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Recording Requested By:]
]]
COOPER COMMUNITIES, INC.]
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Prepared By and]
When Recorded Mail To:]
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COOPER COMMUNITIES, INC.]
Legal Department]
1801 Forest Hills Blvd.]
Bella Vista, AR 72715]
Attn: Adele E. Lucas]
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(Above Space For Recorder's Use)

SUPPLEMENTAL DECLARATION OF COVENANTS AND RESTRICTIONS

WHEREAS, Cooper Communities, Inc., hereinafter called "Developer", executed on the 18th day of November, 1996, a Declaration with Protective Covenants attached thereto as Exhibit 1 and forming a part of said Declaration, which Declaration was received at 3:20 p.m. on the 18th day of November, 1996, in the Register's office, Monroe County, Tennessee, and there duly certified and registered in Miscellaneous Book No. 101, Page 154 et seq; and

WHEREAS, the Developer desires to make an addition to the existing properties by adding thereto the hereinafter described land; and

WHEREAS, it is the desire of the Developer that the properties hereinafter described shall be covered as fully by the Declaration aforesaid as if such additional property had been included with the other property described in said Declaration; and

NOW, THEREFORE, the Developer, in compliance with ARTICLE II, Section 2, of the Declaration aforesaid, hereby declares and provides that the following land is hereby subject to said Declaration to the extent that same shall constitute additional land thereunder and shall be a part of the existing property, and that said land shall be covered by said Declaration as fully as though said land had been included in said Declaration at the time same was executed, the land referred to lying and being situate in the County of Monroe, State of Tennessee, to-wit:

KAHITE SUBDIVISION
BLOCKS 7 - 11

A PARCEL OF LAND LYING IN THE SECOND CIVIL DISTRICT OF MONROE COUNTY, TENNESSEE, ADJACENT TO THE WESTERLY SHORELINE OF THE TELLICO RESERVOIR, APPROXIMATELY ONE HALF MILE EAST OF THE INTERSECTION OF NILES FERRY ROAD AND MT.VIEW DRIVE, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 462.27 FEET NORTH AND 1940.87 FEET EAST OF TVA MONUMENT 21-53, A CONCRETE MONUMENT (TENNESSEE STATE PLANE COORDINATES OF NORTH 432,787.264 FEET AND EAST 2,521,040.612 FEET); ADJACENT TO THE SOUTH SHORE OF THE FOURMILE CREEK EMBAYMENT OF TELLICO RESERVOIR; THENCE, S 33°34'34" W 647.07 FEET; THENCE, 597.40 FEET LONG THE ARC OF A 9,348.18 FOOT RADIUS CURVE TO THE LEFT, SAID ARC HAVING A CHORD OF S 31°44'44" W 597.30 FEET; THENCE, S 29°54'53" W 246.46 FEET; THENCE, N 60°05'07" W 75.00 FEET; THENCE, 176.09 FEET ALONG THE ARC OF A 2,073.17 FOOT RADIUS CURVE TO THE LEFT, SAID ARC HAVING A CHORD OF S 27°28'53" W 176.04 FEET; THENCE, S 57°47'32" W 276.72 FEET; THENCE, S 81°22'00" W 26.69 FEET; THENCE, S 20°05'16" W 50.00 FEET; THENCE, S 69°54'44" E 17.06 FEET; THENCE, 94.81 FEET ALONG THE ARCOF A 120.71 FOOT RADIUS CURVE TO THE RIGHT, SAID ARC HAVING A CHORD OF S 47°24'44" E 92.39 FEET; THENCE, S 24°54'44" E 66.61 FEET; THENCE, 94.81 FEET ALONG THE ARC OF A 120.71 FOOT RADIUS CURVE TO THE RIGHT, SAID ARC HAVING A CHORD OF S 02°24'44" E 92.39 FEET; THENCE, S 20°05'16" W 251.58 FEET; THENCE, 299.86 FEET ALONG THE ARC OF A 368.03 FOOT RADIUS CURVE TO THE RIGHT, SAID ARC HAVING A CHORD OF S 43°25'47" W 291.64 FEET;

