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RESTRICTIVE COVENANT \$116.00
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DECLARATION OF RESTRICTIONS

THIS DECLARATION OF RESTRICTIONS, is made on the 27th day of November, 2007, by B & G DEVELOPMENT COMPANY OF WEST MICHIGAN, INC., a Michigan corporation of 10600 Linden Drive NW, Grand Rapids, Michigan 49534, hereinafter referred to as "Declarant,"

WITNESSETH:

WHEREAS, Declarant is the owner of certain properties located in Section 27 of Georgetown Township, T6N, R13W, Ottawa County, Michigan, which is legally described as follows:

Lots 275 and 276 and Lots 282 through 322, inclusive, Georgetown Shores No. 6 in Section 27, Town 6 North, Range 13 West, Georgetown Township, Ottawa County, Michigan, according to the plat recorded on November 26, 2007, in Liber 42 of Plats, at Page 331. This legal description also contains the bottomlands associated with any of the lots listed above which are lakefront lots.

NOW, THEREFORE, Declarant hereby declares that all of the properties owned by it described above ("Properties") shall be held, sold and conveyed subject to the following permanent easements, restrictions and covenants, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property and be binding on all parties having any right, title or interest in the Properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I

DEFINITIONS

Section 1. "Association" shall mean and refer to the East Georgetown Shores Lake Association, a nonprofit corporation created or to be created by the Declarant and organized under the provisions of Act 327 of Public Acts of 1931, as amended, as well as its successors and assigns. The Association either has been created or will be created and organized by the Declarant.

Section 2. "Board of Directors" shall mean the Board of Directors of the East Georgetown Shores Lake Association.

Section 3. "Common Area" shall mean all easements and real property (if any) owned by the Association for the common use and enjoyment of the Owners.

Section 4. "Declarant" shall mean and refer to B & G Development Company of West Michigan, Inc., or the successors and assigns it designates in a written document filed with the Ottawa County Register of Deeds records.

Section 5. "Declaration" shall mean this Declaration of Restrictions and as it may be amended from time to time.

Section 6. "Georgetown Cove" shall mean the body of water or bay located along the north portion of East Georgetown Shores Lake and where Lots 285 through 307, inclusive, have lake frontage thereon. When referring to Georgetown Cove, it shall mean all portions of that body of water located north and/or northeast of an imaginary line drawn from where the eastern boundary of Lot 284 intersects with the waters of East Georgetown Shores Lake then in an easterly-southeasterly direction to where the western boundary line of Lot 308 intersects with the waters of East Georgetown Shores Lake. Except where otherwise expressly provided

otherwise in this document, Georgetown Cove shall be deemed to be a part of East Georgetown Shores Lake. Except where otherwise expressly provided otherwise in this document, wherever any restrictions, requirements, or regulations contained in this document mention or refer to East Georgetown Shores Lake or "the Lake," Georgetown Cove shall be deemed to be included. If there are any restrictions, requirements, or regulations contained in this document which specifically govern Georgetown Cove and which are stricter or more stringent than the requirements, regulations, or restrictions applying to East Georgetown Shores Lake in general, the stricter or more stringent regulations, requirements, or restrictions as to Georgetown Cove shall apply and govern as to Georgetown Cove.

Section 7. "Lake" shall mean and refer to East Georgetown Shores Lake (or such other name as the Declarant or the applicable governmental unit shall designate for such body of water) located in Section 27 of Georgetown Township.

Section 8. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties or any lot or parcel of land within the Properties, with the exception of the Common Area.

Section 9. "Owner" shall mean and refer to the record owner or land contract purchaser, whether one or more persons or entities, of the fee simple title to any lot which is a part of the Properties (or which may become part of the Properties as provided in Article VII, Section 3), but excluding those having such interest merely as security for the performance of an obligation.

Section 10. "Properties" shall mean and refer to the real property owned by Declarant described above, and such additions thereto as may hereafter be brought within the

jurisdiction of the Association. The word "Properties" shall also include all lands added by the Declarant pursuant to Article VII, Section 3 hereof.

ARTICLE II
COMMON AREA

Section I. Owner's Easements of Enjoyment. Every Owner shall have a right and easement of enjoyment in the Common Area (if any) which shall be appurtenant to and shall pass with the title to every lot, subject to the following provisions:

(a) The right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area;

(b) The right of the Association to suspend the voting rights and right to use the Common Area by an owner for any period during which any assessment against his or her lot remains unpaid and for a period not to exceed ninety (90) days for any infraction of the Association's published rules and regulations;

(c) The right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument signed by the Owners of at least three-quarters (3/4) of the lots agreeing to such dedication or transfer has been recorded, except that said three-quarters (3/4) consent shall not be required to transfer any waterwell site and isolation area created hereafter or any easement for public utilities to any governmental agency designated by Georgetown Township. No transfer or dedication of Common Area under this section shall occur before January 1, 2018 without the prior written consent of Declarant.

(d) The right of the Association to adopt reasonable rules and regulations governing the use and condition of the Common Area.

(e) Part of the Common Area may be located on the lake, and if so, it may be utilized for lake access for those lots within the Properties not located on the lake as well as lots with lake frontage.

(f) Even though Lots 277, 278, 279, 280, and 281 of Georgetown Shores No. 6 have frontage on West Georgetown Shores Lake and do not have frontage on East Georgetown Shores Lake, such Lots 277, 278, 279, 280, and 281 shall have the use of East Georgetown Shores Lake through any applicable Common Area on East Georgetown Shores Lake as well as usage rights for any East Georgetown Shores Lake Association boat ramp or launch on East Georgetown Shores Lake. However, the owners of such Lots 277, 278, 279, 280, and 281 shall not be members of the East Georgetown Shores Lake Association nor be obligated to pay dues or assessments to the East Georgetown Shores Lake Association. When utilizing the Lake, the owners of such Lots 277, 278, 279, 280, and 281 shall fully abide by all lake usage rules and regulations of the East Georgetown Shores Lake Association and shall be subject to any penalties/enforcement regulations regarding such Lake use.

