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# COPPER CREEK SUBDIVISION

## SECTION 4-A

### RESTRICTIVE COVENANTS

KNOW ALL MEN BY THESE PRESENTS: That Copper Ridge Development, a Tennessee General Partnership, (hereinafter referred to as "Developer"), being on the day hereof, the owner of all property contained in COPPER CREEK SUBDIVISION, SECTION 4-A, a plat of which appears in the Register's Office of Madison County, Tennessee, in Plat Book 11, Page 641, reference to which plat which is hereby made, and the owner of all of the lots onto which such property is subdivided as shown by such Plat, and desiring to create and establish certain restrictions with respect to all of the lots in COPPER CREEK SUBDIVISION, SECTION 4-A, (hereinafter called "Subdivision"), and the use thereof, for the benefit and protection of the undersigned and of all persons subsequently being purchasers or owners of any such lots, and as an inducement to encourage the purchase by others of such lots, and as residential purposes, does hereby impress upon such property and upon each and all of the lots into which the same has been subdivided as provided by the plat of the following covenants and restrictions:

#### Restrictions on Home Builders and Lot Owners

1. Any variance from these Restrictive Covenants is to be approved in writing by Developer.

2. Any dwelling erected on any residential lot shall be a minimum of 2,200 square feet under roof, also having an interior heated floor area (whether single level or split level) of at least 1,800 square feet, said minimum interior heated floor area to be exclusive of all areas within open porches, breezeways, garages, and accessory buildings; provided however, that a one and one-half (1-1/2) or two (2) story dwelling may have a minimum interior heated ground floor area of 900 square feet if such one and one-half (1-1/2) or two (2) story dwelling has a total interior heated floor area (exclusive of open porches, breezeways, garages and accessory buildings) of at least 1,800 square feet.

3. An "Architectural Committee" is hereby established. The initial committee shall consist of R. Joel McAlexander and H. Jack Holmes, who shall serve for a period of five years. Upon the expiration of the five years or the earlier resignation of R. Joel McAlexander and H.

Jack Holmes, the duties of the Architectural Committee will be turned over to the existing Homeowners Association.

4. Prior to construction of any improvement or structure of any kind, including without limitation, the main dwelling, buildings, fences, walls, grading, parking and/or building additions, alterations, screens, enclosures, decorative buildings, landscaping, landscape devices, playgrounds, swimming pools or objects or other improvements upon a lot in the Subdivision, the owner of the lot must submit a detailed set of preliminary plans to the Architectural Committee including but not limited to the following:

- (a) A site plan of the lot showing the location of the house with respect to said lot and all structures, fences or barriers, as well as driveways and landscape plans.
- (b) A drainage plan with arrows showing direction of runoff must to be approved in writing by Developer prior to commencement of construction.
- (c) A set of architectural plans, showing the exterior (including front, rear and side) elevations, kind, shape, height, & materials

Specific architectural elements that must be reviewed by Developer are:

- (d). Shutter size and shape— Shutters should be of similar shape and size to the adjacent window(s) so if hinged, the shutters would actually close to cover the window(s), must be of slat-board type (look wooden).
- (e) Column Materials — Columns over nine (9) feet in height must be of fiberglass construction unless otherwise approved by Developer in writing.
- (f) Column Size — Columns should be at least one (1) inch in diameter for each one (1) foot of height unless otherwise approved by Developer in writing.

Approval of any such plans and specifications shall be final as to that lot only and such approval may not be revoked or rescinded thereafter provided that the plans and specifications as approved and any condition(s) attached to any such approval have been adhered to and complied with in regard to all structures, fences, or barriers on and uses of the lot in question. No construction on any lot may be commenced without first obtaining said written approval of the Architectural Committee. Once written approval has been obtained, construction on the lot must generally conform to the approved plans\

5. Every single-family dwelling erected on any lot in Section 4-A shall be constructed of brick, masonry or other permanent type construction. Each dwelling shall have an exterior of a minimum of 90% brick, stone, stucco, dryvit and/or material of like fashion. Any other exterior material will have to be specifically approved in writing by the Developer. No exterior of any dwelling shall be constructed of vinyl or aluminum siding, except that vinyl and/or hardy plank may be used to cover soffit, fascia or rear gables (except on corner lots). Front dormers, gables, etc. covered with vinyl cedar shakes and/or Hardy Plank shall be

specifically approved by Developer. No outside walls may be constructed of imitation brick. All outside materials must be new except that used brick, stone or ornamental objects may be used if approved in writing by the Developer. No temporary residence or other temporary structure shall be placed on any lot. No mobile or modular homes or previously used dwelling or accessory building shall be placed in the Subdivision. No open foundations or unsightly methods of construction shall be permitted on any lot in the Subdivision.

