
MDS

DATE: 11/15/07  
 DRAWN BY: MDS  
 CHECKED BY: MDS  
 APPROVED BY: MDS

HIGHPOINTE OF CLEMSON  
 HORIZONTAL PROPERTY REGIME  
 CLEMSON, SOUTH CAROLINA



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MAIN LEVEL FLOOR PLAN

ROOM NO.	ROOM NAME	AREA (SQ. FT.)	PERCENTAGE
101	TV/Lounge	1,200	12.00%
102	Office	300	3.00%
103	Book Room	200	2.00%
104	Hall I	150	1.50%
105	Restroom	50	0.50%
106	Locker	100	1.00%
107	Study/Lounge	1,500	15.00%
108	Hall II	150	1.50%
109	Restroom	50	0.50%
110	Locker	100	1.00%
111	Study/Lounge	1,500	15.00%
112	Restroom	50	0.50%
113	Locker	100	1.00%
114	Restroom	50	0.50%
115	Locker	100	1.00%
116	Restroom	50	0.50%
117	Locker	100	1.00%
118	Restroom	50	0.50%
119	Locker	100	1.00%
120	Restroom	50	0.50%
121	Locker	100	1.00%
122	Restroom	50	0.50%
123	Locker	100	1.00%
124	Restroom	50	0.50%
125	Locker	100	1.00%
126	Restroom	50	0.50%
127	Locker	100	1.00%
128	Restroom	50	0.50%
129	Locker	100	1.00%
130	Restroom	50	0.50%
131	Locker	100	1.00%
132	Restroom	50	0.50%
133	Locker	100	1.00%
134	Restroom	50	0.50%
135	Locker	100	1.00%
136	Restroom	50	0.50%
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139	Locker	100	1.00%
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141	Locker	100	1.00%
142	Restroom	50	0.50%
143	Locker	100	1.00%
144	Restroom	50	0.50%
145	Locker	100	1.00%
146	Restroom	50	0.50%
147	Locker	100	1.00%
148	Restroom	50	0.50%
149	Locker	100	1.00%
150	Restroom	50	0.50%
151	Locker	100	1.00%
152	Restroom	50	0.50%
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155	Locker	100	1.00%
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157	Locker	100	1.00%
158	Restroom	50	0.50%
159	Locker	100	1.00%
160	Restroom	50	0.50%
161	Locker	100	1.00%
162	Restroom	50	0.50%
163	Locker	100	1.00%
164	Restroom	50	0.50%
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166	Restroom	50	0.50%
167	Locker	100	1.00%
168	Restroom	50	0.50%
169	Locker	100	1.00%
170	Restroom	50	0.50%
171	Locker	100	1.00%
172	Restroom	50	0.50%
173	Locker	100	1.00%
174	Restroom	50	0.50%
175	Locker	100	1.00%
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180	Restroom	50	0.50%
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182	Restroom	50	0.50%
183	Locker	100	1.00%
184	Restroom	50	0.50%
185	Locker	100	1.00%
186	Restroom	50	0.50%
187	Locker	100	1.00%
188	Restroom	50	0.50%
189	Locker	100	1.00%
190	Restroom	50	0.50%
191	Locker	100	1.00%
192	Restroom	50	0.50%
193	Locker	100	1.00%
194	Restroom	50	0.50%
195	Locker	100	1.00%
196	Restroom	50	0.50%
197	Locker	100	1.00%
198	Restroom	50	0.50%
199	Locker	100	1.00%
200	Restroom	50	0.50%