Section 2. Delegation of Use. Any Owner may delegate, in accordance with the Association's by-laws or published rules and regulations, his or her right of enjoyment to the Common Areas and facilities to the members of his or her family, his or her tenants, or contract purchasers, but only if such person(s) reside on the lot involved.

Section 3. Additional Common Area. The Association shall accept, take over and be responsible for such lands, easements and property interests as are purchased by the Association or as are transferred to the Association (if any) by the Declarant (or Declarant's

successors) and such lands, easements and property interests shall be considered to be part of the Common Area.

ARTICLE III

MEMBERSHIP AND VOTING RIGHTS

Section 1. Every Owner of a lot shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any lot.

Section 2. Declarant (and its successor developer) shall operate and control the Association until such time as the Declarant (or its successor developer) executes a document transferring the operation and control of the Association to the Owners and such document has been recorded with the Ottawa County Register of Deeds records. Until such time, the Declarant (or its successor developer) shall appoint the Board of Directors and officers of the Association and the Owners shall not vote on any Association matters.

ARTICLE IV

COVENANT FOR MAINTENANCE AND IMPROVEMENT ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. Each Owner of any lot by acceptance of the deed or executing a land contract as purchaser therefor, whether or not it shall be so expressed in such document, is deemed to covenant and agree to pay to the Association:

- (a) Annual assessments or charges, and
- (b) Special assessments for capital improvements, with such assessments to be established and collected as hereinafter provided.

The annual and special assessments, together with interest, costs and reasonable attorneys' fees, shall be a charge on the land and shall be a continuing lien upon the property

against which each such assessment is made. Each such assessment, together with interest, costs and reasonable attorneys' fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to successors in title unless expressly assumed by them.

Section 2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the recreation, health, safety and welfare of the residents in the Properties and for the improvement and maintenance of the Common Area, and of the homes and/or buildings situated upon the Properties, and maintenance of the water quality of the Lake.

Section 3. Maximum Annual Assessment.

(a) For the calendar of 2007, the maximum annual assessment shall be \$200.00 per lot.

(b) From and after January 1, 2008, the maximum annual assessment may be increased by the Association's Board of Directors each year thereafter by not more than 5% above the maximum assessment of the previous year without a vote of the membership.

(c) From and after January 1, 2008, the maximum annual assessment may be increased above 5% only by a vote of the Owners of at least two-thirds (2/3) of the lots voting in person or by proxy at a meeting duly called for this purpose.

(d) The Association's Board of Directors may fix the annual assessment at an amount not in excess of the maximum.

Section 4. Special Assessment for Capital Improvements. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special

assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost for improving the quality of the lake or of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Area, including fixtures and personal property related thereto, provided that any such assessment shall have the consent of the Owners of at least two-thirds (2/3) of the lots voting in person or by proxy at a meeting duly called for this purpose.

Section 5. Notice and Quorum for any Action Authorized Under Sections 3 and 4.

Written notice of any meeting called for the purpose of taking action authorized under Sections 3 or 4, above, shall be sent to all members of the Association not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast sixty percent (60%) of all the votes shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be two-thirds (2/3) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than sixty (60) days following the preceding meeting.

Section 6. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all lots and may be collected on a monthly or yearly basis.

Section 7. Date of Commencement of Annual Assessments; Due Dates. The annual assessments provided for herein shall commence as to all lots on the first day of the month following the initial conveyance of the lot to someone other than Declarant or Declarant's successor developer. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each lot at least thirty (30) days in advance of each annual

assessment period. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the assessments on a specified lot have been paid.

Section 8. Effect of Nonpayment of Assessments; Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of seven percent (7%) per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the Common Area or abandonment of his or her lot.

Section 9. Subordination of the Lien to Mortgage. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any lot shall not affect the assessment lien. However, the sale or transfer of any lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such lot from liability for any assessments thereafter becoming due or from the lien thereof.

Section 10. Exempt Property. The Common Area shall not be subject to any annual or special assessment. No lot or land owned by the Declarant or Declarant's successor developer shall be subject to any annual or special assessment.

ARTICLE V

ARCHITECTURAL CONTROL

No building, dwelling, fence, television or radio antenna, satellite dish, swing set, mail box, above ground electrical or utility service, doghouse, dog run, wall, seawall, swimming pool, deck, boat landing or ramp, shore station, dock, raft or other structure shall be commenced erected, utilized or maintained upon the Properties, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, exterior colors, roof pitch (if a roof is involved), materials, and location of the same shall have been submitted to and approved in writing as to safety and harmony of external design and location in relation to surrounding structures and topography by the Architectural Control Committee. The Architectural Control Committee can require certain exterior colors and building materials at its option in a particular case, including, but not limited to, brick, cedar or other building materials over a portion of all or part of a structure. Furthermore, the Architectural Control Committee can require that a landscaping plan, elevation plan, grading plan and drainage plan be submitted and approved for a given property by the Architectural Control Committee. Initially, the Declarant, together with not more than two (2) individuals appointed by Declarant, shall serve as the Architectural Control Committee. The members of the committee appointed by Declarant shall serve at the pleasure of Declarant and may be removed by Declarant without prior knowledge and with or without cause. Declarant (together with up to two additional individuals as are appointed by Declarant) shall serve as the Architectural Control Committee until such time as the Declarant or Declarant's successor shall file a writing with the Ottawa County Register of Deeds records delegating the architectural control review functions listed hereunder to the Association.

Thereafter, the Board of Directors of the Association, or an architectural committee composed of three or more representatives appointed by the Association's Board of Directors, shall constitute the Architectural Control Committee.

In the event the Architectural Control Committee fails to approve or disapprove such design and location within sixty (60) days after complete plans and specifications have been submitted to it, approval will not be required and this Article V will be deemed to have been fully complied with.

