<u>Index</u> <u>Eagle Bluff (Formerly River Run)</u> <u>Covenants And Restrictions</u>

B. Waviers Of Restrictions

1. Approval of Minor Setback Violation for Lot 215, Unit 4, Plat Book 46, Page 157 recorded in Book 4922, Page 924 and re-recorded in Book 4923, Page 516.

C. <u>Miscellaneous Recordings</u>

- 1. HOA Corporate Charter recorded in Book 4138, Page 530 ("Charter").
- 2. Amendment to Charter recorded in Book 4380, Page 144. [Changing name from "River Run" to "Eagle Bluff."]
- 3. Street Light Easement with Hamilton County recorded in Book 4411, Page 425.
- 4. 7126 River Run Drive River Run Drive Septic Variance Recorded in Book 5126 Page 276.

PERSON DI WILLIAM D. JONES ATTOMONY AT LAW 512 CHORSIA AVENUE CHATTANOOGA, TH.

MISC 08/12/97

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** THIS INSTRUMENT NEFTLED TO INCLUDE AS PART OF EXHIBIT "A" THE ZENTHE VARIANCE APPROVAL.

NOTICE OF ACTION TAKEN BY ARCHITECTURAL COMMITTEE FOR EAGLE BLUFF HOMEOWNERS ASSOCIATION

Whereas, Charles Marsh Homes, Inc., has caused a residence to be constructed upon of Lot 215, River Run Subdivision, Golf and Country Club, Unit 4, as shown by plat of record in Plat Book 46, page 157, in the Register's Office of Hamilton County, ##24.00

M 08/13/97 Tennessee; and Whereas, Charles Marsh Homes, Inc., submitted a request for approval by the Architectural Committee for Eagle Bluff Homeowners Association for a minor satback violation of the restrictions for said subdivision; and

Whereas, the Architectural Committee has approved said request, a copy of which is attached hereto as Exhibit "A"; and request, a copy of ZONING VARIANCE APPROVAL.

Whereas, Charles Marsh Homes, Inc., desires to record this Notice in the Register's Office of Hamilton County, Tennessee.

Now, therefore, Charles Marsh Homes, Inc., a Tennessee corporation, does hereby affirm the correctness of the above premises and does hereby submit for recording this Affidavit of Notice with an Exhibit "A" attached hereto.

In witness whereof, Charles Marsh Homes, Inc., has caused this Affidait of Notice to be executed by its duly authorized officer this 13h day of August, 1997.

Charles March Homes, Inc. mac

STATE OF TENNESSEE

COUNTY OF HAMILTON

, of the

Before We, RADRANA B. MINNAN state and county aforesaid, personally appeared

with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath, acknowledged himself to be president (or other officer) authorized to execute the instrument of the Charles Marsh Homes, Inc., the within named

bargainor, a corporation, and that he as such executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as PRESIDENT

WITNESS my hand and seal, at office in Chattanoogs day of August Tennessee, this 17th

Public Notary

My Commission Expires:

16138

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EAGLE BLUFF HOMEOWNERS ASSOCIATION PO BOX 16187 CHATTANOOGA, TNL 37416

y 500r4923phat517

mly 31, 1997

Mr. Charles Marsh Charles Marsh Montes inc Chattanooga, TN.

Dess Mr. Marsh:

First let me thank you for bring to our attention the setback mistake made on lot 215. We all appreciate you doing this correctly and not just going on with construction hoping no one would ever find the mistake.

Attached you will find a letter from the Architectural Committee showing all members voted their approval for your requested variance of 1.17° on the back corner of the house.

This letter is to inform you that the board also grants your request.

If you have any questions please call me at 344-3579.

Sincerely,

James E Dwyer () President

"Exhibit "A"

July 29, 1997

Mr. Charles Marsh Charles Mrsh Homes Inc

Reference your letter dated July 16, 1997.

Dear Mr. Marsh:

Thank you for bringing to our attention the mistake your carpenter made in the side setback on lot 215, 5851 Players Court.

As your letter explains, you are off the 10 foot setback on the back right corner (facing the street) by 1.17° .

Following you will find the vote of the Architectural Committee on your request.