6. No part of any dwelling or accessory building on any lot within the Subdivision shall be located within 30 feet of the front property line of the lot except on some cul-de-sac lots where a 22.5 foot setback is allowed. Provided, however, that if there is any conflict between such 30 foot minimum front setback line and any front setback line shown on the recorded plat of the lot, then such plat setback line shall control unless approved in writing by the Developer. No part of any one (1) story dwelling shall be located within 8-1/2 feet of the side or within 10 feet of the rear property line, and no part of any two (2) story dwelling shall be located within 12 feet of the side or within 10 feet of the rear property line.

7. Roof pitch of the front of any dwelling erected in the Subdivision shall be at least 10/12 unless approved in writing by the Developer. Architectural shingle or a material approved in writing by the Developer shall be used on any dwelling in the Subdivision.

8. Every single-family dwelling erected in the Subdivision shall have a front or side-entry garage which is fully enclosed and of sufficient size for at least two (2) vehicles.

9. No single-family dwelling unit erected on any lot in the Subdivision shall exceed two and one-half stories in height (exclusive of basement).

10. All driveways shall be poured with washed or stamped/stained concrete or paver bricks. The use of gravel or asphalt is specifically prohibited, except as a base to the concrete drive.

11. All exterior windows of any dwelling erected in the Subdivision shall be of wood or vinyl construction or of material approved in writing by the Developer.

12. "Owner" herein shall refer to the record owner, whether one or more persons or entities, of any affected lot, but excluding those having an interest in the affected lot merely as security for the performance of an obligation.

13. All lots in the Subdivision shall be used for private, residential purposes only; provided, however, the Developer shall have the right to continue to use all unsold lots in the Subdivision for agricultural purposes. Houses in Section 4-A can be used for rental purposes, however, Owners must maintain lawn and landscaping in the same manner as Owner occupied homes. Houses can only be rented for a lease term of one (1) year and there can be no nightly, weekly or monthly rentals. This restriction can only be amended with a 90% vote of Owners in Section 4-A.

14. No lot in the Subdivision shall be subdivided into smaller lots, however property lines may be moved provided the remaining lots meet all covenants and zoning requirements. A vacant or undeveloped lot may be used to access adjacent land for future development if specifically approved in writing by Developer.

15. During the period of actual construction of a single family dwelling unit on a lot, the Owner thereof shall require all primary and sub-contractors and other workmen furnishing services or material to the premises to keep both the lot under construction and other lots reasonably free of trash, silt and other construction debris. Construction debris shall not be permitted to remain upon any Lot. If the Developer is fined or forced to clean up the street, the Owner/Contractor responsible shall reimburse the Developer for all related costs.

16. Notwithstanding any provisions herein contained to the contrary, it shall be expressly permissible for the Declarant to maintain, during the period of the sale of said lots, upon such portion of the premises as Declarant deems necessary, such facilities as, in the sole opinion of Declarant, may be reasonably required, convenient or incidental to the sale of said lots, including, but without limitation, a business office park, storage area, construction yard, signs, model units and sales office.

17. Any damage caused by construction to any adjacent lot or common area is the responsibility of the Homebuilder / Lot Owner that is doing the construction.

18. Construction of any single family dwelling erected on any lot in the Subdivision shall be complete within eight (8) months of the beginning of construction of said dwelling.

#### **Restrictions on Homeowners and Home Builders**

19. In the event any lot owner shall construct any improvements on any lot without first obtaining the prior written consent of the Developer or other such consents as required by law, or any lot/home owner violates any of these recorded restrictions, said Owner shall be liable to the Developer for a liquidated damages penalty in the amount of \$2,500.00. Nothing herein contained is intended to serve as a waiver of the undersigned or any other lot owner's rights to require full compliance with these restrictions and payment of such penalty shall not relieve said lot owner from compliance with these restrictions.

20. A Homeowners Association for Copper Creek Subdivision exists to provide for maintenance and general upkeep of the entrance, mail kiosk, private streets, drainage improvements, right of ways, detention pond, swimming pool and clubhouse, decorative lights (if applicable) and Commons Area (landscaping, fence, mowing, utilities, maintenance, etc.) Other amenities may be allowed by a vote of 80% of the Homeowners Association and each lot owner in the Subdivision shall be responsible for their lot(s) pro-rata share of the dues, fees and charges necessary to maintain the Association, and areas mentioned above. Each lot owner shall be entitled to one vote per lot and shall automatically be a member of the Homeowners Association and subject to its bylaws, whether or not the lot owner voted for the establishment of the Association. Homeowners Association dues will be pro-rated for the Homeowner for the remainder of the year the lot is purchased. The Contractor will not pay any Homeowners

Association dues during the time of Contractor's ownership unless Contractor rents or leases the Property.