The Architectural Control Committee may, upon a showing of practical difficulties, grant variances from the terms and conditions herein, but only to the extent and in such manner as not to violate the spirit and intent of the restrictions and regulations in this Declaration.

ARTICLE VI

GENERAL REGULATIONS

Section 1. All soil to be removed from building sites, either in grading or excavating, shall, if desired by it, become the property of the Declarant and when removed shall be dumped by any person so removing said soil and at the person's expense at such place or places upon the Properties as Declarant shall designate.

Section 2. Easements for installation and maintenance of utilities and drainage facilities (and other matters) are reserved as shown on the recorded plats or subdivisions, and as otherwise provided elsewhere in this document.

Section 3. No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done thereon which may be or may become an unreasonable annoyance or nuisance to the neighborhood. In the event an owner of any lot in the Properties shall fail to

maintain the premises and the improvements situated thereon in a reasonable manner satisfactory to the Board of Directors, the Association, after approval by a two-thirds (2/3) vote of the Board of Directors, shall have the right, through its agents and employees, to enter upon said lot and to repair, maintain, and restore the lot and the exterior of the buildings and any other improvements erected thereon. The cost of such exterior maintenance shall be added to and become part of the assessment to which such lot is subject. This paragraph shall not apply to any lot or land owned by the Declarant.

Section 4. Construction once commenced shall be completed ready for occupancy or use for the purpose for which constructed within 15 months after the date of the commencement of construction.

Section 5. No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted upon any lot. This section shall not apply to sand, gravel or mineral extraction or processing operations by Declarant or Declarant's successors.

Section 6. All driveways, driveway approaches, and off-street parking areas shall be surfaced with an asphalt, bituminous, decorative paving bricks, or portland cement binder pavement.

Section 7. No lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage or other waste shall not be kept except in sanitary containers. All equipment and items for the storage or disposal of such materials shall be kept in a clean and sanitary condition. No planting requiring fertilization shall be located within ten (10) feet of water's edge to prevent fertilizer and other nutrients from entering the lake.

Section 8. No trailer or similar item shall be placed on any lot, nor shall any trailers, boats, snowmobiles, motor homes, or similar items be stored on any lot except within a completely enclosed building. No boats, snowmobiles, trailers, motor homes or similar vehicles shall be parked or stored in the street or be parked or stored between the street and the front setback line.

Section 9. No boat or watercraft (except a sailboat operating under wind power only) shall be operated at a speed greater than 35 mph on the lake. Personal watercraft (as defined by Michigan law) are prohibited. No boat or watercraft shall utilize any portion of the Lake which has been roped or marked off by the Declarant for safety reasons due to ongoing mining operations. Only watercraft or boats owned by an Owner (and also titled in the name of the Owner) may be utilized on the Lake.

Section 10. No ice shanties or huts exceeding six (6) feet in height or with a floor dimension of over twenty (20) square feet in area shall be placed or utilized on the ice of the Lake. All such items shall not be placed on the ice before January 1 and shall be removed by March 15.

Section 11. No boat ramp, boat launch or similar structure or item shall be built, utilized, installed or kept on the Lake or the shoreline thereof unless operated by the Association or unless approved in writing beforehand by the Board of Directors of the Association. This section shall not apply to the Declarant or to Common Areas (or any boat ramp or launch if any) transferred by the Declarant to the Association.

Section 12. Except for development and sand, gravel, and mineral extraction and processing operations by the Declarant or its successor developer, no lot or any portion of the Properties shall ever be utilized for any commercial, industrial or business purpose or use.

Section 13. All lots shall be used only for single-family residential purposes. No more than one single-family residence shall be built or maintained on each lot.

Section 14. No mobile homes, metal buildings, trailers, previously used buildings or used exterior building materials shall ever be utilized, placed or maintained on any lot.

Section 15. Each house shall have an attached garage. Each attached garage shall have a minimum capacity for two (2) cars and a maximum capacity of three (3) cars. The Architectural Control Committee may allow an additional lakeside garage under a lake dwelling at its discretion. In addition to the attached garage, each lot may have one (1) additional accessory building or shed so long as that accessory building or shed meets all of the following requirements:

(a) The building or item shall not be built or placed on the lot until and unless approved by the Architectural Control Committee.

(b) The structure shall have the same exterior materials as the house on the lot. No accessory structure shall be built or maintained on a lot without a house.

Section 16. For lots with frontage on East Georgetown Shore Lake (including Georgetown Cove) - Each 1-story residential dwelling shall have a minimum of 1,800 square feet of finished floor space. Each 1-1/2 story dwelling shall have a minimum of 1,400 square feet of finished floor space on the first floor (i.e., the non-basement floor) and shall have at least 1,800 square feet of finished floor space located above grade. Each tri-level dwelling shall have a minimum of 1,400 square feet of horizontal expanse as viewed from above and shall have at least 1,800 square feet of finished living area in total. Each 2 story dwelling shall have a minimum of 2,200 square feet of finished floor space. All of the above-mentioned minimum area requirements shall be exclusive of porches, garages, breezeways, decks, accessory

buildings, and basements. Each dwelling shall have a minimum width (excluding the garage and garage area, as well as any porch or deck) of at least 38 feet as measured along/across the front of the dwelling (i.e., the side of the dwelling facing the street).

For lots without frontage on East Georgetown Shores Lake (or Georgetown Cove) - Each 1-story residential dwelling shall have a minimum 1700 square feet of finished floor space. East 1-1/2 story dwelling shall have a minimum of 1400 square feet of finished floor space on the first floor (i.e., the nonbasement floor) and shall have at least 1800 square feet of finished floor space located above grade. Each tri-level dwelling shall have a minimum of 1400 square feet of horizontal expanse as viewed from above and shall have at least 1800 square feet of finished living area in total. Each 2-story dwelling shall have a minimum of 2000 square feet of finished floor space. All of the above-mentioned minimum area requirements shall be exclusive of porches, garages, breezeways, decks, accessory buildings and basements. Each dwelling shall have a minimum width (excluding the garage and garage area, as well as any porch or deck) of at least 38 feet as measured along/across the front of the dwelling (i.e., the side of the dwelling facing the street).

