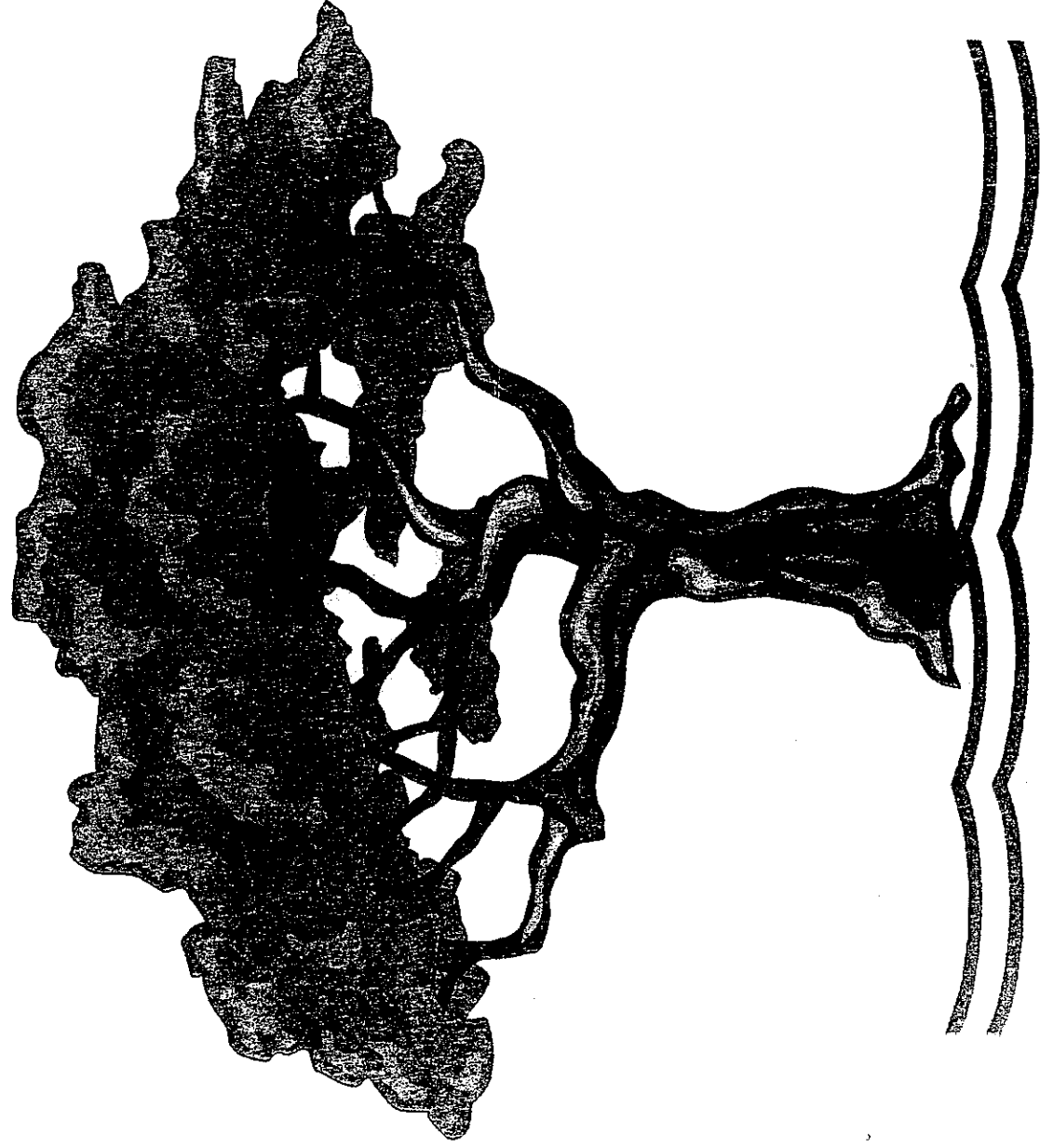
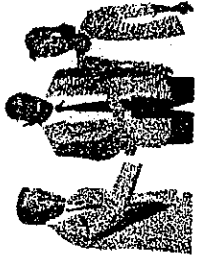


Welcome
to
River Oaks





WELCOME TO RIVER OAKS

On behalf of the 524 homeowners of River Oaks, we welcome you to our community.

