

FOR REGISTRATION REGISTER OF DEEDS
Joy Lawrence
Carteret County, NC
December 01, 2010 12:07:54
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FILE # 1360145

**AMENDMENT TO DECLARATION OF COVENANTS
RESERVATIONS AND RESTRICTIONS OF
WHITE OAK BLUFF SUBDIVISION**

THIS AMENDMENT to Declaration of Covenants, Reservations and Restrictions, made this 9th day of September, 2010, by WHITE OAK BLUFF ^{Home Owners} HOMEOWNERS ASSOCIATION, INC., a North Carolina non-profit corporation, party of the first part: and THE LOT OWNERS OF WHITE OAK BLUFF OWNERS ASSOCIATION, INC.

WITNESSETH:

WHEREAS, a Declaration of Covenants, Reservation and Restrictions was heretofore filed in the Office of the Register of Deeds of Carteret County, North Carolina, which Declaration appears of record in Book 508, Page 479, et seq., which includes the By-laws of White Oak Bluff Owners Association, Inc., identified as Exhibit "A" to said Declaration; and

WHEREAS, after due notice and pursuant to the requirements of the Declaration allowing amendments thereto, the appropriate members of the Homeowners Association and the Board of Directors have elected to amend the aforementioned Declaration. The said amendments to said Declaration are included within Exhibit "A", attached hereto and incorporated herein by reference as if fully set forth.

NOW, THEREFORE, in consideration of the mutual covenants set forth in the Declaration creating the Covenants, Reservations and Restrictions of White Oak Bluff Owners Subdivision, the Declaration creating the Covenants, Reservations and Restrictions is hereby amended according to those set for in Exhibit "A", attached hereto and incorporated herein by reference as if fully set forth.

The amendments set forth in Exhibit "A" shall be effective upon its recordation in the Register of Deeds Office of Carteret County, North Carolina, and the Secretary of State's Office in Raleigh, North Carolina, and shall govern all annual meetings beginning 2010 and for all years thereafter.

Except as to the Amendment as to the aforementioned Declaration of Covenants, Reservations and Restrictions shall remain in full force and effect and are herby incorporated herein by reference as if fully set forth.

BOOK 1360 PAGE 145

10

IN WITNESS WHEREOF, White Oak Bluff Owners Association, Inc., has caused this Amendment to the Declaration of Covenants, Reservations and Restrictions to be executed by its duly authorized officers and its corporate seal to be hereunto affixed, the date and year first above written.

WHITE OAK BLUFF OWNERS ASSOCIATION, INC.

BY: [Signature]
Title: President

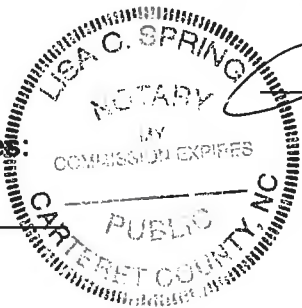
ATTEST: [Signature]
Title: Secretary

(Corporate Seal)

STATE OF NORTH CAROLINA
COUNTY OF CARTERET

I, Lisa C Spring, a Notary Public, certify that Robert Glaser + Fred Jelinek personally appeared before me this 29th day of September, 2010, and acknowledged that he/she is the _____ Secretary of WHITE OAK BLUFF OWNERS ASSOCIATION, INC., a corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its _____ President, sealed with its corporate seal, and attested by himself/herself as its _____ Secretary.

WITNESS my hand and official seal, this the 29th day of September, 2010.



[Signature]
NOTARY PUBLIC

My Commission Expires:
11-01-14

NORTH CAROLINA, CARTERET COUNTY
This instrument and this certificate are duly filed at the date and time and in the Book and Page shown on the first page hereof.

Joy Lawrence, Register of Deeds
By: [Signature]
Asst. Deputy, Register of Deeds



BOOK 1360 PAGE 145

EXHIBIT "A"

**NORTH CAROLINA
CARTERET COUNTY**

**AMENDED DECLARATION OF COVENANTS,
RESERVATIONS AND RESTRICTIONS
OF WHITE OAK BLUFF SUBDIVISION
IDENTIFIED AS SECTIONS ONE, TWO, THREE,
FOUR AND FIVE**

The owners of White Oak Bluff Subdivision in order to assure development in accordance with a uniform scheme, to insure the use of all lots in said subdivision as attractive residential lots, to prevent nuisances, and to prevent the impairment of the attractiveness of the property in order to insure to each lot owner full enjoyment of his property both in use and in maintained and increased value thereof, hereby sets forth covenants, reservations, and restrictions which shall run with the land and shall bind and inure to the benefit of the purchasers, their respective heirs, personal representations, successors and assigns.