Susan Mangan

MO

Gary Muyt

Jack Rolfson

Morton Rosenthal

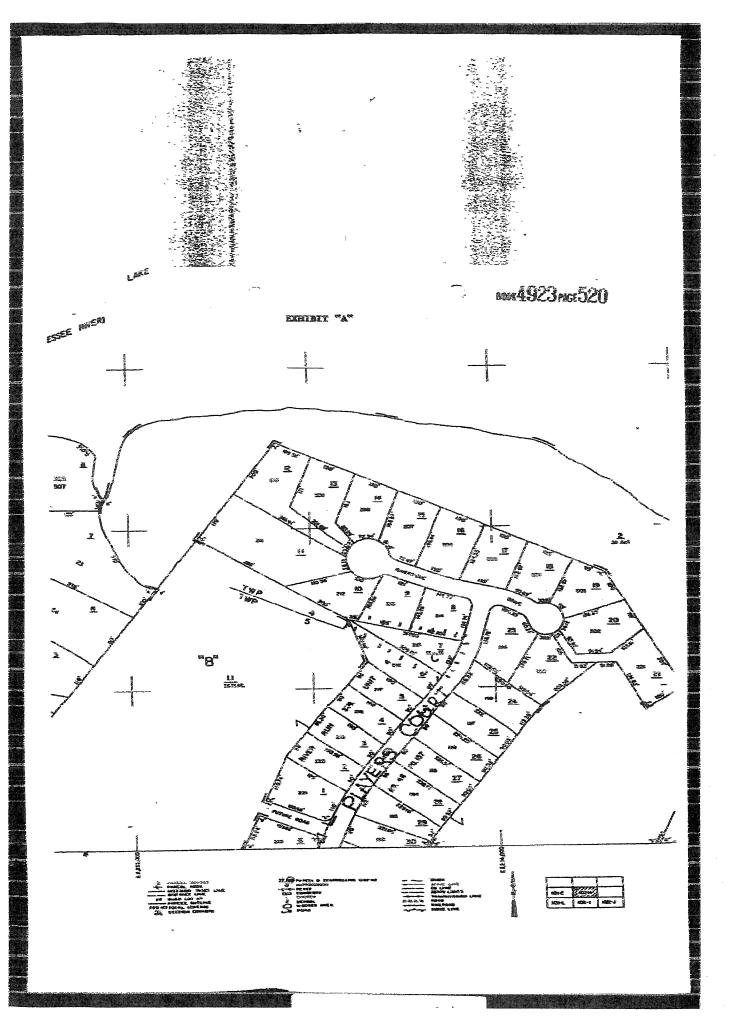
Johnny Suttop

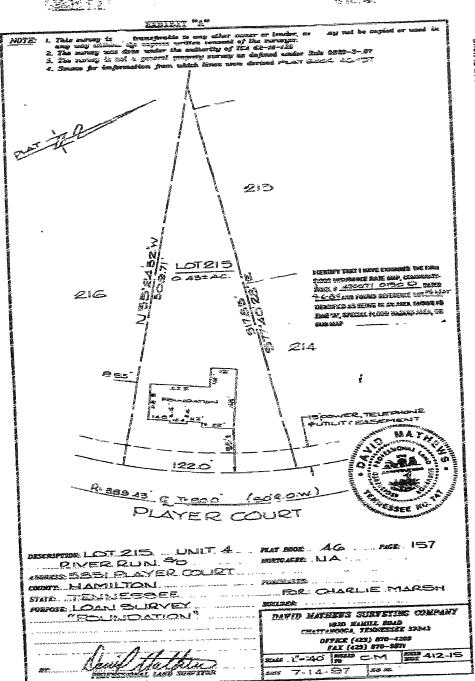
I would remind you that you have a garage on the side of this house you are requesting the variance on that I feel sure will be for storage. If a driveway is planned for this garage please be sure it is placed on the lot in accordance with our requirements.