River Oaks, previously a plantation, was purchased by the Boy Scouts of America. The Boy Scouts of America eventually sold the land to a group of developers and this was the beginning of the River Oaks Community.

River Oaks consists of Appian Landing I, II and III, Woodington I, II and III, River Chase, Ansley Point and Palmetto Plantation subdivisions.

The River Oaks Homeowners Association was formed two years ago by a group of homeowners who were concerned about the appearance of the neighborhood and property values. The first official board meeting was held in April of 1997.

The By-Laws guide the Association and the Restrictions and Covenants govern our community. If you did not receive a copy of the Restrictions and Covenants at your closing, please contact a representative of the Homeowners Association and a copy will be provided.

The purpose of the River Oaks Homeowners Association is as follows:

1. Provide a venue for preservation and enhancement of the value of your property.
2. Promote and protect the civic welfare of the River Oaks community.
3. Provide for the enhancement and maintenance of entryways to the River Oaks community and the entryways to individual subdivisions.
4. Improvement of street lighting and other safety enhancing measures.
5. Monitor and enforce the Restrictions and Covenants of individual subdivisions.

Your association dues are more than reasonable at only thirty-six dollars annually.

If you should have questions after carefully reviewing the Restrictions and Covenants, please contact a member of the Board of Directors, and we will gladly answer any questions you may have.

You will find that River Oaks is a peaceful and enjoyable residential community. Please take the time to meet your new neighbors. We are certain you will find they are genuinely friendly people.

Thank you for choosing River Oaks.

River Oaks Homeowners Association

Emergency Telephone Number

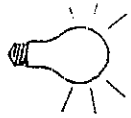
Ashley River Fire Department.....	(911)
Ashley River Fire Department..... (non - emergency).....	(552-2425)
Emergency Medical Services.....	(911)
Dorchester County Sheriff.....	(911)
Dorchester County Sheriff..... (non - emergency).....	(873-5111)
Poison Control Center.....	(1-800-922-1117)
S.C. Electric and Gas..... (after hours).....	(745-6000)
Emergency Veterinary Clinic..... (after hours).....	(744-3372)
Dorchester County Animal Control.....	(832-0015)



Utilities & Information

Telephone

Bell South - Connections may be transacted by phone (780-2355) Monday-Friday hours 9 to 5. This office provides information on charges. Billing inquiries (780-2355). Local information (411) Repair Service (611)



Electricity and Gas

South Carolina Electric and Gas Co. - Nations Bank Building, I-26 and Aviation, North Charleston. Office hours - 8 to 5:30 Monday through Friday. Billing and Repair Service inquiries (554-7234).



Water

Commissioners of Public Works - 6296 Rivers Ave., Post and Courier Building. Office hours 7:30 - 6 Monday through Friday. Billing and Repair Service (727-6800) \$25.00 - \$55.00 Non-refundable service charge required.

Sewer

Same as Commissioners of Public Works - Flat fee for sewage.



Trash Removal

Suburban Disposal Service - 150 Suburban Lane., Summerville (873-4810)
Tuesday - garbage pickup, Wednesday - Lawn debris must be in clear bags, Recyclable's - paper and co-mingle every other Friday.

Fennell Container Co. - 141 Fennell Rd. North Charleston (552-4751)

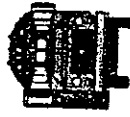
Tuesday - garbage pickup, Wednesday - Lawn debris must be in clear bags, Recyclable's - paper and co-mingle every other Friday.

Waste Industries - 237 Farmington Rd. Summerville (875-4900)

Tuesday - garbage pick-up, Recyclable's - paper and co-mingle every other Wednesday, Lawn debris - the 1st and 3rd Monday must call to put name on list.