MDT

HIGHPOINTE OF CLEMSON  
 HORIZONTAL PROPERTY REGIME  
 CLEMSON, SOUTH CAROLINA

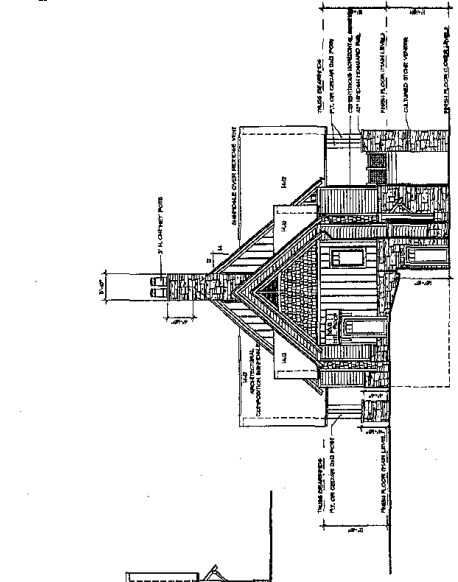




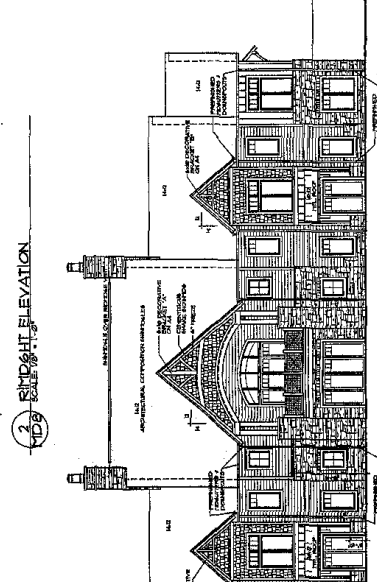


HIGHPOINTE OF CLEMSON  
HORIZONTAL PROPERTY REGIME  
CLEMSON, SOUTH CAROLINA

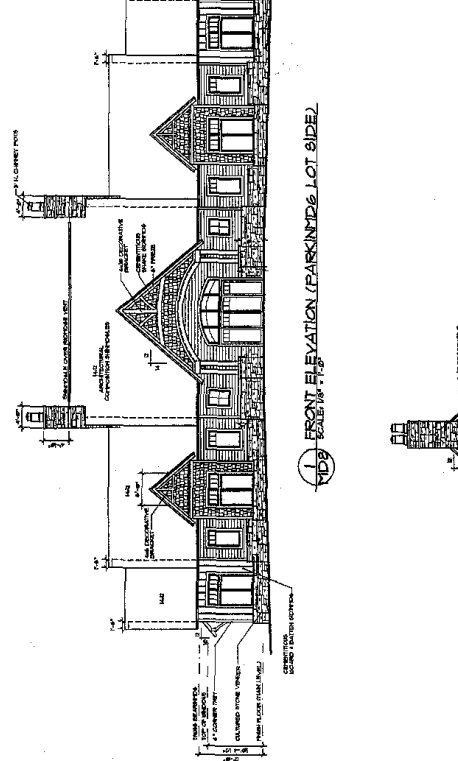
MD8  
2024.10.17.22



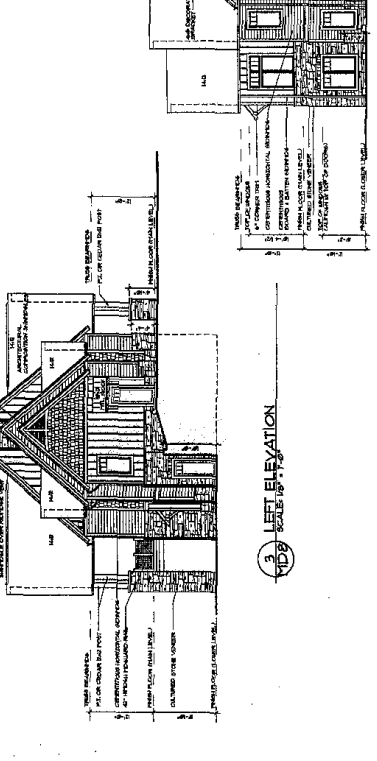
1 FRONT ELEVATION (PARKING & LOT SIDE)



4 REAR ELEVATION (POOL SIDE)



3 LEFT ELEVATION



2 RIGHT ELEVATION

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**EXHIBIT D**

DESCRIPTION OF LIMITED COMMON AREA

The Limited Common Area consists of patios for first level Units measuring 11'5" by 6'8"; decks for second and third floor Units measuring 11'5" by 6'8".

## **EXHIBIT E**

### **DESCRIPTION OF UNIT BOUNDARIES**

The Unit Boundaries of each Unit shall be the unfinished interior surfaces of all perimeter walls, ceilings and floors of the Unit, and any vents, doors, windows and such other structural elements that are originally regarded as enclosures of space: the result being that each Unit shall consist of all interior dividing walls and partitions (including the space occupied by such walls or partitions); the decorated interior surfaces of perimeter walls, floors and ceilings, consisting, as the case may be, of wall paper, paint, carpeting, tiles and any and all other finishing materials affixed or installed as a part of the physical structure of the Unit: and all fixtures, appliances and mechanical systems and equipment installed in each Unit and the hot water heater and heating, ventilation and air-conditioning system which is intended for the sole and exclusive use of said Unit. No pipes, wires, conduits, or other public utility lines or installations connecting a part of the over-all systems designated for the service of any other Unit, nor any of the structural members of portions of the buildings shall be deemed to be a part of any individual Unit. Attic areas shown on the Floor Plans are part of that Unit.

**EXHIBIT F**

**SCHEDULE OF ASSIGNED VALUES AND PERCENTAGE INTERESTS**

The common element interests shown above and elsewhere in this Exhibit F have been rounded off to the nearest .00001% without exceeding 100%. The interest appertaining to any Unit can be determined more precisely by dividing the value of that Unit by the value of all the Units as those values are shown above.

In the event the Developer elects to expand the Regime as provided in Article XIII of the Master Deed, the Developer, in its sole discretion, shall determine and assign valuations to all Units added to the Regime.