Section 17. No structure or building shall be located closer than forty (40) feet from the street right-of-way. Also, Lots 275, 293, 296, and 322 are corner lots, such that all portions of any house or building thereon must be no closer than 40 feet to any street right-of-way (but the house thereon need only be 38 feet wide/long facing one of the streets). No structure or building shall be located within ten (10) feet of any side lot line. No structure (except approved docks, rafts, steps and retaining walls) or dwelling shall be located within forty (40) feet of the normal high water level of the Lake.

Section 18. No house shall exceed a height of 2-1/2 stories or 37 feet, whichever is greater.

Section 19. No fence shall be installed without prior approval of the Architectural Control Committee. No fence shall exceed a height of six (6) feet above the ground, nor shall any fence be located closer to the lake than the house on that lot.

Section 20. Once a new house has been completed, grass shall be planted and established within three (3) months of when the house has been completed, or by the next July 1 if the house is completed later than October 1 of the preceding fall.

Section 21. Declarant shall be permitted to have six (6) plat signs with a dimension on each sign of up to 6' x 8' for each new plat. A home builder may maintain one (1) sign on a lot which does not exceed a dimension of 3' x 3' while the house is being built on that lot. Each lot may have one (1) sign up to 2' x 3' in size advertising the lot for sale. All other signs shall not exceed a dimension of 12" x 12" and shall be limited to one (1) sign per lot.

Section 22. No more than two (2) pets shall be allowed or kept per lot. For purposes of this paragraph, a pet shall be defined as a cat or dog. No pet shall be allowed to run loose or to unreasonably disturb neighbors. Vicious or dangerous pets are not permitted. No farm or exotic animals (including, but not limited to, pigs, chickens, goats, horses, sheep and snakes) shall be permitted or kept on any lot.

Section 23. No platted lot shall be further split or subdivided unless approved beforehand in writing by Declarant or the Association once the Association becomes responsible for the Architectural Control Committee functions.

Section 24. Each Lot with frontage on the Lake shall have no more than one (1) dock and one (1) raft. No dock shall exceed 30 feet in length from the shoreline. No floating raft

shall have a surface area in excess of 64 square feet or be located more than 40 feet off shore. All docks and rafts shall be seasonal only and shall be entirely removed from the water during the time period from November 1 through May 1 of the next year. No permanent docks are allowed. No "bubblers" or other mechanical devices shall be utilized to prevent the water from freezing on the Lake. All docks and rafts shall be subject to Architectural Control Committee review and approval (including, but not limited to, size, length, location, and type) pursuant to Article V.

Section 25. No satellite dishes exceeding two (2) feet in diameter shall be permitted outdoors on any lot.

Section 26. No weed treatment shall occur on the Lake without the prior written consent of the Board of Directors for the Association. No harmful chemical, fill or foreign substance shall be placed into the Lake except water without the prior written consent of the Board of Directors of the Association. No fish or aquatic plant shall be put in the Lake without the prior written consent of the Board of Directors of the Association.

Section 27. No Owner shall grade his or her lot or alter the elevation of a lot in such a fashion as to interfere with the natural drainage. Every Owner shall comply with the block grading plan and drainage requirements approved by Georgetown Township (if any) and the Ottawa County Drain Commission for the Properties. Furthermore, Declarant shall have no responsibility or liability with regards to the alteration of drainage or elevation by any Owner (or Owner's agent) on his or her lot or any aspect or consequences thereof. See also the plat restrictions recorded with the Ottawa County Register of Deeds records at Liber 5546, Page 749.

Section 28. All docks and shorestations shall be placed, installed or maintained at least 10 feet away from where side property lines bisect/touch the waters of the Lake. Furthermore, no boat or watercraft shall be stored, anchored over night, moored or kept within 10 feet of any such side property boundary using an imaginary line extended perpendicular into the Lake from the shore unless the Lot has less than 50 feet of frontage on the Lake and the Association's Board of Directors expressly approves an encroachment and/or a dock within 10 feet of where a side property line bisects/touches the waters of the lake. All docks, shorestations, overnight boat mooring, and similar items shall only be located on/over the bottomlands of the Lot owned by the Owner who owns such item(s). If any dock, raft, shorestation, boat mooring or other item in or on the Lake is located or maintained in such a fashion or location that it is, in the opinion of the Association's Board of Directors, a nuisance, hazard to navigation, or unreasonably crowds boundary lines or the bottomlands of an adjoining Lot, the Board of Directors can require that such item or items be moved to another area or bottomlands location on the Lot involved. No floating raft, swimming platform, ski jump, slalom course or similar item, floating trampoline or similar item shall be installed, kept or maintained on or within the Lake without the prior written consent of the Association's Board of Directors. Boats and watercraft shall generally follow a counter-clockwise rotation/path in the Lake when using a motor or engine for propulsion. If the Owners of two adjoining Lots on the Lake desire to utilize a common dock or to permit a dock or boats to be located closer than 10 feet to the common property line between the Lots, the Association's Board of Directors, at its discretion, may approve such an arrangement so long as the request is made in writing and is signed by the Owners of both Lots and the proposed use will not constitute a nuisance, hazard to navigation, or be unreasonable.

Section 29. No boat, boat trailer, trailer or similar item shall be kept, stored, or parked outdoors for more than 48 hours during any calendar month at or on any of the following places or locations:

- public street or public street right-of-way
- driveway
- front yard of a Lot with a house
- any side yard of a Lot with a house
- on a vacant Lot or vacant property
- rear yard of any Lot which does not have frontage on the Lake

Section 30. No day care, group day care, group home, foster care or similar operation, use, business, or activity shall occur, be conducted on, or be carried out on any Lot.