Palmetto Disposal Service, Inc. (744-6320)

Tuesday or Friday - garbage pick-up, Lawn debris on the 2nd and 4th Wednesday must be clear in bags, Recyclable's - paper and co-mingle every other Friday.



Schools

River Oaks is in District # 2 of Dorchester County School System. Our children will attend the following schools:

K, 1, 2, 3, 4, 5 - Oakbrook Elementary (821-1165) All kindergarten classes are all day. There are also child development classes for children 4 years of age.

6, 7, 8 Oakbrook Middle (873-9750)
9, 10, 11, 12 Fort Dorchester High (760-4450)

Students should register at the appropriate schools, Immunization records are required. Bus service to all public schools is provided within our subdivisions. For additional information on the public school system call appropriate schools or the District Superintendent (873-2901).



Animal Control

Dorchester County has a leash law which provides that a dog not run at large off it's owner's property. Violation can bring a fine up to \$200.00 or imprisonment of up to 30 days. This problem arises so frequently in the county that the following guidance is offered in hopes that it leads to a solution:

- First- discuss the problem with dog owner.
- Second- call the County Animal Control Officer (875-0051).
- Third- Visit the County Magistrate's Office (873-0370), making out an arrest warrant against the owner and being prepared to appear later in court.



Rabies

The State of South Carolina requires that all dogs and cats be vaccinated against rabies by the time they are 6 months old and on a yearly basis there after. If your pet is currently immunized against rabies with an out-of-state 2 year vaccine, it will need to be re-vaccinated within a year of its last shot.



newspaper

Post and Courier Newspaper - (554-5400)
Summerville Journal Scene - Summerville (873-9424)



Cable

Time Warner Cable 410 Trolley Rd.. Summerville (871-7000)

Political Information

For voting purposes, we are in the following Districts:

U.S. House of Representatives - 1st. District
S.C. Senate - District 41
S.C. House of representative - District 98
Dorchester County Council - District 7

We are in Ashley River Precinct and current polling place is Oakbrook Middle School

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STATE OF SOUTH CAROLINA)
COUNTY OF DORCHESTER)

FILED-RECORDED
MAR 25 9 09 AM '85
CLERK OF COURT
DORCHESTER RESTRICTIONS AND EASEMENTS

THIS DECLARATION made this 19th day of March, 1985 by
BRIDGE CORPORATION, (hereinafter sometimes called "Developer").

WITNESSETH:

WHEREAS, Developer is the owner of the real property as shown on
a Plat entitled, Appian Landing, Plat of Lots 1-24, Block A, and Lots
1-45, Block B, by Engineering, Surveying & Planning, Inc., dated
February 5, 1985, and recorded March 6, 1985, in Cabinet E, Slide 143,
in the Office, Clerk of Court for Dorchester County, South Carolina
(hereinafter call the "Property"); and

WHEREAS, Developer desires to provide for the preservation of the
values and amenities of the Property and to assure the best use and
most appropriate development and improvement of the Property; and

WHEREAS, to this end, Developer desires to subject the Property to
the covenants, conditions, restrictions and easements hereinafter set
forth (sometimes referred to herein collectively as "covenants and
restrictions"), each and all of which is and are for the benefit of the
Property and each owner thereof; and

WHEREAS, Developer has deemed it desirable for the efficient preser-
vation of the values and amenities for the above-referenced lots to create
covenants and restrictions for said lots;

NOW, THEREFORE, in consideration of said benefits to be derived by
Developer and subsequent owners of said Lots, the undersigned does hereby
establish, publish and declare that the covenants and restrictions herein-
after set forth shall apply to said Lots set forth becoming effective
immediately and running with the land, to be binding upon all persons
claiming under the undersigned.

NOTE: THIS DECLARATION APPLIES ONLY TO THE LOTS ABOVE DESCRIBED AND

DOES NOT APPLY TO ANY ADJOINING PROPERTY OWNED BY THE DEVELOPER
UNLESS EXPRESSLY SUBJECTED TO THIS DECLARATION BY DEVELOPER.