The Percentage Interest appurtenant to each Unit of the Regime shall thereafter be established in accordance with the following formula:

$$\frac{V^u}{A} = P^u$$

$P^u$  = Percentage Interest of each Unit.

$V^u$  = Valuation of the respective Unit as set forth in this Exhibit F.

A = Aggregate Valuation of all Units existing in the Regime and added to the Regime as provided in Article XIII of the Master Deed.

ASSIGNED PERCENTAGE INTERESTS  
RESIDENCE NUMBERS AND PRICES

BUILDING NO.	UNIT NO.	ASSIGNED VALUATION	ASSIGNED % INTEREST	
10	1011	203,900	0.00945066557	
	1012	203,900	0.00945066557	
	1013	196,900	0.00912621899	
	1014	196,900	0.00912621899	
	1021	206,900	0.00958971411	
	1022	206,900	0.00958971411	
	1023	196,900	0.00912621899	
	1024	196,900	0.00912621899	
	1031	209,900	0.00972876265	
	1032	209,900	0.00972876265	
	1033	198,900	0.00921891801	
	1034	198,900	0.00921891801	
	11	1111	194,900	0.00903351996
		1112	194,900	0.00903351996
1113		196,900	0.00912621899	
1114		196,900	0.00912621899	
1121		196,900	0.00912621899	
1122		196,900	0.00912621899	
1123		196,900	0.00912621899	
1124		196,900	0.00912621899	
1131		198,900	0.00921891801	
1132		198,900	0.00921891801	
1133		198,900	0.00921891801	
1134		198,900	0.00921891801	
12		1211	194,900	0.00903351996
		1212	194,900	0.00903351996
	1213	196,900	0.00912621899	
	1214	196,900	0.00912621899	
	1221	197,900	0.00917256850	
	1222	197,900	0.00917256850	
	1223	196,900	0.00912621899	
	1224	196,900	0.00912621899	
	1231	202,900	0.00940431606	
	1232	202,900	0.00940431606	
	1233	198,900	0.00921891801	
	1234	198,900	0.00921891801	

BUILDING NO.	UNIT NO.	ASSIGNED VALUATION	ASSIGNED % INTEREST
13	1311	203,900	0.00945066557
	1312	203,900	0.00945066557
	1313	196,900	0.00912621899
	1314	196,900	0.00912621899
	1321	205,900	0.00954336460
	1322	205,900	0.00954336460
	1323	199,900	0.00926526752
	1324	199,900	0.00926526752
	1331	209,900	0.00972876265
	1332	209,900	0.00972876265
	1333	201,900	0.00935796655
	1334	201,900	0.00935796655
	14	1411	196,900
1412		196,900	0.00912621899
1413		196,900	0.00912621899
1414		196,900	0.00912621899
1421		196,900	0.00912621899
1422		196,900	0.00912621899
1423		196,900	0.00912621899
1424		196,900	0.00912621899
1431		198,900	0.00921891801
1432		198,900	0.00921891801
1433		198,900	0.00921891801
1434		198,900	0.00921891801
15		1511	194,900
	1512	194,900	0.00903351996
	1513	196,900	0.00912621899
	1514	196,900	0.00912621899
	1521	197,900	0.00917256850
	1522	197,900	0.00917256850
	1523	196,900	0.00912621899
	1524	196,900	0.00912621899
	1531	202,900	0.00940431606
	1532	202,900	0.00940431606
	1533	198,900	0.00921891801
	1534	198,900	0.00921891801

BUILDING NO.	UNIT NO.	ASSIGNED VALUATION	ASSIGNED % INTEREST
16	1611	194,900	0.00903351996
	1612	194,900	0.00903351996
	1613	203,900	0.00945066557
	1614	203,900	0.00945066557
	1621	195,900	0.00907986947
	1622	195,900	0.00907986947
	1623	206,900	0.00958971411
	1624	206,900	0.00958971411
	1631	196,900	0.00912621899
	1632	196,900	0.00912621899
	1633	209,900	0.00972876265
	1634	209,900	0.00972876265
	17	1711	196,900
1712		196,900	0.00912621899
1713		194,900	0.00903351996
1714		194,900	0.00903351996
1721		199,900	0.00926526752
1722		199,900	0.00926526752
1723		195,900	0.00907986947
1724		195,900	0.00907986947
1731		209,900	0.00972876265
1732		209,900	0.00972876265
1733		196,900	0.00912621899
1734		196,900	0.00912621899
18		1811	194,900
	1812	194,900	0.00903351996
	1813	203,900	0.00945066557
	1814	203,900	0.00945066557
	1821	195,900	0.00907986947
	1822	195,900	0.00907986947
	1823	205,900	0.00954336460
	1824	205,900	0.00954336460
	1831	196,900	0.00912621899
	1832	196,900	0.00912621899
	1833	209,900	0.00972876265
	1834	209,900	0.00972876265
	TOTAL:	108 Units	\$21,575,200