The property to which the hereinafter mentioned covenants, reservations and restrictions shall apply is known as White Oak Bluff Subdivision which comprises: Section One as shown on that plat of White Oak Bluff Subdivision prepared by J.P. McLean Engineering Associates, of record in Map Book 21, pages, 88 and 88A, Carteret County Registry; Section Two and Three, as shown on those plats of White Oak Bluff Subdivision prepared by J.P. McLean Engineering Associates, of record in Map Book 25, pages 76 and 76A (as amended by Map Book 25, page 103), and Map Book 25, page 84, Carteret County Registry; Section Four which includes Lots 88, 89,93 and 94, recombination of Lots 88 & 89, White Oak Bluff Section Four, as shown on that plat of White Oak Bluff Section Four prepared by Prestige Engineering and Land Surveying, P.A., of record in Map Book 28 page 445, Carteret County Registry; Section Four which includes Lots 90,91,92, and 95, Recombination of lots 90, 91 and 92, White Oak Bluff Section Four, as shown on that plat of White Oak Bluff Section Four prepared by Prestige Engineering and Land Surveying, P.A., of record in Map Book 28 page 461, Carteret County Registry and Section Five which includes all of lots 96, 97, and 98, as shown on that plat of White Oak Bluff Section V prepared by Alan Bell Surveying, P.A., of record in Map Book 28, page 994, Carteret County Registry.

These covenants, reservations and restrictions were amended to replace preceding covenants, reservations, and restrictions' separately governing SECTIONS ONE, TWO, THREE, FOUR AND FIVE. These amended covenants, reservations, and restrictions were adopted by a vote of over 60 percent of the lot owners in the respective SECTIONS replacing all previous covenants, reservations, and restrictions and became effective on the recording date of this document in accordance with Article VII herein. Notwithstanding the foregoing, any construction or activity which was conducted in accordance with the previous covenants, reservations, or restrictions and are existing upon the recording of these Amendments, are not affected by these amended covenants, reservations, and restrictions.

EXHIBIT "A"

BOOK 1360 PAGE 145

The covenants, reservations and restrictions are as follow:

ARTICLE I

DEFINITIONS:

The following words or phrases, as used in this instrument or any amendment hereto, shall have the following meanings, unless the context shall prohibit such meaning:

1. Front lot line: The front lot line of all Lots shall be that side of the lot facing Bluff Road.
2. Back lot line: The property line opposite the front line.
3. Single-family: A residential structure intended and constructed for collective use by one or more person but excluding structures containing two or more separate areas each of which contains separate living, sleeping, bath and food preparation areas for occupancy by unrelated persons or groups of persons.
4. Association: White Oak Bluff Subdivision Owners Association, Inc.
5. Owner: The record owner, whether one or more persons or entities, of fee simple title to any lot in a subdivision.
6. Declarant: James D. Guthrie, Harold R. Comer, Wayne D. Comer, Tony G. McNeill, John P. McLean and White Oak River Properties, Inc, and Hadnot Investment Group.

ARTICLE II

BUILDING USE:

Lots in White Oak Bluff Subdivision shall be solely for residential purposes. Only single-family residences shall be allowed and only One (1) single-family residence shall be erected on any one lot. No commercial or business activity shall be permitted on any lot except that owners may maintain private offices within their homes provided such offices are not used for the purpose of serving the public, clients, patients, or customers. No business or professional signs may be erected within the subdivision.

ARTICLE III

BUILDING RESTRICTIONS:

1. Set-back requirements: No part of any structure of any kind, excluding fences and driveways, shall be erected or permitted to remain on any lot which is located nearer to the front boundary line (front lot line) or nearer to the rear boundary line (back lot line) or nearer to any side boundary line (side lot line) than as set out in that plat of the White Oak Bluff Subdivision recorded in Map Book 21 pages 88 and 88A, Carteret County Registry; Map Book 25, page 103, and map Book 25, page 84, Carteret Country Registry; Map Book 28, page 994, Carteret County Registry and in Map Book 30 , page 670, Carteret County Registry. Moreover, all proposed structures shall adhere to the current rules and regulations of Carteret County and CAMA authorities, if applicable.