Sincerely,

Johny Sutton

1923 PMI 519 CHE WHERE TO-STE MEET MALE TANKE PEHIBIT "A" **医型 接受 较粗" 及红胶 过去点除 汞 斯拉斯 於應到** 1. Same of applicants CHARLES BASS SHEET, INC. 7. Willing address: HIZI RMINE MAD *STATE IN 18949* 3. Owner all property (ill deflorent than applicant): 54% d. leleghme umber (Sebesen 8:40 & 8:50): 849-1584 I. MOUSE TO MAKE CONTROL OF CONTROL OF LONGIE OF _ ENED_375___ 7. desert entire al rethert property. E-2, MARION-PORTING MIS. 2. les uns entires ARIC-100 9. Type of aggrest, unisate, in special partic represent the specificals. REMEDITE & CONTINUE ON THE LESS SING THE SELECT FROM TO SEEL TO 0.2 SELECT. the. Lief the dimilline family fineing California is which appeal, increase, or excessly parallel to boing requested frage. METALE IN. SECTION (63.0 ă d check papelle to the Merittee Landy frentee next accompany thus request of 223.00.
 debt physical has handless landy hardely impactions department department department department department. lineitannege, la 17est f derest certify that the facts set and in the foregoing regners are true to the best of og coformism and definit. l'aderstad that lailers to provide adequate and complete universitues shell be grands for puriposervel or besud of this application. the shore pricition for t spit grantes III request is inv tengenery breaker. Itha patition was granted dur





Secretary of State Corporations Section James K. Polk Building, Suite 1800 Nashville, Tennessee 37243-0306

BOOK **41**38 PAGE **530**

12-55

DATE: 04/23/93
REOUEST NUMBER: 2685-0149
TELEPHONE CONTACT: (515) 741-0537
FILE DATE/TIME: 04/23/93 0932
EFFECTIVE DATE/TIME: 04/23/93 0932
CONTROL NUMBER: 0265108

TO: MILLER & MARTIN TW. ALAN NICHOLS 1000 VOLUNTEER BLDG. CHATTANOOGA. TN 37402

RE: RIVER RUN HOMEOWNERS ASSOCIATION, INC. CHARTER - NONPROFIT

CONGRATULATIONS UPON THE INCORPORATION OF THE ABOVE ENTITY IN THE STATE OF TENNESSEE. WHICH IS EFFECTIVE AS INDICATED.

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A CORPORATION ANNUAL REPORT MUST BE FILED WITH THE SECRETARY OF STATE ON OR BEFORE THE FIRST DAY OF THE FOURTH MONTH FOLLOWING THE CLOSE OF THE CORPORATION'S FISCAL YEAR. ONCE THE FISCAL YEAR HAS BEEN ESTABLISHED. PLEASE PROVIDE THIS OFFICE WITH THE WRITTEN NOTIFICATION. THIS OFFICE WILL MAIL THE REPORT DURING THE LAST MONTH OF SAID FISCAL YEAR TO THE CORPORATION AT THE ADDRESS OF ITS PRINCIPAL OFFICE OR TO A MAILING ADDRESS PROVIDED TO THIS OFFICE IN WRITING. FAILURE TO FILE THIS REPORT OR TO MAINTAIN A REGISTERED AGENT AND OFFICE WILL SUBJECT THE CORPORATION TO ADMINISTRATIVE DISSOLUTION.

WHEN CORRESPONDING WITH THIS OFFICE OR SUBMITTING DOCUMENTS FOR FILING, PLEASE REFER TO THE CORPORATION CONTROL NUMBER GIVEN ABOVE. PLEASE BE ADVISED THAT THIS DOCUMENT MUST ALSO BE FILED IN THE OFFICE OF THE REGISTER OF DEEDS IN THE COUNTY WHEREIN A CORPORATION HAS ITS PRINCIPAL OFFICE IF SUCH PRINCIPAL OFFICE IS IN TENNESSEE.

FOR: CHARTER - NONPROFIT

WARTIN & MARTIN ATTORNEYS

SUITE 1000
VOLUNTEER BLDG
CHATTANOOGA, TN 37402-0000

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RILEY C. DARNELL SECRETARY OF STATE

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BOOK **41**38 PAGE **531**

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CHARTER OF

RIVER RUN HOMEOWNERS ASSOCIATION, INC.

Under Section 48-52-102 of the Tennessee Nonprofit Corporation Act

1. Name. The name of the corporation is

RIVER RUN HOMEOWNERS ASSOCIATION, INC.