Section 31. No boat, watercraft or similar item shall be launched into, used on or in the Lake unless such boat, watercraft or similar item is owned by and titled in the name of an Owner (i.e., the owner of a Lot within the Properties), except that the owners of Lots 277, 278, 279, 280, and 281 may utilize the Lake, any Common Area on the Lake, and any boat launch on the Lake pursuant to Article II, Section 1(f) hereof, but any such boat, watercraft, or similar item must be owned by and titled in the name of the owner of such lot. No boat, watercraft or similar item shall be moored, anchored, docked or stored overnight at or on a lakefront Lot (or bottomlands thereof) unless such boat, watercraft or similar item is owned by and titled in the name of the Owner of the lakefront Lot involved. The owners of Lots within the Properties which are not lakefront Lots may utilize the Association's owned and controlled boat ramp/boat launch on the Lake to launch watercraft into the Lake (so long as each such boat or watercraft is owned by and titled in the name of the nonlakefront Owner) and may utilize the surface of the Lake, so long as such boat or watercraft is removed from the Lake by 9:00 p.m. on the same day the boat or watercraft was launched into the Lake and no such boat or watercraft owned

by a nonlakefront Owner shall be moored, stored, anchored or kept overnight anywhere on the Lake or bottomlands or shoreline thereof. Any Owner who violates any provision of this Section shall be subject not only to the enforcement actions contained in Article VIII, Section 3 of the Declaration of Restrictions, but also the fine provisions of said Article VIII, Section 3. The Association has the authority to require that each boat, watercraft, or similar item which will be used on the Lake have a visible sticker on it issued by the Association. The Association shall have the right to require the payment of a reasonable fee for each such sticker or renewal. Utilizing a boat, watercraft, or similar item on the Lake without a current Association sticker (if such a sticker is required by the Association) shall constitute a violation of this Declaration of Restrictions. Furthermore, the Association operates and controls its boat ramp/boat launch, and all users of such boat ramp/boat launch shall comply with all applicable rules and regulations of the Association relating to the same.

Section 32. Should a family member, guest or invitee of an Owner violate any provision of this Declaration of Restrictions or any Association rule or regulation, the Owner involved shall be fully responsible for such violation as if the Owner himself/herself had engaged in the violation.

Section 33. No Owner (or the guest or invitee of any Owner) shall have the right to use (and, in fact, shall not use) Victory Lake or West Georgetown Shores Lake or any boat ramp or launch or common area at, for or on any of those other lakes. Furthermore, unless the Declarant otherwise exercises its rights under Article VII, Section 3, no person other than the owner of a Lot as described on Page 1 hereof (and their family) shall use East Georgetown Shores Lake or any common area on or at East Georgetown Shores Lake. Notwithstanding the prohibitions contained in this section, the owners of Lots 277, 278, 279, 280, and 281 of Georgetown Shores

No. 6 may utilize both West Georgetown Shores Lake and East Georgetown Shores Lake (including Georgetown Cove) as specified in this document. Also notwithstanding the prohibitions contained in this Section 33, the owner(s) of Lot 282 (which lot does have frontage on both West Georgetown Shores Lake and East Georgetown Shores Lake) shall have the right to use both lakes as well as having docking privileges on both the lake frontage of Lot 282 on East Georgetown Shores Lake and the lot frontage of Lot 282 on West Georgetown Shores Lake. However, Lot 282 shall be subject to all of the restrictions, requirements, and regulations contained in this document and shall not be generally subject to the restrictions, regulations, and conditions for the deed restrictions/ restrictive covenants governing West Georgetown Shores Lake (except as it relates to lake usage for West Georgetown Shores Lake). Lot 282 shall be subject to the jurisdiction of the Architectural Control Committee for East Georgetown Shores Lake and not the Architectural Control Committee for West Georgetown Shores Lake (except as it relates to lake usage for West Georgetown Shores Lake and any dock, boat mooring, shorestation, seawall, or similar items in West Georgetown Shores Lake or the bottomlands or shoreline thereof), which shall be subject to the Architectural Control Committee for West Georgetown Shores Lake. The owners of Lot 282 shall be members of both the West Georgetown Shores Lake Association and the East Georgetown Shores Lake Association and the owners of Lot 282 shall pay one-half of all applicable dues, assessments, and other costs for a lot applicable with regard to each association.

Section 34. No seaplane, hydrofoil, or similar vehicle or craft shall land on, take off from, or be stored or parked on or at the Lake.

Section 35. The following regulations, requirements, and restrictions shall apply to Georgetown Cove, as well as the waters, shoreline, and bottomlands thereof:

(a) All of the restrictions, requirements, and regulations applicable in general to East Georgetown Shores Lake shall also apply to Georgetown Cove, except as otherwise expressly provided in this Section 35.

(b) No dock, shorestation, or boat cradle shall extend or be located into the Lake more than thirty (30) feet from the ordinary high water mark. Furthermore, given the limited water surface area and tight spaces for Georgetown Cove, both the Association and the Architectural Control Committee reserve the right to further limit dock length, placement, location, and/or size, as well as to require changes thereto at any time.

(c) No swim raft, floating trampoline, or similar structure or item shall be placed, maintained or kept in or on the Lake.

(d) Nothing shall be done on or at Lots 284, 285, 286, 287, 305, 306, 307, and/or 308 (or the bottomlands or shoreline thereof) which would in any way impede, diminish, interfere with, or block the ability of boats to float and navigate freely between Georgetown Cove and the larger portion of East Georgetown Shores Lake (and vice versa). No dock, shorestation, boat cradle, or anchored or moored boat shall extend (or be located) from the ordinary high water mark at any of those lots (Lots 284, 285, 286, 287, 305, 306, 307, and/or 308) out into the Lake narrows area more than twenty (20) feet from shore, unless the Architectural Control Committee expressly authorizes a greater length or distance in writing.

(e) No boat or watercraft shall be operated on or in the waters of Georgetown Cove at a speed that will create a wake (i.e., Georgetown Cove shall be a no-wake area).