No fence shall be erected on any lot which is located nearer to any adjoining road than the closest part of any residence which is located on said lot is located to said road.

BOOK 1360 PAGE 145

2. No structure shall be constructed on exposed pilings.
3. Building size: All residences in White Oak Bluff Subdivision, excepting Lot Number One (1), Block "A", shall contain a minimum of 1500 square feet of enclosed, heated area exclusive of decks, porches, garages, and carports.
4. Height limitations: No structure shall be erected or permitted to remain on any lot, any part of which (excepting chimneys or flue stacks, electronics antennae, or vent pipes) shall exceed two living stories or forty (40) feet in height measured from the lowest grade level of the building foundation or piers upon which the structure is erected.
5. All residences shall be built-in-place. No mobile homes (including double-wide homes), pre-existing residential structures, or modular homes shall be placed, erected, or permitted to remain on any lot.
6. Period of Construction: The exterior of any house or addition to a house must be completed within twelve (12) months after construction is started, except where such completion is impossible or would result in great hardship to the owner due to fire, national emergency, natural calamity, or other factors outside of the control of the owner.

Within one (1) month of completion of the exterior of any house or addition or alteration to a house, debris and waste material from construction must be removed from the site.

Lot owners shall be insurers of their employees, contractors, subcontractors of their contractors, and material suppliers, to the Association and to the Owners for any damage to roads or to any other common facilities in the subdivision caused by the passage of vehicles and equipment over the roads in the subdivision, or by any other activity associated with construction on lots within subdivision. In the event of such damage, the Association or Owners shall have the authority to repair such damage and assess the costs of such repairs to the lot owner.

7. Allowed accessory structures: One (1) outbuilding not exceeding one and one-half (1 ½) stories in height and containing not over 800 square feet of interior floor space and One (1) pump house not exceeding height (8) eight feet in height and containing not over one hundred (100) square feet of floor space shall be located on any lot in addition to the residence located thereon. All accessory structures shall have exteriors (material and finish) which are compatible with the residential structure. For example: A brick finished residential structure is compatible with a vinyl finished accessory structure.
8. Exterior Materials: No structure shall be constructed with an exterior covering of asbestos shingles or of exposed concrete blocks.
9. Outside Lighting: Outside illumination of any lot or dwelling shall be done by means of small incandescent or equivalent lights. No metallic vapor, H.I.D., area lights, or other lights which cannot be restricted to the owners' residence or property shall be used.

10. Driveway connections: All driveway connections shall be constructed in accordance with those standards as set forth by the Department of Transportation (DOT). All pipes shall meet the minimum standards of size and length, and all installations shall be in compliance with accepted practices of the D.O.T. Any ground cover which is left disturbed or destroyed as a result of the installation shall be properly repaired and reseeded within thirty (30) days.
11. Owners of rental properties shall provide renters with copies of these covenants, regulations and restrictions. Under these covenants, owners and their renters are individually, as well as jointly, responsible for adherence to these covenants.

ARTICLE IV

GENERAL RESTRICTIONS:

1. No swine, cows, horses, goats, fowl or other livestock, or wild animals shall be kept or maintained on any lot; nor shall any dog kennels or other such projects involving the rearing, handling or care of any animals or birds in large numbers or commercially be conducted or maintained within the subdivision. Dogs, cats, or other domestic animals generally considered as pets, shall be allowed so long as said animals are of a quiet and unoffensive nature.
2. No watercraft shall be kept on any lot except that watercraft of a size which may be lawfully transported by automobile trailer and recreational vehicles may be kept on the property, provided that there shall be no more than two (2) such per lot.
3. Boats, boat trailers, travel trailers, motor homes, campers, and other recreational vehicles shall be stored within a garage or shall be so kept as to be inconspicuous as possible from the access road.
4. No tents, barns, travel trailers, motor homes, campers, or similar vehicles shall be occupied as living quarters while on the property.
5. No advertising signs of any kind except "For Sale" or "For Rent" signs shall be permitted on any lot.
6. No lot may be subdivided so as to reduce its size. An owner may combine two (2) or more lots for the construction of a single residence.
7. Unimproved lots shall be kept free of trash, unsightly debris, and stored materials and vehicles.
8. 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 annoyance or nuisance to the neighborhood.
9. All clothes lines or appliances of any type designed for the purpose of drying laundry shall be erected and maintained at the rear of the dwelling on each lot, suitably screened from view.