ARTICLE I

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1. "Lot means any numbered plot of land comprising a single dwelling site designated on any plat of survey recorded in the Office of the Register of Mesne Conveyance of Dorchester County, South Carolina, now or hereafter made subject to this Declaration.
2. "Owner" means the record owner, whether one or more persons or entities, of the fee simple title to any Lot which is a part of the Property, specifically including, but not by way of limitation, contract sellers, and excluding, however, those persons who shall have such interest merely as security for the performance of any obligation.
3. "Person" means an individual, corporation, partnership, trust or any other legal entity.
4. "Developer" means Bridge Corporation, a South Carolina Corporation, or any successor-in-title to the said Bridge Corporation to all or some portion of the property then subjected to this Declaration, provided in the instrument of conveyance to any such successor-in-title, such successor-in-title is expressly designated as the "Developer" hereunder by the grantor of such conveyance, which grantor shall be the "Developer" hereunder at the time of such conveyance.
5. "Declaration" means this Declaration of Restrictions and Easements, as the same may be amended, renewed or extended from time to time in the manner herein prescribed.
6. "Mortgage" means chattel mortgage, bill of sale to secure debt, deeds to secure debt, deed of trust and any and all other similar instruments given to secure the payment of an indebtedness.

ARTICLE II

Restrictions and Covenants

The following covenants, conditions, restrictions and easements are herewith imposed on the Property;

- i. Residential Use of Property. All lots shall be used for residential purposes and no business or business activity shall be carried on upon any Lot at any time; provided, however, that nothing herein shall prevent Developer or any builder of homes in Appian Landing from using any Lot owned by developer or such builder of homes for the purpose of carrying on business related to the development, improvement and sale of said property.

2. Architectural Control Committee. The "Architectural Control

Committee" shall mean as follows: "The Developer", until such time as Developer has sold more than seventy-five (75%) percent of all Lots made subject to this Declaration. Thereafter, the Developer may assign his rights for Architectural Control review to an Architectural Control Committee of five (5) persons elected by a majority of all Lot owners subject to this Declaration with each Lot having one (1) vote. Developer further reserves the right, but shall not be obligated to, assign his rights for Architectural Control to the Architectural Control Committee prior to the sale of seventy-five (75%) percent of the Lots or the Developer shall automatically lose such control at the time as required by any governmental body having jurisdiction over said property.

3. Review and Approval of Plans and Landscape Plans. No

landscaping, grading, filling, building, fence, wall, sidewalk, or other structure shall be commenced, erected or maintained on any Lot, nor shall any exterior addition to or alteration therein be made until the plans and specifications showing the grading, filling, nature, kind, shape, height, materials and location of the same shall have been submitted to the Architectural Control Committee and approved, in writing, as to harmony of external design and location in relation to surrounding structures and topography, by the Architectural Control Committee. In the event the Architectural Control Committee fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted in writing, or in any event, if no suit to enjoin the addition, alteration or change has been commenced prior to completion thereof, approval by the Architectural Control Committee will not be required. Neither Developer nor any member of the Architectural Control Committee shall be responsible or liable in any way for any defects in any plans or specifications approved by the Architectural Control Committee, nor for any structural defects in any work done according to such plans and specifications approved by the Architectural Control Committee. Further, neither Developer nor any member of the Architectural Control Committee shall be liable for damages to anyone submitting plans or specifications for approval under this Section, or to any owner of property affected by this Declaration by reason of mistake in judgment, negligence, or non-feasance arising out of or in connection with the approval of disapproval or failure to approve or disapprove any such plans or specifications. Every person who submits plans or specifications

to the Architectural Control Committee for approval agrees, by submission of such plans and specifications, and every Owner of any Lot agrees, that he will not bring any action or suit against Developer, or any member of the Architectural Control Committee, to recover for any such damage.

4. Building Construction. Not more than one single-family dwelling, not to exceed two and one-half (2½) stories in height, shall be erected on any Lot unless otherwise approved, in writing, by the Architectural Control Committee. A small accessory building, not to exceed one (1) story, may be approved so long as its location complies with the setback requirements of Dorchester County, South Carolina, does not obstruct any views, the exterior design and construction is comparable with that of the main dwelling, and is approved by the Architectural Control Committee.