(f) The then-owners of Lots 285 through 307, inclusive, shall be responsible for maintaining Georgetown Cove including, but not limited to, bearing the costs of any aquatic weed treatments, removal of silt, dredging, or other maintenance of Georgetown Cove.

Accordingly, in addition to the normal dues/assessments paid by the owners of all properties subject to the Declaration of Restrictions, the then-owners of Lots 285 through 307, inclusive, shall annually pay the Association the additional sum of \$100 per lot to be held by the Association for any aquatic weed treatment, silt removal, dredging, or other work reasonably necessary to maintain Georgetown Cove as well as its waters, bottomlands, and shoreline. Such funds shall be kept segregated by the Association from other Association funds and shall be used exclusively for the upkeep, maintenance, and weed treatment of Georgetown Cove (as well as its waters, bottomlands, and shoreline). Should the amounts accumulated in the segregated account for the benefit of Georgetown Cove not be sufficient to pay for the costs of an aquatic weed treatment, silt removal, or a dredging project, then a special assessment for any such project may occur (and bind Lots 285 through 307, inclusive) if consented to in writing by all of the then-owners of at least two-thirds (2/3) of the Lots with frontage on Georgetown Cove (being Lots 285 through 307, inclusive). Should a special assessment be so approved in writing, then the collection and lien procedures of Article IV, Sections 6, 8, 9, and 10 shall be applicable.

Section 36. There exists across Lots 275 through 283, inclusive, a right-of-way and easement for pipeline purposes, including, but not limited to, high-pressure natural gas transmission pipelines (please see the plat, as well as other recordings pertaining to the easement and right-of-way including, but not limited to, the document recorded at Liber 5078, Page 036) (the "Easement"). One or more pipes or pipelines may be located in the ground fairly close to the surface. It appears that the current beneficiary of the Easement is ANR Pipeline Services Group (the "Easementholder"). As of the date of this document, the Easementholder can be reached at ANR Pipeline Company (Attn: Property Rights Services), 11039 150th

Avenue, Big Rapids, Michigan 49307 (telephone number of 231-527-2135 or fax number at 231-527-2140). Two additional telephone numbers for the Easementholder which are intended to be permanent are: (800) 231-2800 and (269) 751-3125. Finally, contact with the Easementholder can potentially also occur by contacting "Miss Dig."

(a) The then-owner(s) of such lots (as well as their invitees, agents, contractors, and others) must exercise great caution and care when engaging in any activity within the Easement (particularly with regard to any digging, excavating, changing of grade, dozing, landscaping, drilling, and similar activities). No such activities (particularly with regard to any digging, dozing, landscaping, excavating, changing of grade, drilling, and similar activities) can occur within the Easement prior to contacting the Easementholder and obtaining its express consent for any digging, excavating, ground altering activity, drilling, or similar activities or uses.

(b) The following shall also be applicable to such lots with regard to the Easement:

(1) No structure (above ground and/or below ground), building, tree, deck, sidewalk, landscaping items, septic component, leach field, swimming pool, water impoundment, catch basin, fence/fencing, shed, or other structure may be erected or placed upon the Easement without the prior express written consent of the Easementholder.

(2) Any area within the Easement disturbed by the activities or uses of the then-owner(s) of such lots (or their agents or contractors) must be stabilized as soon as possible. For instance, the disturbed area should be limed, fertilized, seeded, and mulched, if necessary. Thereafter, and until vegetation has been reestablished, any areas that show signs of erosion shall be immediately repaired.

(3) The Easementholder has the right to install warning signs within and along the Easement giving notice of the Easement and stating that no construction or digging activity shall occur on, in, or under the Easement without the prior consent of the Easementholder.

(4) No excavating, digging, grade changing, fill, or similar activity shall occur within the Easement without the prior written consent of the Easementholder.

(5) No one shall remove, destroy, move, deface, or tamper with any sign installed within the Easement by the Easementholder (or by its contractor or agent) and the then-owner(s) of such lots shall immediately contact the Easementholder should any such sign be removed, destroyed, moved, defaced, or tampered with and shall so inform the Easementholder.

(6) For further information, the property owner of such lots should contact the Easementholder as mentioned above, or if such address, telephone number, or facsimile number are no longer current, the then-current address, telephone number, or facsimile number. Furthermore, the property owner can review the letter agreement between the Easementholder and the Declarant dated May 18, 2007, copies of which are on file with the Declarant as well as Exxel Engineering, Inc. at 5252 Clyde Park SW, Grand Rapids, Michigan 49509.

(c) Declarant has no ownership, possessory, or other interest in or to the Easement (or any pipe, fixture, or other item therein), apart from title to such lots as of the date of this document until the lot is transferred or sold to a third party. Any owner of such lots takes the Easement (and items thereon and therein) at his/her own risk and Declarant (and its successors) shall have no liability or responsibility as to the Easement or its contents.

Section 37. Mailboxes and press boxes are subject to Architectural Control Committee approval. Furthermore, the Association will have the right to require the owners of some or all Lots to utilize a particular garbage/trash pickup service, to only have trash/garbage collected on certain days of the month, and similar matters with regard to trash/garbage pickup.

Section 38. Lots 275, 293 and 296 are hereby subject to a 40' wide easement (over the north 40 feet of each such lot) for purposes of a landscaping berm. Such easement shall benefit the Association, and the Association may install plantings, modify the landscaping berm, and utilize the easement for landscaping berm purposes. Should the Association install any plantings or landscaping items within the berm, it shall be the responsibility of the Association to maintain such landscaping or plantings, but it shall be the responsibility of the then-owners of each of the Lots to mow any grass on the berm and to keep the berm generally in good repair and maintenance apart from any landscaping or plantings installed by the Association.

Section 39. Lots 275, 293, 296 and 322 shall not have any curbcut or driveway which accesses, touches, and/or fronts on Edson Drive or 18th Avenue.