**EXHIBIT G**  
ARTICLES OF INCORPORATION  
OF  
HIGHPOINTE OF CLEMSON OWNERS ASSOCIATION, INC.



CERTIFIED TO BE A TRUE AND CORRECT COPY  
AS TAKEN FROM AND COMPARED WITH THE  
ORIGINAL ON FILE IN THIS OFFICE

MAY 06 2008

STATE OF SOUTH CAROLINA  
SECRETARY OF STATE

*Mark Hammond*  
~~SECRETARY OF STATE OF SOUTH CAROLINA~~  
NONPROFIT CORPORATION  
ARTICLES OF INCORPORATION

TYPE OR PRINT CLEARLY IN BLACK INK

1. The name of the proposed corporation is HighPointe of Clemson Owners' Association, Inc.

2. The initial registered office of the nonprofit corporation is 391 College Avenue, Suite 506, Clemson, SC 29631

Street Address City County State Zip Code

The name of the registered agent of the nonprofit corporation at that office is:

Thomas P. Winkopp  
Print Name

I hereby consent to the appointment as registered agent of the corporation.

*[Handwritten Signature]*  
Agent's Signature

3. Check "a", "b" or "c", whichever is applicable. Check only one box:

- a.  The nonprofit corporation is a public benefit corporation.
- b.  The nonprofit corporation is a religious corporation.
- c.  The nonprofit corporation is a mutual benefit corporation.

4. Check "a" or "b", whichever is applicable:

- a.  This corporation will have members.
- b.  This corporation will not have members.

5. The address of the principal office of the nonprofit corporation is

391 College Avenue, Suite 506, Clemson, SC 29631  
Street Address City County State Zip Code

6. If this nonprofit corporation is either a public benefit or religious corporation (when box "a" or "b" of paragraph #3 is checked), complete either "a" or "b", whichever is applicable to describe how the remaining assets of the corporation will be distributed upon dissolution of the corporation.

- a.  Upon dissolution of the corporation, assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code or the corresponding section of any future federal tax code, or shall be distributed to the Federal government, or to a state or local government, for a public purpose. Any such asset not so disposed of shall be disposed of by the Court of Common Pleas of the county in which the principal office of the corporation is then located, exclusively for such purposes or to such organization or organizations, as said court shall determine, which are organized and operated exclusively for such purposes.
- b.  Upon dissolution of the corporation, consistent with the law, the remaining assets of the corporation shall be distributed to:

080507-0033 FILED: 05/06/2008  
HIGHPOINTE OF CLEMSON OWNERS' ASSOCIATION, INC.  
Filing Fee: \$50.00 ORIG



Mark Hammond

South Carolina Secretary of State

7. If the corporation is a mutual benefit corporation (when box "c" of paragraph 3 is checked), complete either "a" or "b", whichever is applicable, to describe how the (remaining) assets of the corporation will be distributed upon dissolution of the corporation.
- a.  Upon dissolution of the mutual benefit corporation, the (remaining) assets shall be distributed to its members, or if it has no members, to those persons to whom the corporation holds itself out as benefitting or serving.
- b.  Upon dissolution of the mutual benefit corporation, the (remaining) assets, consistent with the law, shall be distributed to:
8. The optional provisions which the nonprofit corporation elects to include in the articles of incorporation are as follows (See Section 33-31-202(c) of the 1976 South Carolina Code of Laws, as amended, the applicable comments thereto, and the instruction to this form).

9. The name and address of each incorporator is as follows (only one is required)

Thomas P. Winkopp, 391 College Avenue, Suite 506, Clemson, SC 29631  
 Name Address Zip Code

10. Each original director of the nonprofit corporation must sign the articles but only if the directors are named in these articles:

Thomas P. Winkopp \_\_\_\_\_  
 Name (Only if named in articles) Signature of director

\_\_\_\_\_  
 Name (Only if named in articles) Signature of director

\_\_\_\_\_  
 Name (Only if named in articles) Signature of director

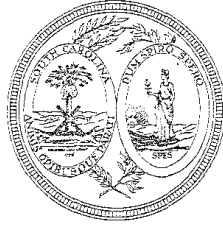
11. Each incorporator must sign the articles.

\_\_\_\_\_  
 Signature of incorporator

**FILING INSTRUCTIONS**

- Two copies of this form, the original and either a duplicate original or a conformed copy, must be filed.
- If the space in this form is insufficient, please attach additional sheets containing a reference to the appropriate paragraph in this form, or prepare this form using a computer disk, which will allow for expansion of space on the form.
- This form must be accompanied by the filing fee of \$25.00, payable to the Secretary of State.  
 Return to: Secretary of State  
 PO Box 11350  
 Columbia, SC 29211
- If this organization is a Homeowners Association or a Political Association it must also be accompanied by the First Annual Report of Corporations and an additional \$25.00 fee is required.