- <u>Mutual Benefit</u>. This corporation is a mutual benefit corporation.
- 3. <u>Registered Office</u>. The location of the initial registered office of the corporation is 5800 Muirfield Lane, Chattanooga, Tennessee, 37416. The initial registered office is located in Hamilton County, Tennessee. The name of the initial registered agent at that office is Marion L. Robinson.
- 4. <u>Incorporator</u>. The name and address of the incorporator is W. Alan Nichols, Suite 1000, Volunteer State Life Building, 832 Georgia Avenue, Chattanooga, Tennessee, 37402.
- 5. <u>Principal Office.</u> The principal office of the corporation is located at 5800 Muirfield Lane, Chattanooga, Tennessee 37416.
- 6. Non-Profit. The corporation is not for profit.
- 7. Members. The corporation will have members.
- 8. <u>Purposes</u>. The corporation is organized for the purposes of carrying on one or more of the functions of a homeowners' association, including, without limitation, the administration, through a Board of Directors, of the residential development known as River Run Subdivision in Hamilton County, Tennessee, which includes the acquisition (either in its own name or as nominee for the members of said residential development), construction, management, maintenance, and care of the corporation's property as well as the preservation and architectural control of the improvements and common areas of said residential development. Further purposes of the corporation include the promotion of the health, safety and welfare of the residents of the development and any additions thereto, including the power to have and exercise any and all powers, rights and privileges which a corporation organized under the provisions of the Tennessee Nonprofit Corporation Act relating to not-for-profit corporations may now or hereafter have or exercise.

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BOOK 4138 PAGE 532

A CONTRACTOR OF THE CONTRACTOR

- 29. Liquidation, Dissolution. In the event of liquidation, dissolution or winding up of the corporation whether voluntary involuntary or by operation of law, the residual assets the corporation shall be distributed equally to each person who is a member of the corporation at the time of dissolution.

 10. Director's Liability. A director of the corporation shall not be personally liable to the corporation or its members for monetary damages for breach of fiduciary duty as a director, except for liability (a) for any breach of the director's duty of loyalty to the corporation or its members; (b) for acts or except for liability (a) for any breach of the director's duty of loyalty to the corporation or its members; (b) for acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law; or (c) under Section 48-58-304 of the Tennessee Nonprofit Corporation Act. If the Tennessee Nonprofit Corporation Act is hereafter amended to authorize the further elimination or limitation of the liability of directors, then the liability of a director of the corporation, in addition to the limitation on personal liability provided herein, shall be limited to the fullest extent permitted by the amended Tennessee Nonprofit Corporaextent permitted by the amended Tennessee Nonprofit Corporation Act.
 - <u>Indemnification</u>. The corporation shall have the power to indemnify its directors and officers to the fullest extent permitted by the Tennessee Nonprofit Corporation Act.

IN WITNESS WHEREOF, the undersigned incorporator has signed this charter the 15th day of April, 1993.

Dran Nichols W. ALAN NICHOLS

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SARAn P. DEFRIESE REGISTER HAMILTON COUNTY STATE OF TENNESSEE

MISC 04/27/93

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Secretary of State Corporations Section James K. Polk Building, Suite 1800 Nashville, Tennessee 37243-0306

BOOK 4380 PAGE 144

DATE: 07/13/94
REQUEST NUMBER: 2866-1749
TELEPHONE CONTACT: (615) 741-0537
FILE DATE/TIME: 07/12/94 1033
EFFECTIVE DATE/TIME: 07/12/94 1033
CONTROL NUMBER: 0265108

. LLER & MARTIN 2 GEORGIA AVE. SUITE 1000 CHATTANOOGA, TN 37402-2289

RE: EAGLE BLUFF HOMEOWNERS ASSOCIATION, INC. CHARTER AMENDMENT

THIS WILL ACKNOWLEDGE THE FILING OF THE ATTACHED DOCUMENT WITH AN EFFECTIVE DATE AS INDICATED ABOVE. WHEN CORRESPONDING WITH THIS OFFICE OR SUBMITTING DOCUMENTS FOR FILING, PLEASE REFER TO THE CORPORATION CONTROL NUMBER GIVEN ABOVE. PLEASE BE ADVISED THAT THIS DOCUMENT MUST ALSO BE FILED IN THE OFFICE OF THE REGISTER OF DEEDS IN THE COUNTY WHEREIN A CORPORATION HAS ITS PRINCIPAL OFFICE IS IN TENNESSEE.