ARTICLE VII

RIGHTS OF THE DECLARANT AND ITS SUCCESSORS

Section 1. Artificial Lake. East Georgetown Shores Lake is an artificial lake and is not a natural body of water. The Lake was created by the Declarant via gravel, sand and mineral extractions. Declarant makes no representations regarding any aspect of the Lake, including, but not limited to, the Lake's bottomlands, water quality or suitability for swimming, boating, fishing, recreational uses or other riparian activities on or in water. All Owners (and their invitees) take the Lake "as is" and use it at their own risk. Maintenance of

the Lake and the shorelines and bottomlands thereof shall be the Owners and/or Association's responsibility and Declarant shall have no responsibility or obligation for such maintenance.

Section 2. The Lake Bottomlands. It is Declarant's intent that title to the portion of the bottomlands adjacent to a particular lakefront lot (from the lot to the center of the Lake) will pass with title to the lot as provided by Michigan law.

Section 3. Additions to the Properties; Easements. The Declarant or its successor(s) shall have the right for a period of thirty (30) years from the date of this Declaration to add additional lands to the Properties by recording a document with the Ottawa County Register of Deeds office stating that particular lands owned or acquired by the Declarant (or its successor) in Sections 26, 27 and/or 34 of Georgetown Township will become part of the Properties by a stated effective date. Any such lands added to the Properties shall become part of the Properties and shall be fully bound and benefited by this Declaration of Restrictions (except to the extent otherwise specified by the Declarant in a writing recorded with the Ottawa County Register of Deeds records) and the owners of lots within those new lands shall have the right to use the Common Area (if any) to the same extent as any other Owner. All Owners acknowledge and agree that the Common Area and certain other properties which may be added to the Common Area or Properties by Declarant (or its successors) can and will be utilized for lake access by the purchasers of lots or parcels from the Properties not on the Lake (if any). The Declarant and its successor(s) shall also have the right for a period of thirty (30) years from the date of this Declaration to grant an easement or easements over the waters of the Lake to the Ottawa County Drain Commissioner, the Georgetown Shores Drain District or any other governmental authority for drainage and related purposes.

Section 4. Continued Mineral Sand and Gravel Extraction. All Owners acknowledge and agree that the Declarant and its successors shall have the right to continue to remove and process gravel, sand and other minerals from East Georgetown Shores Lake and in various other places in Sections 26, 27 and 34 of Georgetown Township, Ottawa County, Michigan, as the development of West Georgetown Shores Lake, East Georgetown Shores Lake, Victory Lake, Georgetown Cove, and related development and other areas proceed. As long as such operations occur in accordance with applicable laws, they shall not be deemed nuisances and the Owners hereby consent to such operations.

ARTICLE VIII

GENERAL PROVISIONS

Section 1. Common Area. The Association shall accept as "Common Area" and as the property of the Association any and all lands, easements and property interests which are conveyed to it by the Declarant (if any). The Association, in consideration for such conveyances (if any), shall pay all taxes and assessments levied by any governmental authority against said lands and properties. Declarant has not promised or in any way indicated that there will be any Common Area, and Declarant is not obligated to provide any Common Area.

Section 2. Private Nature of Lake. East Georgetown Shores Lake is designed as a "Private Lake." The general public is specifically excluded from the use of the Lake and the Common Area for any purposes whatsoever, and the use of said Common Area is specifically limited to the owners of lots as described above and to the owners of such lands as the Declarant may add to the Properties as provided in Article VII, Section 3 hereof. The rights to usage and control of East Georgetown Shores Lake remains with the Declarant and the Association. Usage control includes all watercraft, all motors and the use and improvement of

the Common Area. If the County of Ottawa or state of Michigan so delegate, the Association may regulate and control the lake level. Otherwise, the lake level will be as controlled by the County of Ottawa under Act 146 of 1961, as amended. The Association, providing it receives the approval of the County of Ottawa or state of Michigan, may alter or adjust the lake level to facilitate improvements and maintenance between Labor Day and May 1st.

Section 3. Enforcement. The Declarant, the Association, or any Owner shall each have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Association, the Declarant or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter. Enforcement includes foreclosure of liens in same manner as provided by law for foreclosure of real estate mortgages containing a power of sale. If the Association or the Declarant pursues court action against an Owner for violating any provision of this Declaration or to collect an assessment lien and the Association or the Declarant prevails in court, in whole or in part, the Owner shall pay and reimburse the Association or the Declarant for the reasonable attorneys' fees and costs incurred by the Association or the Declarant in pursuing such court action. In no event, however, shall the Declarant be required to reimburse any Owner or the Association for attorney fees or court costs.

In addition to the above, the Board of Directors of the Association shall have the right and power to fine any Owner (other than Declarant) who violates any provision of this Declaration or any of the published rules and regulations of the Association, regardless of whether it is the Owner himself or herself, the Owner's guests or the property of the Owner that is in violation. No fine for a violation shall exceed the sum of Two Hundred Dollars

(\$200.00) (as measured in 2007 U.S. dollars, based on the Federal Consumer Price Index). Each new violation shall be considered a separate offense. If a violation is of a continuing nature and it continues unabated, it will be considered a new violation (subject to a new fine) every ten (10) days. Fines shall be added to the assessment for the lot involved and shall constitute a lien on the lot until paid as provided in Article IV hereof. Prior to any fine being imposed on an Owner, the Owner shall be sent a notice by first class mail or by hand delivery to the Owner specifying the violation and the fine, and indicating that the Owner has fifteen (15) days to file a written appeal to the Association's Board of Directors. If the Owner does not pay the fine or file a written appeal within said fifteen (15) day time period, the Owner shall be deemed to admit the violation and shall be responsible for the fine. If the Owner files a timely appeal, the Owner shall have a reasonable opportunity to be heard by the Board of Directors regarding the alleged violation and the proposed fine. The Owner shall be given at least five (5) days prior written notice of the Board of Directors' meeting when the appeal will be heard. The Board of Directors' decision shall be final. This paragraph shall not apply to the Declarant or to any lot or land owned by the Declarant, nor shall the Declarant be subject to any such fine.