# *The State of South Carolina*



*Office of Secretary of State Mark Hammond*

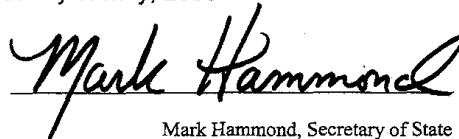
## **Certificate of Incorporation, Nonprofit Corporation**

**I, Mark Hammond, Secretary of State of South Carolina Hereby certify that:**

HIGHPOINTE OF CLEMSON OWNERS' ASSOCIATION, INC., a nonprofit corporation duly organized under the laws of the State of South Carolina on May 6th, 2008, and having a perpetual duration unless otherwise indicated below, has as of the date hereof filed a Declaration and Petition for Incorporation of a nonprofit corporation for Religious, Educational, Social, Fraternal, Charitable, or other eleemosynary purpose.

Now, therefore, I Mark Hammond, Secretary of State, by virtue of the authority in me vested by Chapter 31, Title 33, Code of 1976 and Acts amendatory thereto, do hereby declare the organization to be a body politic and corporate, with all the rights, powers, privileges and immunities, and subject to all the limitations and liabilities, conferred by Chapter 31, Title 33, Code of 1976 and Acts amendatory thereto.

Given under my Hand and the Great Seal of the State of South Carolina this 14th day of May, 2008.

  
Mark Hammond, Secretary of State

Note: This certificate does not contain any representation concerning fees or taxes owed by the Corporation to the South Carolina Tax Commission or whether the Corporation has filed the annual reports with the Tax Commission. If it is important to know whether the Corporation has paid all taxes due to the State of South Carolina, and has filed the annual reports, a certificate of compliance must be obtained from the Tax Commission.

## EXHIBIT H

### BY-LAWS OF HIGHPOINTE OF CLEMSON OWNERS ASSOCIATION, INC.

#### ARTICLE ONE OFFICES

1.1 Name. The name of the Association is HIGHPOINTE OF CLEMSON OWNERS ASSOCIATION, INC., hereinafter referred to as the "Association".

1.2 Location. The principal office of the Association shall be located at 391 College Avenue, Suite 406, Clemson, SC 29631.

#### ARTICLE TWO

##### MEETINGS OF THE UNIT OWNERS

2.1 Annual Meeting Date. The annual meeting of unit owners shall be held on the 2nd Monday in January of each year, or if said date be a legal holiday, then on the next succeeding day which is not a holiday.

2.2 Special Meeting. Special meetings of the unit owners may be called at any time by the President or by unit owners having twenty-five (25%) percent or more of the total vote of the Association.

2.3 Place. Annual or special meetings of the unit owners may be held at any place within reasonable proximity to HighPointe of Clemson in Oconee County, South Carolina as set forth in the notice thereof, or in the event of a meeting held pursuant to waiver of notice, as may be set forth in the waiver, or if no place is so specified, at the registered office of the Association.

2.4 Notice. Notice of annual or special meetings of the unit owners shall be given to each unit owner at least twenty-one (21) days in advance of any annual or regularly scheduled meeting, and at least seven (7) days in advance of any other meeting, stating the time, place and purpose of such rules and regulations established by the Board of Directors governing the use of the Common Area and facilities.

2.5 Quorum. A quorum shall be deemed present throughout any meeting of the unit owners until adjourned if unit owners, in person or by proxy, entitled to cast more than one-third (1/3rd) of the votes of the Association are present at the beginning of such meeting.

2.6 Vote of Unit Owners. On all matters upon which the unit owners are entitled to vote, each unit owner shall be entitled to cast the number of votes which are allocated to each unit owned by such unit owner by the Declaration. Any action of the Association shall be deemed valid upon the majority vote of the members present in person or by proxy at any annual or special meeting of the Association at which a quorum is present, unless the Master Deed, the Articles of Incorporation, or the Horizontal Property Act of South Carolina provide for an affirmative vote greater than a majority. The vote of the owners of a unit owned by a corporation or other legal entity shall be cast by the person named in a certificate signed by the agent of such corporation, or by a general partner of a

partnership, as the case may be, and filed with the secretary of the Association. Such certificate shall be valid until revoked by a subsequent certificate. If such a certificate is not on file, the vote of such unit shall not be considered in determining the requirement for a quorum not for any other purpose. In no event shall more than one vote be cast with respect to any unit.

2.7 Proxies. Votes may be cast in person or by proxy. All proxies shall be in writing filed with the Secretary of the Association. No proxy shall extend beyond a period of eleven (11) months, and every proxy shall automatically cease upon the sale by the unit owner of his unit.