21. Each lot owner shall maintain the exterior of all buildings and improvements on his lot in a good and workmanlike manner and shall present a neat and clean appearance upon the lot including painting, repairing, replacing and caring for: roofs, gutters, downspouts, exterior building surfaces, trees, shrubs, grass, and other exterior improvements and shall do nothing on a lot that renders it unattractive, unsightly or a nuisance to the Subdivision. If the Developer feels existing and/or future home sales could be affected by such conditions, offending lot owner(s) will be notified by the Developer of any violation and/or fines, and given 30 days written notice to correct said nuisance, thereby avoiding said monetary penalty.

22. All fencing will be "Copper Creek" style, six (6) feet minimum height, tan vinyl stockade type or wooden stockade type, and either tan vinyl or wooden shadowbox type will be required along property lines between houses, unless specifically approved in writing by the Developer.

All fences, where running along the side or rear property lines of adjacent lots must be within six (6) inches of said property line.

No fence will be allowed beyond the front setback line of any lot (or beyond the front of the house). No fence on any corner lot shall extend past the minimum side setback requirement of either street (or beyond the house).

All chain link fences or wooden fences with "exposed nails and 4X4 posts" visible from the street are expressly prohibited.

23. Each property owner shall at his sole expense obtain, erect and maintain an ornamental "Copper Creek" iron mailbox in accordance with the type, model and specifications approved by the Developer. The original color of the post and/or mailbox may not be changed and no mail box or receptacle of any other type will be allowed. (Currently Jackson Welding & Ornamental Iron furnishes all required mailboxes). This provision will be null and void if the United States Postal Service requires a community mailbox.

24. No building shall be erected, altered, placed or permitted to remain on any lot other than one (1) single family dwelling unit and other buildings or structures customarily used as "outbuildings" for a single family dwelling unit, and which are, additionally, of a permanent nature, of similar design and construction to the single-family dwelling unit and are specifically approved in writing by the Developer.

25. The total ground area occupied by a dwelling and accessory building(s) on any lot shall not exceed 30% of the total area of the lot.

26. Playground equipment is not to be visible from the street. All playground equipment over eight feet in height will be maintained within a stockade type fence and must be specifically approved for location in writing by Developer.

27. Any television satellite receiver above 18 inches in diameter shall be located in the rear yard of the lot within a stockade fence. Direct TV type dishes (18" diameter) may not be mounted on the front or sides of the house where they are visible from the street.

28. No security lights of size or design similar to streetlights shall be erected on any lot in the Subdivision, nor shall any security lights shine directly at an adjacent lot or home.

29. All swimming pools must be approved for:

- a. Location (they are not allowed in drainage or utility easements)
- b. Where the removed dirt will be hauled or placed (We will provide a place if possible)
- c. The drainage away from the pool deck (and how it affects neighbors)
- d. The elevation of said pool & deck as to how it will affect neighboring yards. No above ground pools, whether temporary or permanent, shall be placed on any lot in the Subdivision.

30. No trash containers will be permitted unless they are screened by fencing or shrubbery from public view. All trash and refuse shall be disposed of as allowed and permitted by local laws and ordinances.

31. No trailers, boats, motorcycles, campers or related types of vehicles or instrumentalities, shall be permitted on any lot in the Subdivision, unless stored at all times within a stockade fence, an enclosed garage or other permanent accessory building otherwise permitted under these restrictions.

32. No commercial vehicles larger than a pickup truck shall be allowed on, or in front of, any lot in the subdivision unless same is maintained within an enclosed garage. Nothing herein contained is intended to prohibit commercial vehicle access to any lot within the Subdivision for purposes of rendering commercial services for the benefit of such lot owner. No inoperable, for sale, or damaged vehicle(s) shall be parked or maintained on, or in front of any lot, unless said vehicle is within an enclosed garage area.

33. No Owner or Owners shall allow garage doors to remain open for more than a reasonable time for vehicles entering or exiting to the garage and or reasonable periods for yard and residence maintenance.

34. No noxious or offensive trade or activity shall be carried on upon any lot nor shall anything be done which may be or become an annoyance or nuisance to the Subdivision or other lot owners.

35. No lot Owner shall allow offensive noises or sounds, such as loud music or a dog that barks from the patio or its lot.

36. No fowl, livestock or other animals, except such customarily domesticated animals as dogs and cats, shall be kept stabled or penned on any lot or brought onto any lot and all such animals must be confined on said lot in accordance with local ordinances and state laws.

37. All electrical service lines, telephone lines and cable TV lines shall be located underground. The owners of the lot over which telephone lines, etc., are to be placed shall be responsible for the cost of labor and materials in placing such lines underground from the street to the dwelling located on the lot. To the extent that the Developer shall furnish or otherwise construct utilities, or future utility services, easements for same shall not be unreasonably withheld by any lot owner.