ARTICLE V

EASEMENTS:

Each lot in White Oak Bluff Subdivision is burdened by and benefited by certain easements in perpetuity, running with the land, as follows:

1. The Association reserves an easement, or right-of-way which it may assign, over the front and back of each lot fifteen (15) feet in width and over each side ten (10) feet in width for the purpose of granting right-of-ways for water and sewer pipes, telephones, electric light poles, wires, cables, and any other equipment necessary for the installation, use and maintenance of utilities, including water, electricity, telephone or drainage.
2. General utilities easements: In addition to the foregoing, each lot in White Oak Bluff Subdivision is subject to a general easement granted, or to be granted, by the Association to the furnishers of utilities to individual lots within the subdivision, for the purpose of providing utilities services to the individual lots.
3. Access road: The private access shown on Map Book 21, page 88A shall be maintained by the Association. All lots of White Oak Bluff Subdivision are granted a non-exclusive easement over said private access road for the purpose of ingress and egress to the "private park."
4. Rights of owners to use of private park: Each lot in White Oak Bluff Subdivision has associated with the ownership of said lot a non-exclusive right to use of the private parks. Said right may not be assigned or sublet by lot owners. The Association reserves the right to grant a non-exclusive use of said private parks and of the private access road to any heirs, successors or assigns for the use and benefit of future land owners. The Association may, at its discretion, prescribe and enforce reasonable rules and regulation with respect to the use of said parks. The Declarant has no legal or equitable interest in the private parks or in the roads providing ingress and egress to and from the private parks.

ARTICLE VI

WHITE OAK BLUFF SUBDIVISION ASSOCIATION, INC.

All purchasers of lots in White Oak Bluff Subdivision shall, and by their acceptance of deeds conveying such lots do, for themselves, their heirs, successors and assigns, agree to become members of the White Oak Bluff Subdivision Owners Association, Inc., a North Carolina non-profit corporation organized for the purposes set out in the Articles of incorporation and Bylaws thereof.

BOOK 1360 PAGE 145

1. Responsibility of the Association: The Association shall assume responsibly for such functions as shall fall within the purpose for which it is chartered, including, but not by way of limitation, the following:

- (a) Maintenance of the two private parks and the private access way as shown on the plat of White Oak Bluff Subdivision Section One of record in Map Book 21, pages 88 and 88A, Carteret County Registry.
- (b) Enforcement of the provisions of the Declaration.

The Association may receive title to and may dedicate or transfer title to any property to which it holds title, to any public agency of authority, provided such transfer is agreed to by three-fourths (3/4) of the members of the Association.

2. Assessments:

- (a) Assessments begin January 1, 1990 and shall continue thereafter.
- (b) Each owner of a lot or lots in White Oak Bluff Subdivision by acceptance of the deed thereto, whether or not it shall be expressed in such deed, is deemed to, and does thereby, covenant and agree, on behalf of himself, his heirs, successors, and assigns, to pay assessments to the Association for the expenses incurred in providing services and in maintaining the properties which are the responsibility of the Association.

3. Voting rights: Directors shall be elected by the lot owners with all owners of lots in White Oak Bluff Subdivision being entitled to one (1) vote for each lot, as further provided in the Articles of Incorporation and the Bylaws of the White Oak Bluff Subdivision.

At all meetings of the members, each vote may be cast in person or by proxy. All proxies shall be in writing and filed with the Secretary. Every proxy shall be revocable and shall automatically cease upon conveyance of his Lot by the member giving proxy.

4. Lien of assessment: The assessments, including all regular and special assessments, late fees, fines, interest and costs of collection, including court costs and reasonable attorney fees, shall be a charge on the land and shall be a continuing lien upon the property against which each assessment is made. Each such assessment, together with late fees, fines, interest, costs and reasonable attorney's fees, shall also be the personal obligation of the person who was the owner of such property at the time when the assessment became due. Personal obligation for delinquent assessments shall not pass to their successors in title unless expressly assumed by them.

Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the highest rate allowed by law. The Association may bring an action at law against the owner or owners personally obligated to pay the same or may foreclose the lien against the property, and the Association

BOOK 1360 PAGE 145

is hereby granted power of sale to conduct said foreclosure. Any interest, costs and reasonable attorney's fees of the action of foreclosure shall be added to the amount of such assessment. Such foreclosure shall be conducted under the procedure prescribed by statute in North Carolina for sales under a power of sale. In addition to the remedies set out hereinabove, the Association, acting by and through its Board of Directors, may deny the right to use of any of the private parks to any lot owner whose assessment is not paid with thirty (30) days after the date upon which it is due, provided, however that application of procedural requirements under North Carolina law have been met.

5. Subordination of lien to mortgage: The liens provided for herein shall be subordinate to the lien of any mortgage, mortgages, deed of trust or deeds of trust. Sale or transfer of any lot shall not affect the assessment lien provided for in the preceding section. The sale or transfer of any lot which is subject to any mortgage or deed of trust, pursuant to a foreclosure thereof which became due prior to such sale or transfer, but shall not extinguish the personal liability of the transfer shall relieve such lot from liability for any assessment thereafter becoming due or from the lien thereof, but the liens provided for shall continue to be subordinate to the lien of any mortgage, mortgages, deed of trust, or deeds of trust.

ARTICLE VII

DURATION AND AMENDMENT:

All restrictions and covenants set forth in this Declaration shall run with the land and shall be binding on all parties and persons claiming under them for a period of twenty-five (25) years from the date of recording of the Declaration, after which these restrictions and covenants shall be automatically extended for additional periods of ten (10) years each.

This instrument may be amended at any time by an affirmative vote of fifty percent (50%) of the then owners of lots in White Oak Bluff Subdivision.

ARTICLE VIII

ENFORCEMENT:

In the event of a violation or breach of any of the covenants and restrictions herein by any owner or agent thereof, the Association, the owners of other lots, jointly or severally, or the Board of Directors of the Association acting on behalf of such owner or owners, shall have the right to bring an action to compel compliance or to enjoin such violation or breach. In the event the enforcement action should result in a judgment in favor of the owner(s) bringing the same, or in favor of the Association, reasonable attorney's fees and costs shall be recovered in such action. The failure to enforce any right, reservation, restriction or condition contained in the Deed, or in these Restrictive Covenants, as amended, however long continued, shall not be deemed a waiver of the right to do so hereafter as to the same breach or as to a breach occurring prior or subsequent thereto and shall not bar or affect its enforcement.

ARTICLE IX

SEVERABILITY:

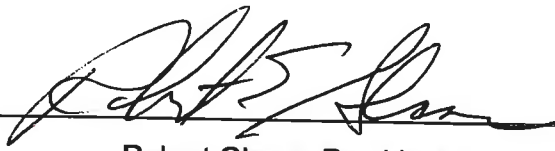
BOOK 1360 PAGE 145

The invalidation by any court of any restrictions or obligations contained in this Declaration, as amended, shall in no way affect any other provisions hereof, which shall remain in full force and effect.

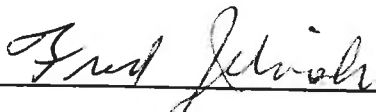
ARTICLE X

The "Revision of the Declaration of Covenants, Reservations, and Restrictions of White Oak Bluff Subdivision Section One" recorded in Book 511, page 83 of the Carteret County Registry, recorded on January 17, 1985, is hereby revoked and is hereafter null and void.

IN TESTIMONY WHEREOF, the said parties, as the Association, have hereunto individually set their hands and seals and White Oak Bluff Properties, Inc., has caused this instrument to be signed in its name by its President and attested by its Secretary, with its corporate seal hereto affixed, and all by order of its Board of Directors duly and regularly given this the 29th day of September, 2010.



Robert Glaser, President



Fred Jelinek, Secretary

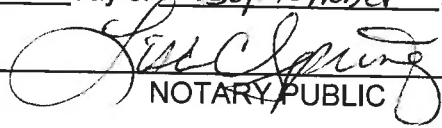
STATE OF NORTH CAROLINA
COUNTY OF CARTERET

I, Lisa C Spring, a Notary Public, certify that Robert Glaser and Fred Jelinek personally appeared before me this 29th day of September, 2010, and acknowledged that Fred Jelinek is Secretary of WHITE OAK BLUFF OWNERS ASSOCIATION, INC., a corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its President, Robert Glaser sealed with its corporate seal, and attested by himself/herself as its Secretary.

WITNESS my hand and official seal, this the 29th day of September, 2010.

My Commission Expires:
11-01-14





NOTARY PUBLIC