2.8 Suspension of Membership and Voting Rights. During any period in which a member shall be in default in the payment of any annual or special assessment levied by the Association, the voting rights and right to use of the recreational facilities of such member may be suspended by the Board of Directors until such assessment has been paid. Such rights of a member may also be suspended, after notice and hearing, for a period not to exceed ninety (90) days, for violation of any rules and regulations established by the Board of Directors governing the use of the Common Area and facilities.

2.9 Presiding Officer. The presiding officer at all meetings of the unit owners shall be the President, in whose absence the Vice President shall preside. If neither of such officers is present, the members shall elect a chairman to preside at the particular meeting.

2.10 Adjournments. Any meeting of the unit owners, whether or not a quorum is present, may be adjourned by the holders of a majority of the votes represented at the meeting to reconvene at a specific time and place. It shall not be necessary to give any notice of the reconvened meeting, if the time and place of the reconvened meeting are announced at the meeting which was adjourned. At any such reconvened meeting at which a quorum is represented or present, any business may be transacted which could have been transacted at the meeting which was adjourned.

2.11 Action in Lieu of Meeting. Any action to be taken at meeting of the unit owners, or any action that may be taken at a meeting of the unit owners, may be taken without a meeting if a consent in writing setting forth the action so taken shall be signed by all of the unit owners entitled to vote with respect to the subject matter thereof and any further requirements of law pertaining to such consents have been complied with.

## ARTICLE THREE

### DIRECTORS

3.1 General Powers. Except as provided otherwise in the Horizontal Property Act of South Carolina, the South Carolina Nonprofit Corporation Code, the Master Deed, the Articles of Incorporation, or these Bylaws, the powers inherent in or expressly granted to the Association may be exercised by the Board of Directors, acting through the officers, without any further consent or action on the part of the unit owners. The Board of Directors shall have the authority to adopt from time to time reasonable rules and regulations governing the use of the submitted property by the unit owners. All resolutions adopted and all business transacted by the Board of Directors shall require the affirmative vote of a majority of the Directors present at the meeting.

The Board of Directors shall also be authorized to enter into such agreements for professional management of the Association as the Board shall deem to be in the best interests of

the Association; provided, however, that all such agreements must provide for termination on ninety (90) days written notice and a maximum contract term of one (1) year.

3.2 Number of Directors. The Board of Directors of the Association shall consist of a minimum of one (1) member and a maximum of five (5) members. Board members shall be elected at each annual meeting of the unit owners and serve for a term of one year and until their successors are elected.

3.3 Nomination. Nominations for election for the Board of Directors shall be made by a Nominating Committee. Nominations may also be made from the floor at the annual meeting. The Nominating Committee shall consist of a Chairman, and two or more members of the Association. The Nominating Committee shall be appointed by the Board of Directors prior to each annual meeting of the members. 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 one (1). Such nominations shall be made from among the members of the Association.

3.4 Election. Election of the Board of Directors shall be by secret written ballot cast at the annual meeting. 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 Declaration. The persons receiving the largest number of votes shall be elected. Cumulative voting is not permitted.

3.5 Vacancies. The Directors may fill the place of any Director which may become vacant prior to the expiration of his term, and such appointment by the Directors is to continue until the expiration of the term of the Director whose place has become vacant.

3.6 Meetings. The Directors shall meet annually without notice, following the annual meeting of the unit owners. Special meetings of the Directors may be called at any time by the President or by any Director, on two days' notice to each Director, which notice shall specify the time and place of the meeting. Notice of any such meeting maybe waived by an instrument in writing executed before or after the meeting. Directors may attend and participate in meetings either in person or by means of conference telephones or similar communications equipment by means of which all persons participating in the meeting can hear each other, and participation in a meeting by means of such communication equipment shall constitute presence in person at any meeting. Attendance in person at such meeting shall constitute a waiver of notice thereof.

3.7 Quorum. A majority of the number of Directors shall constitute a quorum for the transaction of business. Every act or decision done or made by a majority of the Directors present at a duly held meeting at which a quorum is present shall be regarded as the act of the Board.

3.8 Action in Lieu of Meeting. Any action to be taken at a meeting of Directors, or any action that may be taken at a meeting of Directors, may be taken without a meeting if a consent in writing, setting forth the actions so taken, shall be signed by all of the Directors and any further requirements of law pertaining to such consents have been complied with.

3.9 Compensation. Officers and Directors shall serve without compensation, but they shall be entitled to reimbursement for reasonable expenses incurred in the performance of their duties.

## ARTICLE FOUR

### OFFICERS AND THEIR DUTIES

4.1 Enumeration of officers. The officers of this Association shall be a president and vice president, who shall at all times be members of the Board of Directors, a secretary, and a treasurer, and such other offices as the Board may from time to time by resolution create.

4.2 Election of Officers. The election of officers shall take place at the first meeting of the Board of Directors following each annual meeting of the members.

4.3 Term. The officers of this Association shall be elected annually by the Board and each shall hold office for one year unless he shall sooner resign, or shall be removed, or be otherwise disqualified to serve.

