

**Proposed Covenants, Conditions and Restrictions For**  
**“Headrick Cove”**

KNOW ALL MEN BY THESE PRESENTS, that this Declaration of Covenants and Restrictions (“Declaration”), is made and entered into on this 4<sup>th</sup> day of October 2008, by D. J. Wheeler (hereinafter “Owner”)

W I T N E S S E T H:

WHEREAS, Owner owns the real property (“Property”) identified as Headrick Cove in Loudon County, Tennessee;

WHEREAS, Owner desires to maintain the beauty and integrity of the Property and to provide for the preservation of the values of the Property, and to this end, desire to subject the Property to the covenants and restrictions hereinafter set forth, each and all of which is and are for the benefit of the Property and each owner thereof;

NOW THEREFORE, Owner hereby declare that the Property is and shall be held, transferred, sold, conveyed, and occupied subject to the covenants and restrictions hereinafter set forth.

1. These covenants are to take effect immediately, upon the recording in the Register’s Office for Loudon County, Tennessee, and shall be binding on all parties and all persons claiming under them until Oct 1 2028, at which time said covenants shall automatically be extended for successive periods of ten (10) years, unless by a vote all owners of tracts identified as the Headrick Cove located in Loudon County agree to change said covenants in whole or in part.

Each owner shall be entitled to one vote for each tract which he owns for the purposes of decision making on such matters affecting the enforcement of these restrictions or other matters that are of common interest to the owners of this subdivision; however, if a tract has more than one owner, the total number of owners of that tract shall constitute one vote. In the event of further sub-dividing, the new subdivision tracts must meet the same restrictions as provided herein, with each owner entitled to one pro rata share of vote of the original subdivision plat. In the event of further subdividing of lots, a majority vote of owners shall be required to amend these Covenants, Conditions and Restrictions.

2. If any tract owner, or their heirs or assigns, shall violate, or attempt to violate, any of the covenants herein, it shall be lawful for any other person or persons owning any real estate situated in said subdivision to prosecute any proceedings at law or in equity against the person or persons attempting to violate or violating any such covenants, and either to prevent him or them from so doing, or to recover damages or other dues for such violation, including attorney’s fees.
3. No noxious or offensive activity shall be carried on upon any tract, nor shall anything be done therein which may be or may become an annoyance or nuisance to the neighborhood.
4. All tracts are to be used for single-family residential or agricultural purposes.
5. No more than one head per 2 acres of horses or cattle may be raised and kept. Other breeding of livestock or animals including, but not limited to, poultry and swine is expressly prohibited. The intent is to restrict the use of animals for family use and enjoyment and to specifically prohibit other utilization of animals that would interfere with the residential development of the property. Barns may be constructed for horses and cattle as long as they are kept and maintained in good condition.

6. Subject to these restrictions, re-subdividing is permitted provided re-subdividing of tracts is approved by local and / or state Planning Commission and Health Department. In the event of further subdividing, the new subdivision tracts must meet the same restrictions as provided herein, with each owner entitled to one pro rata share of vote for each tract he owns of the subdivided tract for the purpose of decision making on such matters affecting the enforcement of these restrictions or other matters that are of common interest to the owners of this subdivision.
7. No tract shall be used or maintained for a dumping ground for rubbish, junk, trash, or motor vehicles of any nature. Trash, garbage, or other waste shall not be kept except in sanitary containers. Garbage receptacles shall be in complete conformity with sanitary rules and regulations. All requirements, standards, and resolutions of the public health authorities of the County of Loudon, and the State of Tennessee must be adhered to.
8. The heated and cooled interior living area of any one-story residence shall have a minimum floor area of (1,800) square feet. The heated and cooled interior living area of any residence of more than one story shall have a minimum floor area of (3,000) square feet. Basements (whether used for living area or not), open porches, garages, and breezeways shall not be included in computing the minimum floor area.
9. No mobile homes, manufactured home, basement, tent, shack, garage, camper, RV, barn, or other outbuilding erected on the tract shall at any time be used as a house trailer, residence, temporarily or permanently; nor shall any structure of a temporary character be used as a residence.
10. No junk, trash, or junk cars that do not run on their own power are to be kept, stored or housed on the property.
11. No fuel tanks or similar storage receptacle may be exposed to view and may be installed only buried within the ground or hidden by a privacy fence or trees.
12. No inoperative cars, inoperative trucks, or other types of inoperative vehicles, machinery or equipment shall be allowed to remain either on or adjacent to any lot for a period in excess of forty eight (48) hours. Boats, campers and RV's must be screened from view of neighboring property in Headrick Cove and screened from the common driveway.
13. No building shall be located on any tract nearer than (50) feet from the front lot line. The minimum side yard shall be (10) feet and rear shall be (30) feet.
14. Satellite dishes are permitted however shall not be larger than 36 inches in diameter. In ground pools are allowed but must be enclosed by a fence. Pools and satellite dishes shall be located so as not to create nuisance or unsightly attraction. No above ground pools are permitted. Ham radio antennas are not permitted. No clotheslines or other devices or structures designed and customarily used for the drying or airing of clothes, or blankets, bed linens, towels, rugs or any other type of household ware shall be permitted. Chain link fencing is prohibited.
15. Every residence shall fully comply with all laws and health regulations of the Loudon County Health Department and State Health Department. No outside toilets shall be permitted in the subdivision except during construction phase of a residence.
16. Docks and any other structures on the water must be approved by all governmental agencies.
17. Invalidation of any one of these covenants or restrictions by judgment or court order in no way affect any other provisions which shall remain in full force and effect.
18. The captions herein are inserted only as a matter of convenience and in no way define, limit or describe the scope of these provisions or the intent of any provision hereof.

19. The use of masculine gender in this Declaration shall be deemed to include the feminine gender and the use of the singular shall be deemed to include the plural whenever the context so requires.

IN WITNESS WHEREOF the undersigned being the Declarant herein, has hereto set his hand on this the \_\_\_\_\_ day of \_\_\_\_\_, 2008.

D.J. Wheeler

By: \_\_\_\_\_

Title: \_\_\_\_\_

STATE OF TENNESSEE  
COUNTY OF KNOX

Personally appeared before me, D.J. Wheeler, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at office, this \_\_\_\_\_ day of \_\_\_\_\_, 2008

\_\_\_\_\_  
Notary Public

My commission expires: \_\_\_\_\_