5. Setbacks and Building Lines.

(a) Each dwelling shall be erected on any Lot shall be situated on such Lot in accordance with the building and setback codes of Dorchester County, South Carolina. However, in each case, individual setbacks and sidelines must be approved by the Architectural Control Committee for its aesthetic value and the Architectural Control Committee may require a greater setback so long as the required setback does not violate the setback requirements of Dorchester County, South Carolina. In certain cases, the Architectural Control Committee may require an Owner to seek a variance from Dorchester County, South Carolina if necessary to protect important trees, vistas or to preserve aesthetic value.

(b) Walls and Fences. No fence or wall shall be erected, placed, or altered on any Lot nearer to any street than said minimum building setback line unless the same be retaining walls of masonry construction which do not in any event rise above the finished grade elevation of the earth embankment so retained, reinforced or stabilized, except that this restriction shall not apply to fences or walls which have been approved by the Architectural Control Committee under the architectural controls appearing above in Article II, Paragraph 3. The exposed part of retaining walls shall be made of clay brick, stucco, railroad ties, or veneered with brick. Decorative fences in keeping with the surrounding neighborhood are encouraged such as iron fencing and low picket fences. Chain link fences are not encouraged and will be limited to the rear

and side of the main building and shall never enclose the entire yard and shall be of such design, location and construction with materials as approved by the Architectural Control Committee

(c) Subdivision of Lots. One or more Lots or parts thereof may be subdivided or combined to form one single building Lot when approved, in writing, by the Architectural Control Committee, and, in such event, the building line requirements provided herein shall apply to such Lots as re-subdivided or combined.

(d) Terraces, Eaves and Detached Garages. For the purpose of determining compliance or non-compliance with the foregoing building line requirements, terraces, stoops, eaves, wing-walls, and steps extending beyond the outside wall of a structure, shall not be considered as a part of the structure. No side yard shall be required for any detached garage or accessory outbuilding (unless required by the applicable zoning ordinance) which has been approved, in writing, by the Architectural Control Committee; provided, all such detached structures must be to the rear of the main dwelling and must not encroach upon the property of an adjacent owner.

6. Building Requirements. The enclosed living areas of the main structure, exclusive of open porches, porte-cocheres, garages, carports and breezeways shall be not less than 800 square feet. On all Lots having a two (2) or two and one half (2½) story house, the house shall have a minimum of 400 square feet on the first floor; provided however, the area within an enclosed garage on a two (2) or two and one half (2½) story house shall be considered within the minimum first floor area of 400 square feet but such area shall not reduce the required overall minimum square footage of the house. Houses of less than the stated square footage may be approved by the Developer or the Architectural Control Committee if in the opinion of the Developer or the Architectural Control Committee the design and construction of the house would be in keeping with the adjoining properties and the lowering of the square footage would not depreciate the value of adjoining properties subject to this Declaration.

7. Obstructions to View at Intersections. The lower branches of trees or other vegetation shall not be permitted to obstruct the view at intersections.

8. Delivery Receptacles and Property Identification Markers.

The Architectural Control Committee shall have the right to approve the location color, size, design, lettering and all other particulars of receptacles for the receipt of mail, newspapers or similarly delivered materials, as well as property identification markers.

9. Use of Outbuildings and Similar Structures. No structure of

a temporary nature, unless approved in writing by the Architectural Control Committee, shall be erected or allowed to remain on any Lot, and no trailer, camper, shack, tent, garage, barn or other structure of a similar nature shall be used as a residence, either temporarily or permanently; provided, this paragraph shall not be construed to prevent the Developer and those engaged in construction from using sheds or other temporary structures during construction.

10. Completion of Construction. The Architectural Control Committee shall have the right to take appropriate Court action, whether at law or in equity, to compel the immediate completion of any residence not completed within one (1) year from the date of commencement of construction and nine (9) months on the completion of the exterior.