4.4 Special Appointments. The Board of Directors may elect 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 may, from time to time, determine.

4.5 Resignation and Removal. Any officer may be removed from office with or without cause by the Board. Any officer may resign at any time by giving written notice to the Board, 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 of such resignation shall not be necessary to make it effective.

4.6 Vacancies. A vacancy in any office may be filled in the manner prescribed for regular election. The officer elected to such vacancy shall serve for the remainder of the term of the officer he replaces.

4.7 Multiple Offices. The offices of secretary and treasurer may be held by the same person. No person shall simultaneously hold more than one of any of the other offices except in the case of special offices created pursuant to Section 4 of this Article.

4.8 Duties. The duties of the officers are as follows:

(a) President - The president shall preside at all meetings of the Board of Directors; shall see that orders and resolutions of the Board are carried out; shall sign all leases, mortgages, deeds and other written instruments and shall co-sign all promissory notes.

(b) Vice President - The vice president shall act in the place and stead of the president in event of the absence, inability or refusal of the president to act, and shall exercise and discharge such other duties as may be required of him by the Board.

(c) Secretary - The secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the Members; keep the corporate seal of the Association and affix it on all papers requiring said seal; serve notice of meetings of the Board and of the Members, keep appropriate current records showing the Members of the Association together with their addresses, and shall perform such other duties as required by the Board.

(d) Treasurer - The treasurer shall receive and deposit in appropriate bank accounts all monies of the Association and shall disburse such funds as directed by resolution of the Board of Directors shall sign all checks and promissory notes of the Association; keep proper books of account; cause an annual audit of the Association books to be made at the completion of each fiscal year; and shall prepare a statement of income and expenditures to be presented to the Membership at its regular annual meeting, and deliver a copy of each to the Members. The Treasurer may be appointed by the Board of Directors from among the unit owners, and need not be a member of the Board of Directors.

## ARTICLE FIVE

### COMMITTEES

5.1 The Association shall appoint a Nominating Committee, as provided in these Bylaws. In addition, the Board of Directors may appoint other committees as deemed appropriate in carrying out its purposes.

5.2 It shall be the duty of each committee to receive complaints from members on any matter involving Association functions, duties, and activities within its field of responsibility. It shall dispose of such complaints as it deems appropriate or refer them to such other committee, director or officer of the Association as is further concerned with the matter presented.

## ARTICLE SIX

### INSPECTION OF BOOKS; NOTICE TO MORTGAGEES

6.1 The books, records, and papers of the Association shall at all times, during reasonable business hours, be subject to the inspection of any unit owner or the mortgagee of any unit owner.

6.2 All mortgagees who request the same shall be entitled to receive a written notification from the Association of any default in the performance by the individual unit owner/mortgagor of any obligation under the condominium instruments which is not cured within sixty (60) days.

## ARTICLE SEVEN

### SEAL

7.1 The seal of the Association shall be in such form as the Board of Directors may from time to time determine. In the event it is inconvenient to use such seal at any time, the signature of the Association followed by the word "Seal" enclosed in parentheses or scroll shall be deemed the seal of the Association. The seal shall be in the custody of the secretary and affixed by him on all appropriate papers.



ARTICLE EIGHT

RESOLUTION OF CONFLICTS

8.1 In the case of any conflict between the Articles of Incorporation and these Bylaws, the Articles shall control; and in the case of any conflict between the Master Deed and these Bylaws, the Master Deed shall control.

ARTICLE NINE

FISCAL YEAR

9.1 The Board of Directors shall be authorized to fix the fiscal year of the Association and to change the same from time to time as it shall deem appropriate.

ARTICLE TEN

DEFINITIONS

10.1 All of the terms defined in the Horizontal Property Act of South Carolina shall be deemed to have the meanings therein specified wherever they appear in these Bylaws, unless the context otherwise requires.

END OF BY-LAWS

EXHIBIT I

# RULES AND REGULATIONS

In order to create the most desirable atmosphere possible, the HighPointe Owners Association (HOA) has adopted the following Rules and Regulations for the guidance of all owners, their families, tenants, and guests.

## General Information

**Compliance:** Every unit owner and occupant shall comply with these Rules and Regulations and revisions hereto which from time to time may be adapted. Failure of a unit owner or occupant to comply shall be placed on grounds for action that may include, without limitation, an action to recover sums for damages, injunction relief, or any combination thereof.

**Fire Procedures:** If you discover a fire in your unit, please do the following:

1. Immediately call the fire department (911) and tell the dispatcher the floor and condo number as well as your name and address.
2. Without delay, leave the building and be sure to close the door behind you, leaving it unlocked. Alert other occupants in the building immediately.
3. Notify Advantage Property Management at (864) 654-3333 and your landlord if time permits.

