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JOYCE M. SWICEGOOD
REGISTER OF DEEDS
PENDER COUNTY, NC

STATE OF NORTH CAROLINA

COUNTY OF PENDER

RESTRICTIVE COVENANTS
FOR
CROSS CREEK SUBDIVISION, SECTION 2

THESE RESTRICTIVE COVENANTS OF CROSS CREEK SUBDIVISION, SECTION 2 are made this the 29th day of March, 2000 by P M & M, Inc., hereinafter referred to as the "Declarant", and any and all persons, firms, or corporations hereinafter acquiring any of the within described property and any of the property hereinafter made subject to these Restrictive Covenants of Cross Creek Subdivision, Section 2, hereinafter referred to as the "Section 2 Restrictions."

WITNESSETH:

Whereas, Declarant is the owner of certain property in Pender County, North Carolina known as Cross Creek Subdivision; and

Whereas, Section 2 of Cross Creek Subdivision is more particularly described by map(s) thereof recorded in Map Book 33 at Page 26 of the Pender County Registry, to which map reference is hereby made for a more particular description; and

Whereas, Cross Creek Subdivision is subject to the Restrictive Covenants of Cross Creek Subdivision recorded in Book 1303 at Page 303, rerecorded in Book 1310 at Page 207 and amended by instrument recorded in Book 1455 at Page 189 of the Pender County Registry; and

Whereas, pursuant to the provisions of Paragraph A(2)(a) of the Restrictive Covenants of Cross Creek Subdivision, Declarant has the right to include Section 2 within Cross Creek Subdivision and subject Cross Creek Subdivision, Section 2 to the Restrictive Covenants of Cross Creek Subdivision; and

Whereas, the Bylaws of Cross Creek Homeowners Association, Inc. are recorded in Book 1303 at Page 323 of the Pender County Registry; and

Whereas, the Bylaws of Cross Creek Homeowners Association, Inc. provide the Declarant the ability to subject Cross Creek Subdivision, Section 2 to said Bylaws such that all owners of any Lots within Section 2 shall become members of Cross Creek Homeowners Association, Inc. and subject to the rights,

Recorded on 3/29/00
at 2:37 PM
in the Office of the
Register of Deeds
Pender County, NC

CB

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N. JAMES BRANDON
ATTORNEY AT LAW

HAMPSTEAD VILLAGE
POST OFFICE BOX 40
HAMPSTEAD, NC 28443

obligations, and responsibilities of the Bylaws of Cross Creek Homeowners Association, Inc.

Now Therefore, in accordance with the recitals which by this reference are made a substantive part hereof, Declarant declares that:

ARTICLE I
CROSS CREEK SUBDIVISION, SECTION 2
IS SUBJECT TO CROSS CREEK SUBDIVISION
RESTRICTIVE COVENANTS AND BYLAWS

All of the property described herein, and specifically Cross Creek Subdivision, Section 2, is made subject to the Restrictive Covenants of Cross Creek Subdivision recorded in Book 1303 at Page 303, rerecorded in Book 1310 at Page 207 and amended by instrument recorded in Book 1455 at Page 189, and the Bylaws of Cross Creek Homeowners Association, Inc. recorded in Book 1303 at Page 323 of the Pender County Registry, and that such easements, restrictions, covenants and conditions shall burden and be appurtenant to and run with said Cross Creek Subdivision, Section 2 properties and be binding on all parties now or hereafter owning said real property and their respective heirs, successors and assigns, having any right, title or interest in the properties in said Cross Creek Subdivision, Section 2, or any part thereof, and shall inure to the benefit of each owner thereof and their respective heirs, successors and assigns.

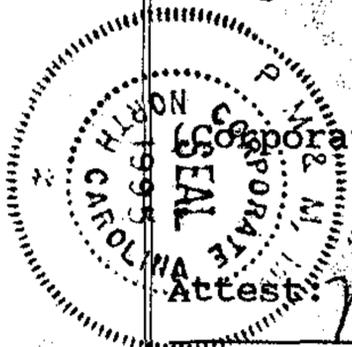
IN TESTIMONY WHEREOF, P M & M, INC., a North Carolina Corporation, has caused this instrument to be signed in its corporate name by its duly authorized officers and its seal to be hereunto affixed by authority of its Board of Directors, the day and year first above written.

P M & M, INC.
a North Carolina Corporation

By: Jeff Morris
Jeff Morris,
President

(Corporate Seal)

Attest: Nora F. Morris
Nora F. Morris, Secretary



W. JAMES BRANDON
ATTORNEY AT LAW

HAMPSTEAD VILLAGE
POST OFFICE BOX 40
HAMPSTEAD, NC 28443

STATE OF NORTH CAROLINA, COUNTY OF PENDER.

I, MARY A. EDENS, a Notary Public in and for the aforesaid County and State do hereby certify that Nora F. Morris personally appeared before me this day and acknowledged that she is Secretary of P M & M, INC., a North Carolina Corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its President, sealed with its corporate seal and attested by herself as its Secretary.

Witness my hand and official stamp or seal this the 20th day of March, 2000.

My Commission Expires:

4/20/03

(Notary Stamp or Seal)

Mary A Edens
Notary Public

The foregoing certificate(s) of MARY A. EDENS

is/are certified to be correct. This instrument and this certificate are duly registered at the date and time and in the Book and Page shown on the first page hereof.

By ROYCE M. SWICEGOOD Register of Deeds for Pender County
By Rebecca A. Bell Deputy/Assistant - Register of Deeds