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THENCE, S 66°46'18" W 39.25 FEET; THENCE, 527.22 FEET ALONG THE ARC OF A 1,299.35 FOOT RADIUS CURVE TO THE RIGHT, SAID ARC HAVING A CHORD OF S 78°23'45" W 523.61 FEET; THENCE, N 89°58'49" W 679.18 FEET; THENCE, 407.10 FEET ALONG THE ARC OF A 599.45 FOOT RADIUS CURVE TO THE RIGHT, SAID ARC HAVING A CHORD OF N 70°31'29" W 399.32 FEET; THENCE, N 43°31'23" W 194.18 FEET; THENCE, N 51°04'09" W 119.61 FEET; THENCE, 124.32 FEET ALONG THE ARC OF A 581.58 FOOT RADIUS CURVE TO THE LEFT, SAID ARC HAVING A CHORD OF N 57°11'35" W 124.09 FEET; THENCE, N 10°49'17" W 292.22 FEET; THENCE, N 45°50'54" E 420.43 FEET; THENCE, N 59°39'15" E 712.85 FEET; THENCE, N 22°45'59" E 111.37 FEET; THENCE, N 85°06'55" E 99.35 FEET; THENCE, S 70°48'23" E 125.23 FEET; THENCE, N 58°39'17" E 108.69 FEET; THENCE, N 00°47'00" E 114.81 FEET; THENCE, N 34°02'06" E 117.82 FEET; THENCE, N 40°43'32" E 110.42 FEET; THENCE, N 13°20'42" E 129.89 FEET; THENCE, N 40°14'19" E 668.71 FEET; THENCE, N 66°23'49" E 304.37 FEET; THENCE, N 13°28'31" E 77.99 FEET; THENCE, S 72°44'56" E 53.11 FEET; THENCE, S 58°53'08" E 39.81 FEET; THENCE, S 58°30'43" E 371.38 FEET; THENCE, S 37°40'13" W 371.20 FEET; THENCE, S 24°15'08" W 227.57 FEET; THENCE, S 61°10'16" E 88.13 FEET; THENCE, N 40°28'13" E 106.02 FEET; THENCE, N 58°46'11" E 427.05 FEET; THENCE, N 51°21'48" E 351.58 FEET; THENCE, N 63°24'51" E 263.02 FEET; THENCE, S 34°06'10" E 84.10 FEET; THENCE, S 56°25'26" E 75.00 FEET TO THE POINT OF BEGINNING, CONTAINING, 98.028 ACRES MORE OR LESS.

Subject to the notes and other indicated restrictions, if any, on said plat or plats and to the covenants, reservations, easements, charges and liens reflected in the Declaration of Covenants and Restrictions filed in connection therewith in the Register's Office for Monroe County, Tennessee as reflected thereon;

Being part of the same property conveyed to Developer by Warranty Deed dated the 28th day of June, 1996, and of record in the Register's Office for Monroe County, Tennessee, in Book of Warranty Deeds Vol. 232, page 215.

Being part of the same property conveyed to Developer by Warranty Deed from The Tellico Reservoir Development Agency dated the 17th day of December, 1985, and of record in the Register's Office for Monroe County, Tennessee, in Book of Warranty Deeds Vol. 175, page 187.

IN WITNESS WHEREOF, this instrument is executed by the Developer through its corporate officers who are duly authorized to so execute same in multiple counterparts, any one of which shall be deemed an original this 24th day of March, 1997.

ATTEST:

Ann Prestage
 Secretary
 Ann Prestage

COOPER COMMUNITIES, INC.

Richard H. Smith
 Vice President
 Richard H. Smith

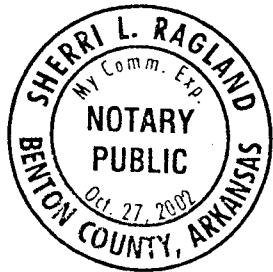
STATE OF ARKANSAS)
) s.s.
COUNTY OF BENTON)

ACKNOWLEDGMENT

Personally appeared before me, Sherri L. Ragland, a Notary Public in and for said County and State, Richard H. Smith, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Sr. Vice President of the maker, Cooper Communities, Inc., or is a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 24th day of March, 1997.

Sherri L. Ragland
Notary Public



FILED in my office on the 25 day
of March 1997 at 12:37 PM
Noted in Note Book 41 Page 116
Recorded in Mis. Book 102 Page 753
Mildred A. Estes
Register of Monroe County, Tennessee