**Regime Fees:** The regime fees will cover the maintenance of the building exterior, the maintenance of the common areas and grounds including the clubhouse and entertainment lounge, landscaping, common utilities, security gate, property taxes from common areas, liability insurance, pool service, pest control, etc.

**Security:** Promptly notify Advantage Property Management at (864)654-3333 of any suspicious people or unusual activity on the premises. After hours, notify on-site security at the guard house and/or the Oconee County Sheriff's Department

**Solicitation:** There shall be no solicitation by any person anywhere in the complex for any cause, charity, or other purpose.

**Balconies/Patios:** Clothing, trash, and other items must not be hung from or left on the balconies or patios. No hammocks may be attached to walls or rafters. Only patio furniture will be allowed. Objects in violation may be removed without notice. **\$25.00 FINE**

**Beer Kegs:** Beer kegs (empty or full) are not allowed on the premises. **\$200.00 FINE**

**Bicycles/Motorcycles:** Bicycles are not to be chained to the stairs. Motorcycle owners must protect pavement from kickstand puncture marks during warm weather. Under no circumstances are motorcycles or mopeds to be parked in the hallways, or on the stairways, balconies, or patios. Bicycles and motorcycles in violation will be removed at owner's expense without notice. **\$50.00 FINE**

**Cigarette Butts:** All floor levels are responsible for keeping the flowerbeds clean from cigarette butts. **\$25.00 FINE**

**Clubhouse:** Owner or tenant shall permit only his or her family members and guests, if accompanied by owner or tenant, to use the clubhouse (entertainment lounge, study room, game room, gym, and tanning beds). Failing to comply with or allowing family or guests to not comply with posted rules for the use of the clubhouse will not be permitted. **\$100.00 FINE**

**Grills:** Only gas grills are allowed. Grills are allowed only on the patios and balconies. Hallways are prohibited. Grill area also located at the clubhouse. **\$50.00 FINE**

**Noise:** Loud noises from televisions, stereo equipment, musical instruments, automobiles, or motorcycles should be kept to a minimum at all times, and must not disturb others. No owner, nor his family, tenants, or guests, shall make or permit any disturbing noises in the buildings nor permit any conduct by such person that will interfere with the right to quiet enjoyment of other unit residents. **\$50.00 FINE**

**Pets:** Owners, tenants, and guests are allowed to bring pets on the premises but they must remain on a leash at all times and remain under supervision. Not following this guideline will result in a **\$100.00 FINE**.

**Reckless Driving:** Reckless driving (i.e. speeding, tire squealing, etc.) and/or driving over landscaped areas will not be tolerated. Fines and fees for damage caused by such driving will be the responsibility of the party/parties involved. **\$100.00 FINE**

**Trash:** All trash bags must be tied and placed in the dumpster. **UNDER NO CIRCUMSTANCES** may trash be left in the hallways, on the stairs, on the balconies and patios, or on the dumpster pad. **\$25.00 FINE**

**Children:** Supervision of minor children by a responsible adult must be exercised at all times when children are playing on the grounds. Children must be accompanied by an adult at all times when using the pool, clubhouse, or lazy lagoon river.

**Gate:** A 24 hour guarded security gate will regulate traffic at the entrance to HighPointe.

**Guests:** Owners and tenants are responsible for their guests at all times. Guests will abide by the Rules and Regulations of the HOA. Owners and tenants are responsible for any damage caused by their guests.

**Hallways/Breezeways:** The outside hallways will be kept free of any obstructions that would hamper emergency response to a unit. The hallways will not be used as storage for bikes, furniture, etc. Grills are not permitted in the hallways.

**Mail:** All mail will be delivered to the mail kiosk located on site.

**Parking/Vehicles:** Parking in the "No Parking Zones," fire lanes, an/or landscaping is prohibited. Boats, trailers of any type, mobile homes, and commercial vehicles are not permitted. Vehicles that cannot operate on their own power shall not be permitted. Unlicensed vehicles are also not permitted. No vehicle, washing or maintenance shall be done on the premises. Vehicles in violation of this paragraph shall be removed at the owner's expense without notice.

**Pool/Lazy Lagoon River:** No swimming after 11:00 PM. No glass in or around the pool. Only invited guests are allowed. Please do not leave trash in or around the pool. Place all trash in cans. **NO PETS ARE ALLOWED IN THE CLUBHOUSE OR POOL AREA AT ANY TIME.**  
**\$100 FINE FOR PETS; \$50 FINE FOR GLASS IN OR AROUND THE POOL AREA.**

EXHIBIT J

PROPERTY DESCRIPTIONS OF ADDITIONAL PHASES

Current Owner

High Pointe, LLC

Future Development Tract "A", 59.726 acres, more or less, and Future Development Tract "B", 14.022 acres, more or less, as shown on plat of Nu-South Surveying, dated March 13, 2008, revised March 25, 2008, and revised July 29, 2008.

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