FOR: CHARTER AMENDMENT

ON DATE: 07/13/94

FROM: MILLER & MARTIN (VOLUNTEER BLDG/S-1000) TOTAL PAYMENT RECEIVED: SUITE 1000 RECEIPT NUMBER: ACCOUNT NUMBER:

FEES \$10.00 RECEIVED:

\$10.00

RECEIPT NUMBER: 00001675890 ACCOUNT NUMBER: 00000307

RILEY C. DARNELL SECRETARY OF STATE

经保险证 化次件图

OF RIVER RUN HOMEOWNERS ASSOCIATION, INC. 12 MID: 23
(Adopted pursuant to the provisions of T.C.A. \$48-60-105)

River Run Homeowners Association, Inc., a Tennessee nonprofit corporation (the "Corporation") hereby amends the Charter of the Corporation as filed on April 23, 1993 as Control Number 0265108 with the Tennessee Secretary of State as follows:

The name of the Corporation is changed from "River Run

Homeowners Association, Inc." to "Eagle Bluff Homeowners Association, Inc."

07/20/94 MISC 5.00 **5.00

Except as modified herein, the Charter shall remain in full force and effect.

IN WITNESS WHEREOF, the President and Secretary of the Corporation have executed this Amendment to acknowledge that it has been duly adopted by the members of the Corporation at its annual meeting on March 1, 1994.

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SARAH P. DEFRIESE REGISTER HAMILTON COUNTY

STATE OF TENNESSEE

'94 JUL 20 PM 3 50

BY: HOTEL M. OFFE

DEPUTY DEADT #4. 708730

EDIZABENH R. NUYT Secretary

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IOM Rheubin Tayen This Instrument Prepared By: W. Alan Nichols Miller & Martin Suite 1000 Volunteer State Life Building 832 Georgia Avenue Chattanooga, Tennessee 37402-2289

AGREEMENT

THIS AGREEMENT is made to be effective as of the <u>27#</u> day of September, 1994 from HANILTON COUNTY, TENNESSEE ("County"), a political subdivision of the State of Tennessee, to EAGLE BLUFF HOMEOWNERS ASSOCIATION, INC., a Tennessee non-profit association and the successor by name change to River Run Homeowners Association, Inc. (the "Association").

BACKGROUND

- 1. The County is the owner in fee simple of various roads in the Eagle Bluff, formerly known as the River Run, subdivision in Hamilton County, Tennessee which are fifty (50) feet in width. These roads, which are known as River Run Drive, Muirfield Drive, Laurel Ridge Road, Topsail Greens Drive, Pine Hurst View Court, Doral Lane, Rainbow Springs Drive, Sawgrass Court, Spyglass Court, Players Court, Tee Way Circle, River Ridge Drive, Players Run Court and Eagle Bluff Trail, are collectively referred to herein as the "Roads."
- 2. Although the Roads have a width of fifty (50) feet, only twenty-six (26) feet of their width has been paved and accordingly the County owns unimproved property comprising approximately twelve (12) feet on either side of the existing paved

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change

areas of the Roads. The Association has requested the right to install, at its expense, lighting within the unimproved portions of the Road rights-of-way to enhance the health, safety and security of individuals utilizing the Roads. The County has agreed to this request subject to the terms of this document.

NOW, THEREFORE, for and in consideration of the mutual benefits to be derived by both parties from the installation of lighting within the Eagle Bluff subdivision, and for other good and valuable consideration, the receipt and legal sufficiency of all of which are acknowledged, the parties hereto agree as follows:

- 1. The County grants to the Association a permanent easement to install, utilize, maintain, repair and replace lighting and related facilities within the portion of each of the Roads not utilized by the County from time to time for access, utility or drainage purposes. The County will not be responsible for the maintenance and repair of the lighting and such expenses will be paid by the Association. The Association shall also promptly repair any damage to public utilities or public property caused by the exercise of its rights hereunder.
- 2. The County shall have the right at any time to require that any lighting installed by the Association be relocated in the event it is necessary for the County to utilize the area occupied by such lighting for access, drainage or utilities. In such event, the Association will relocate such designated lighting at its expense within one hundred twenty (120) days following receipt of notice to do so from the County. Such notice shall be

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directed to the registered agent for service of process of the Association (which may be changed from time to time by the Association giving written notice to the Office of the Register of Deeds of Hamilton County).

The terms and provisions of this Agreement shall be covenants running with the land and shall be binding upon the parties and their successors in interest and assigns.

IN WITNESS WHEREOF, this Agreement has been executed by the County to be effective as of the date first above written.