11. Livestock. No animals, livestock or poultry of any kind shall be raised, bred or kept on any Lot, except that dogs, cats or other household pets may be kept provided that they are not kept, bred or maintained for any commercial purposes. Such household pets must not constitute a nuisance or cause unsanitary conditions. Such household pets shall be maintained upon the Owner's Lot and it shall be considered a nuisance if such pet is allowed to go upon another Owner's Lot or to be upon the streets unless under leash or carried by the Owner.

12. Offensive Activities. No noxious, offensive or illegal activities shall be carried on upon any Lot, nor shall anything be done thereon which is or may become an annoyance or nuisance to the owners of other Lots subject to this Declaration.

13. Signs. No advertising signs "For Sale" or "For Rent" or billboards shall be erected on any Lot or displayed to the public on any Lot that is larger than six (6) square feet. This restriction shall

not apply to signs used to identify and advertise the subdivision as a whole, nor to signs for selling and/or houses during the development and construction period, which period shall not exceed five (5) years from the date hereof, provided such signs are approved by the Architectural Control Committee. Also, the provisions of this Section shall not apply to anyone who becomes the owner of any Lot as purchaser as a judicial or foreclosure sale conducted with respect to a first mortgage or as transferee pursuant to any proceeding in lieu thereof.

14. Aesthetics, Nature Growth, Screening, Underground Utility Services

Trees which have a diameter in excess of six (6") inches measured two (2') feet above ground level, and distinctive flora, shall not be intentionally destroyed or removed except with the prior approval, in writing, of the Architectural Control Committee. The Owner must provide a tree survey, building plans and plot plans, also showing landscape plans and drainage plans to be submitted to the Developer or the Architectural Control Committee. Clotheslines, garbage cans and equipment shall be screened to conceal them from view of neighboring Lots and streets. All residential utility service and lines to residences shall be underground. All fuel tanks must be buried.

15. Antennae. No radio or television transmission or reception towers or antennae shall be erected on the Property. In no event shall free standing transmission or receiving towers be permitted.

16. Trailers, Trucks, School Buses, Boats, Boat Trailers. No house trailers or mobile homes, campers or other habitable motor vehicles of any kind, school buses, motorcycles, trucks or commercial vehicles over one (1) ton capacity, boats or boat trailers shall be kept, stored or parked overnight either on any street or on any Lot, except within enclosed garages, or screened from the street(s) as approved by the Architectural Control Committee.

17. Garbage and Refuse Disposal. 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 incinerators, or other equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition. If such litter or other materials

is found on any Lot, the same will be removed by the Lot owner of such Lot, at the Lot owner's expense, upon written request of the Architectural Control Committee. Garbage cans, trash containers, boxes, bags, and other trash or debris shall not be placed on the street until the morning of pick-up and all empty containers shall be removed by 6:00 p.m. on the date of pick-up. This does not apply to debris generated by new construction.

18. Changing Elevations. No Lot owner shall excavate or extract earth for any business or commercial purpose. No elevation changes shall be permitted which materially affect surface grade of surrounding Lots, Unless approved in writing by the Architectural Control Committee.

19. Sewage System. Sewage disposal shall be through municipal system or type approved by appropriate State agencies.

20. Water System. Water shall be supplied through municipal system or type approved by appropriate State agencies.

21. Utility Facilities. Developer reserves the right to approve the necessary construction, installation and maintenance of utility facilities, including but not limited to water, telephone and sewerage systems, within this proposed area, which may be in variance with these restrictions.

22. Model Homes. Developer, as well as any builder of homes on the Lots subject to this Declaration, shall have the right to construct and maintain model homes on any of the Lots.

23. Easements. Lots subjected to this Declaration shall be subject to those easements, if any, shown as set forth on any recorded plat thereof. Also, easements for installation and maintenance of utilities and drainage facilities are hereby reserved over six (6') feet of each side line of each Lot and over the rear ten (10') feet of each Lot subjected to this Declaration. Within these easements, no structure, planting or other material shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities. The easement area of each Lot and all improvements in it shall be maintained continuously by the owner of the Lot, except for those improvements for which a public authority or utility company is responsible.