Section 4. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no way affect any other provisions, which shall remain in full force and effect.

Section 5. Amendment. The covenants and restrictions of this Declaration of Restrictions are permanent and perpetual and shall run with and bind the land for a term of twenty-five (25) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years, unless otherwise amended. This Declaration may be amended during the first twenty-five (25) year period by an

instrument signed by not less than the Owners of ninety percent (90%) of the lots if the Declarant also approves each such amendment in writing. Thereafter, this Declaration may be amended by an instrument signed by not less than the Owners of seventy percent (70%) of the lots. If the Declaration is properly amended as specified above, such amendment shall bind all lots and lands within the Properties, including lots and lands owned by owners who did not consent to such amendment. All amendments shall be reasonable and shall not act so as to unreasonably deprive any owner of a property right normally enjoyed by other owners. An amendment is not effective until and unless it has been recorded with the Ottawa County Register of Deeds office. Notwithstanding the above, the Declarant shall also have the right at its sole discretion to unilaterally amend this Declaration at any time for a term of ten (10) years from the date of this Declaration by recording a written amendment with the Declarant's signature (i.e., that of its duly authorized agent or signatory) with the Ottawa County Register of Deeds records. Also notwithstanding the above, the Declarant shall also have the right at its sole discretion to amend this Declaration at any time to exercise its rights under Article VII, Section 3 by recording a written amendment with the Declarant's signature (i.e. that of its duly authorized agent or signatory) with the Ottawa County Register of Deeds Records.

Section 6. Annexation. In addition to the Declarant's right to add Common Area and additional land to the Properties, additional residential property and Common Area may be annexed to the Properties by the Association with the written consent of both the Declarant and the owners of at least two-thirds (2/3) of the lots. After January 1, 2018, annexation can occur with the written consent of the Owners of at least two-thirds (2/3) of the lots.

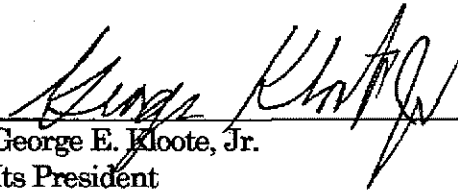
Section 7. These Restrictions Run With the Land. The deed restrictions, covenants and easements contained in this Declaration of Restrictions shall run with the land. These

restrictions shall both burden and benefit the Properties (as well as all lots carved therefrom) as well as the Owners thereof.

Section 8. Authorization. This Declaration of Restrictions (as well as the deed restrictions, easements, and covenants contained herein) are authorized pursuant to Article VII, Section 3 and Article VIII, Section 5 of the earlier document entitled "Declaration of Restrictions" recorded with the Ottawa County Register of Deeds Records beginning at Liber 2777, Page 689 and shall supplement said document and any amendments thereto. The lots legally described on page 1 hereof shall become a part of the Properties.

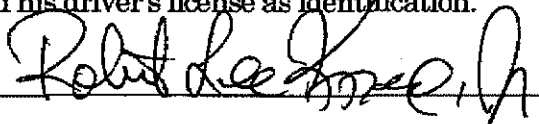
[Signatures begin on next page]

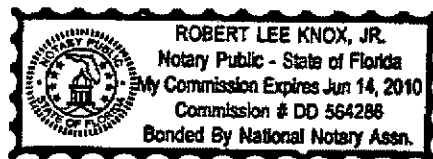
B & G DEVELOPMENT COMPANY OF
WEST MICHIGAN, INC., a Michigan
corporation

By 
George E. Kloote, Jr.
Its President

STATE OF FLORIDA)
COUNTY OF COLLIER) ss.

The foregoing instrument was acknowledged before me this 21 day of
Nov, 2007, by George E. Kloote, Jr., President of B & G Development Company
of West Michigan, Inc., a Michigan corporation, on behalf of the corporation, who is
personally known to me or who has produced his driver's license as identification.


Notary Public, COLLIER County, FLORIDA
Acting in COLLIER County
My commission expires: JUNE 14, 2010



The below-signed entity owns and/or has a property interest and/or security interest on or in one or more portions of the Properties, and hereby agree and consents that this Declaration of Restrictions shall fully bind the Properties.


LAND ASSOCIATES LIMITED
PARTNERSHIP, a Michigan limited
partnership

By 
Robert G. Land
Its General Partner

STATE OF Florida)
COUNTY OF Polk) ss.

The foregoing instrument was acknowledged before me this 21st day of November, 2007, by Robert G. Land, General Partner of Land Associates Limited Partnership, a Michigan limited partnership, on its behalf, who is personally known to me or who has produced his driver's license as identification.




Notary Public, Polk County, FL
Acting in Polk County, FL
My commission expires: 11/25/2011

* * *

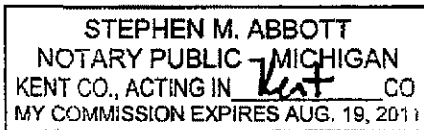
JPMorgan Chase Bank, N.A., hereby agrees that this document binds the Properties and that any foreclosure of its mortgage(s) on any portion of the Properties shall not extinguish the covenants and restrictions contained in this document.

JPMORGAN CHASE BANK, N.A.

By Michael G. Brady
Michael G. Brady
Its Vice President

STATE OF Michigan)
) ss.
COUNTY OF Kent)

The foregoing was acknowledged before me this 27 day of November, 2007, by Michael G. Brady, Vice President of JPMorgan Chase Bank, N.A., on its behalf, who is personally known to me or who has produced his driver's license as identification.



S. M. Abbott
Notary Public, _____ County, _____
Acting in _____ County
My commission expires: _____

Drafted by:

✓ Clifford H. Bloom
Law, Weathers & Richardson, P.C.
800 Bridgewater Place
333 Bridge Street, NW
Grand Rapids, Michigan 49504-5320
(616) 459-1171

When Recorded Return to:

B&G Development
10600 Linden Drive, NW
Grand Rapids, Michigan 49534