38. No portion of any lot shall be used as a drying or hanging area for laundry of any kind unless screened from the view of neighboring Owners and from the street.

39. Any heating or cooling system for a structure on any lot which is of a type that uses a water source heat pump, or similar device, must drain into a dry well and meet all governing authorities' regulations pertaining to same. No window air conditioning unit shall be installed in any of the Dwelling Units.

40. "FOR SALE BY OWNER" signs and signs of similar size and nature must be specifically approved in writing by Developer. (Copper Creek Subdivision will allow up to 18" x 24" metal or similar type signs in a steel frame custom made by a sign shop.)

41. If any owner of a lot shall violate or attempt to violate any of the restrictions or covenants herein contained, it shall be lawful for any person owning a lot within the Subdivision to prosecute such proceedings at law or in equity against the person or persons violating or attempting to violate said restrictions, either to prevent such violations or to recover damages thereof, or both. In the event the Developer or a lot owner shall employ the services of an attorney to enforce any covenant or restriction herein contained, the non-complying lot owner shall be liable for all costs, expenses and attorney's fees incurred by such Developer or lot owner, in order to enforce these covenants and restrictions. Invalidation of any one or more of these restrictions or covenants by judgment or court order shall in no way affect any of the other provisions, which shall remain in full force and effect.

42. These Restrictive Covenants may be amended at any time with a vote of 80% of the lot owners, except for the rental provision in Paragraph No. 13 which shall require a 90% vote of the lot owners.

43. The Developer has the absolute right to waive or release a lot from a particular restriction or covenant, if in the Developers' sole judgment, such a waiver or release is necessary and will not materially damage or diminish the Subdivision. Developer shall have the right to execute and grant such a release or waiver in writing in recordable form.

44. The Developer has no obligation to enforce the Restrictive Covenants, or maintain entrances or other areas in the Subdivision after the Homeowners Association has assumed responsibility for those items. The Developer and/or any lot owner has the right to enforce the Restrictive Covenants, but no party has the obligation to enforce the Restrictive Covenants.

45. The Developer and/or Contractor(s) will not pay and are exempt from paying any Homeowners Association fees or dues until the house constructed on said lot is sold by the Contractor.

46. The foregoing restrictions and reservations shall constitute covenants running with the land and shall hind all purchasers (or owners) of such lots in COPPER CREEK SUBDIVISION, SECTION 4-A, their heirs, successors and assigns, and all persons claiming under them, for a period of thirty (30) years from the date of recording of this instrument, after which time such restrictive covenants shall automatically be extended for successive periods of ten (10) years unless an instrument signed by a majority of the then owners of the lots providing for a change of such covenants in whole or in part or a cancellation thereof, is placed of public record in the Register's Office of Madison County, Tennessee.

IN WITNESS WHEREOF, the undersigned has caused the execution of these Restrictive Covenants on this the 28<sup>th</sup> day of April, 2020.

BK/PG: T2122/633-640  
20005342



8 PGS:AL-RESTRICTIONS	
MARIE BATCH: 205375	05/08/2020 - 01:24 PM
VALUE	0.00
MORTGAGE TAX	0.00
TRANSFER TAX	0.00
RECORDING FEE	40.00
ARCHIVE FEE	0.00
DP FEE	2.00
REGISTER'S FEE	0.00
TOTAL AMOUNT	42.00

STATE OF TENNESSEE, MADISON COUNTY  
**ANGIE BYERS**  
REGISTER OF DEEDS

STATE OF TENNESSEE  
COUNTY OF MADISON

COPPER RIDGE DEVELOPMENT, a  
Tennessee General Partnership

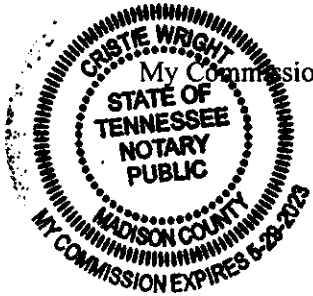
By: R. J. McAlexander  
R. Joel McAlexander, Partner

By: H. Jack Holmes  
H. Jack Holmes, Partner

Personally appeared before me, the undersigned, a Notary Public, in and for said State and County, R. JOEL McALEXANDER and H. JACK HOLMES, with whom I am personally acquainted, and who, upon oath, acknowledged themselves to be Partners of Copper Ridge Development, a Tennessee General Partnership, and that they, as such Partners, being authorized so to do, executed the within instrument for the purposes therein contained.

WITNESS MY HAND and official seal, at office on the 28<sup>th</sup> day of April, 2020.

Cristie Wright  
NOTARY PUBLIC



My Commission Expires: \_\_\_\_\_