HAMILTON COUNTY, TENNESSEE

STATE OF TENNESSEE COUNTY OF HAMILTON

Before me, a Notary Public in and for the state and county aforesaid, personally appeared to me known (or proved to me on the basis of satisfactory evidence) to be the County Executive of HAMILTON COUNTY, TENNESSEE, a possibical subdivision of the State of Tennessee, who acknowledged that he taxed the foregoing instrument for the purposes therein contained on behalf of said County in his capacity aforesaid.

WITNESS my hand and seal at office this 27/K day of

226693

Notary Public My Commission Expires: Jan. 22, 1998

PAMELA HURST REGISTER HAMILTO" COUNTY STATE OF TENNESSEE

■9/28/94 MISC 12.00

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Instrument: 1998081400222 Book and Page: GI 5160 276
Data Processing F \$16.00
Total Fees: \$18.00
User: KSPRUIELL
Date: 14-AUG-1998
Time: 02:59:58 P
Contact: Pam Hurst, Register
Hamilton County Tennessee

PREPARED BY AND RETURN TO:
Thomas E. Dixon, Attorney
FIRST AMERICAN TITLE INSURANCE COMPANY
6066 Shallowford Road
Chattanooga, Tennessee 37421

File No.: 981080

VARIANCE

WHEREAS, the subdivision plat of RIVER RUN SUBDIVISION, GOLF AND COUNTRY CLUB, UNIT III, as shown by plat of record in Plat Book 43, Page 175, in the Register's Office of Hamilton County, Tennessee, imposes a Fifty (50) foot Building Setback Line on Lot One Hundred Thirty-Three (133) of said subdivision; and

WHEREAS, the subdivision plat, in Note # 13 of the General Notes on the plat, gives express authority to the Hamilton County Health Department to change the Minimum Building Setback Line; and

WHEREAS, MICHAEL G. McARTHUR AND WIFE, TINA E. McARTHUR, d/b/a McARTHUR DEVELOPMENT (hereinafter referred to as the "McARTHURS"), are the owners of Lot 133, River Run Subdivision, Golf and Country Club, Unit III, by that Deed recorded in Book 5138, Page 723, in the said Register's Office; and

WHEREAS, the McARTHURS have constructed and erected upon said Lot 133, a foundation that straddles the Building Setback Line, thereby violating the Fifty (50) foot Building Setback imposed by the subdivision plat; and said violation is shown by survey prepared by David Matthews, Professional Land Surveyor, Tennessee No. 474, dated as of August 07, 1998, and attached hereto as EXHIBIT "A"; and

WHEREAS, THE HAMILTON COUNTY HEALTH DEPARTMENT has worked out an arrangement with the McARTHURS (as evidenced by that Memo, attached hereto as <u>EXHIBIT "B"</u>), to reduce the Minimum Building Setback to a distance of Thirty-Four (34) feet, plus or minus, as shown on said David Matthews survey, attached hereto as <u>EXHIBIT "A"</u>; and

NOW THEREFORE, the HAMILTON COUNTY HEALTH DEPARTMENT, pursuant to the authority vested in it by the subdivision plat recorded in Plat Book 43, Page 175, in the said Register's Office, does hereby execute this Variance to waive the violation of the Fifty (50) foot Building Setback, and to establish the Minimum Building Setback to Thirty-Four (34) feet, plus or minus, as shown on said David Mathews survey;

AND, MICHAEL G. McARTHUR AND WIFE, TINA E. McARTHUR, d/b/a McARTHUR DEVELOPMENT, the fee simple owners of Lot 133, River Run Subdivision, Golf and Country Club, Unit III, for ourselves and our successors in title or assigns, also join herein, to approve said foundation and residence, and to state that we will interpose no objections thereto.

IN WITNESS WHEREOF, the parties hereto have executed this instrument on this the 14/1/245

NAME:

HAMILTON COUNTY HEALTH DEPARTMENT

ICHAEL G. MCARTHUR

Jose El

MICHAEL G. McARTHUR, D/B/A MCARTHUR DEVELOPMENT

TINA E. MCARTUR, D/B/A MCARTHUR DEVELOPMENT

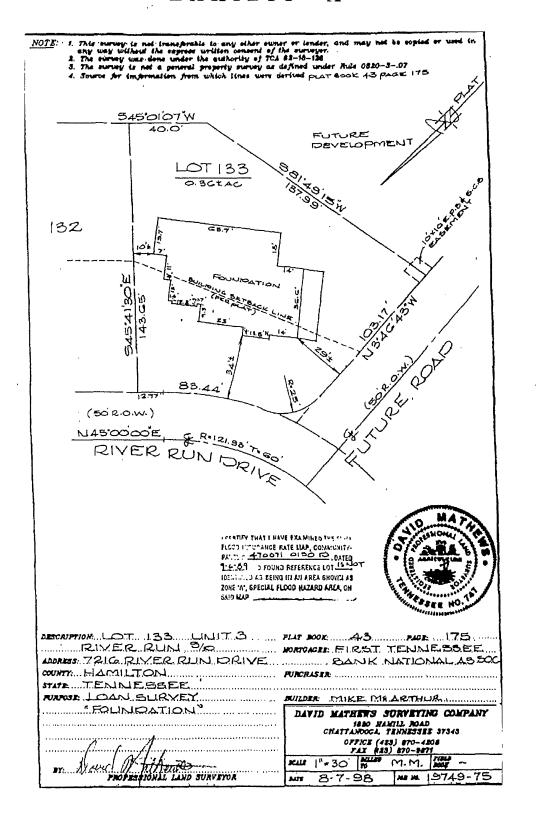
Book and Page: GI 5160 277

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STATE OF:	TENNESSEE }		
COUNTY OF: " I	HAMILTON }		
BEFORE ME, a Notary Public of the aforesaid State and County, personally appeared MICHAEL G. McARTHUR AND MICHAEL G. McARTHUR, D/B/A McARTHUR DEVELOPMENT, to me known (or proved by sufficient evidence) to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed and for the purposes therein contained.			
WITNESS MY HAND and Notarial Seal on this the 14th day of August, 1998, willing			
My Commission Expires	s:	Notato Public	June 10 Mary 1 1

STATE OF:	TENNESSEE }		1
COUNTY OF:	HAMILTON }		
BEFORE ME, a Notary Public of the aforesaid State and County, personally appeared TINA E. McARTHUR AND TINA E. McARTHUR, D/B/A McARTHUR DEVELOPMENT, to me known (or proved by sufficient evidence) to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same as her free act and deed and for the purposes therein contained.			
WITNESS MY HAND	and Notarial Seal on this the	14th day of	1998 mm
My Commission Expires	s:	Nowing Public	10 110 110 110 110 110 110 110 110 110
STATE OF:	TENNECCEE		
	TENNESSEE } HAMILTON }		,
BEFORE ME, a Notary LCONT being by me duly sworn oragent authorized to ex- the within named barga instrument for the purp COUNTY HEALTH D	Public of the aforesaid State an to me personally known (or pro (or affirmed) did say that such pecute the instrument) of THE Hainor, and that he/she, as such pose therein contained, by sign DEPARTMENT, as such placed and Notarial Seal on this the	person is the #55.157a AMILTON COUNTY AMILTON COUNTY In County Lebet Aming his name on beha	f satisfactory evidence), who, LANTONOT other officer HEALTH DEPARTMENT, , executed the foregoing If of the said HAMILTON 1998.

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EXHIBIT "A"



Book and Page: GI 5160 279

EXHIBIT "B"

HEALTH DEPARTMENT Environmental Health

Memo

To: Dennis Tweed

From: Gary Pickett, Health Department

2.09-8110

Date: August 10, 1998

Re: Setback variance for Lot 133 River Run/Eagle Bluff

The Chattanooga-Hamilton County Health Department has reviewed the plot plan submitted by Mike McArthur for the above mentioned lot. It appears the only way possible for the septic system to be installed without adhering to the original setback will be if they use the experimental chambered leaching system (infiltrator) for the installation.

Mr. McArthur has agreed to do so and has paid the experimental permit fee and signed the required Hold Harmless and Indemnification Agreement with Harmliton County. This will enable him to reduce the required field line footage from 400 linear feet for the 4-bedroom home to 200 feet of this chambered leaching system. He should not have any problem installing the 200 feet while maintaining the necessary 10 foot setback from both the residence and all property lines.

The Health Department will therefore grant the variance from the 50 foot building setback based on the plot plan submitted by Mr. McArthur and the decision to use the champered leaching system which reduces the required field line footage by 50 percent. If I can be of further assistance in this matter, please feel free to contact me at 209-8110.

and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination idistribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address via the U.S. Postal Service.

Thank You.

All Mascave