24. Driveways and Entrance to Garage. All driveways and entrances to garages shall be of a substance approved in writing by the Architectural Control Committee and of a uniform quality. A maximum of three (3) cars shall be parked upon the driveway, driveway permitting. There shall be no overnight parking on the street or on the lawns.

25. Duration. The covenants and restrictions of this Declaration shall run with and bind the land, and shall inure to the benefit of and be enforceable by the owner of any land subject to this Declaration, their respective heirs, legal representatives, successors and assigns, for a term of thirty (30) years from the date of this Declaration is filed for record in the Office, Clerk of Charleston County, South Carolina, after which time said covenants and restrictions shall be automatically extended for successive periods of ten (10) years unless an instrument signed by the then record owners of two-thirds (2/3) of the Lots has been recorded, agreeing to change said covenants and restrictions in whole or in part.

26. Amendment. This Declaration may be amended at any time and from time to time by an agreement signed by at least seventy-five (75%) percent of all the lot owners subject to this Declaration during the initial 30-year period of this Declaration, or thereafter by vote of at least seventy (70%) percent of the lot owners, provided, each lot owner shall have one (1) vote for each lot owned. No amendment to the provisions of this Declaration shall alter, modify, change or rescind any right, title, interest or privilege herein granted or accorded to the holder of any mortgage encumbering any Lot affected thereby unless such holder shall consent in writing thereto. Any such amendment shall not become effective until the instrument evidencing such change has been filed for record in the Office, Clerk of Court, Dorchester County, South Carolina. The written consent thereto of any mortgage holder affected thereby shall also be filed with such amendment. Every purchaser or grantee of any interest in real property now or hereafter subjected to this Declaration, by acceptance of a deed or other conveyance therefore, thereby agrees that this Declaration may be amended as provided in this Section. Further, Developer shall have the authority to amend these restrictions at any time to comply with the requirements of any governmental body such as

Veterans Administration, Federal Housing Administration, Department of

Housing and Urban Development, Dorchester County, or by such as Federal National Mortgage Association or Federal Home Loan Bank Board.

27. Enforcement. Each Lot owner shall comply strictly with the covenants, conditions, restrictions and easements set forth in this Declaration. In the event of a violation or breach, or threatened violation or breach, of any of the same, the Developer, the Architectural Control Committee or any aggrieved Lot Owner, jointly and severally, shall have the right to proceed at law or in equity for the recovery of damages, or for injunctive relief, or both.

IN WITNESS WHEREOF, the Developer, Bridge Corporation, has caused these presents to be executed in its corporate name by its officers thereunto duly authorized and its corporate seal properly attested to be hereto affixed on the day first written above.

WITNESSES:

Priscilla D. Vety
Spencer S. Cole

BRIDGE CORPORATION

BY: *Anthony G. Balsamo*
Anthony G. Balsamo
Vice President

Executive Title Agency, Inc.
1164 Gardner Rd. Suite 2168
Charleston, S.C. 29407

STATE OF SOUTH CAROLINA)
COUNTY OF DORCHESTER)

PROBATE

PERSONALLY APPEARED before me the undersigned witness and made oath that s/he saw the within-named Bridge Corporation, a South Carolina Corporation, by its Vice President, sign, seal and deliver the within-written Declaration of Restrictions and Easements, and that s/he with the other witness subscribed witnessed the execution thereof.

Bridgett A. Doty

SWORN TO BEFORE ME THIS

13th DAY OF March, 1985

Mary J. [Signature]
Notary Public for South Carolina (L.S.)

My Commission Expires:
Notary Public, South Carolina, State of South
My Commission Expires December 17, 1984

STATE OF SOUTH CAR.)
DORCHESTER CO.)

Filed for record 9:09 A.M. this 25
day of March 1985 and recorded
in book 534 page 340

Margie K. Carr
Clerk of Court