



Bien Venue
Plantation

Property Owners Association
Bienvenueplantation.org

675 Paddock Lane
Louisa, VA 23093

Bien Venue Plantation Subdivision
Declarations of Protective Restrictions and
Covenants
Amended 2023

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**Bien Venue Plantation Subdivision
Declaration of Protective Restrictions and Covenants
Amended 2023**

Introduction

Strong restrictions protect your investment. The provisions of the Declaration of Protective Restrictions and Covenants, as hereinafter set forth, have been designed with the thought that most persons, ideally, would like to be a part of a community having an ecologically balanced atmosphere, in harmony with the natural environment. This specifically includes each individual property owner's right to enjoy their privacy, individual needs, and desires without infringing upon those of their neighbors.

Consequently, in this Declaration an attempt has been made to provide for the reasonable exercise of maximum freedom and enjoyment for those activities which may be engaged in upon the individual lots comprising the community.

Bien Venue Plantation Subdivision

NOW THEREFORE, WITNESSETH: This Deed of Declaration for Bien Venue Plantation Subdivision is made subject to all of the following provisions of this Declaration of Protective Restrictions and Covenants, which provisions shall be deemed to run with the land for the mutual protection and benefit of all land owners, and apply to each and every numbered lot shown on the plat of Section I, Bien Venue Plantation, recorded in the Clerk's Office of the court of Louisa County, Virginia, at Plat Book 8, Pages 221, 222, 223, 224, 274, 275, 276, 277 and 278, except where reserved as herein provided, to wit:

Article I. Use and Improvement Standards

Section 1. Statement of Principles and Purpose

1.1: Considerable effort and expense were given to the master planning of Bien Venue to ensure a thoughtful and harmonious development process. A major concern in the planning is the integration of development with its immediate environment. Bien Venue Plantation Property Owners Association (the "Association") has always believed that man-made improvements should, as much as possible, blend with the environment and nature rather than stand in stark contrast to it. The quality of development and that of the homes constructed at Bien Venue determines, to a great extent, the character of the community, the value and the nature of life within the community.

1.2: In order to ensure that these objectives are achieved and to ensure a continuity of physical development such that future development will be compatible with existing development, the Association has declared and recorded these covenants, conditions and restrictions applicable to Bien Venue Subdivision, further establishing a community Architectural Control Committee (formerly called "Environmental Control Committee") and setting forth its jurisdiction, powers, obligations, and the rules and regulations under which this Committee will conduct its review of proposed improvements.

Section 2. Exclusive Residential Use and Improvements

2.1 : Except as otherwise provided in this Article and in Articles II and III below, all platted numbered lots within Bien Venue Subdivision are specifically restricted to residential use for single family private dwellings or residences designed for occupancy by one family on each lot. No structure or building of any kind or construction of any sort, including any excavation of the natural soil surface, shall be placed or permitted upon any lot unless and until plans and specifications giving description of same shall have been submitted in duplicate to, and approved in writing by, the ACC (the "Committee") as the same is from time to time composed.

2.2 : The placement, storage or occupancy of mobile homes, mobile houses, tents, truck campers or pop-up campers on any lot within the subdivision shall remain strictly prohibited. This provision shall not apply to the parking of unoccupied motor homes, pop- up campers, recreational trailers, with the wheels affixed, or a boat in the driveway or parking area adjacent to approved single family homes which have been issued an occupancy permit by the local building authority, provided that there shall be no more than one recreational vehicle parked on any lot at any time. This provision shall not prohibit the storage and parking of one boat and trailer on any lot provided that the wheels remain affixed.

2.3 : Camping is prohibited. This provision shall not apply to camping adjacent to an approved single family home which has been issued an occupancy permit by the local building authority provided that it does not exceed one night for enjoyment of the home owner.

2.4 : Model homes and exhibit houses are prohibited.

2.5 : No platted lot may be subdivided or easements granted without the specific written approval of the Board of Directors of the Association; provided, however that the Association reserves the right to re-subdivide any of its unsold land in the subdivision, provided that any further re-subdivision is at the minimum consistent with the existing caliber of the community. If two or more adjoining lots are acquired by the same owner, no part or parts of said lots shall be conveyed unless each lot being conveyed and each lot being retained are in compliance with all of these restrictions and covenants and with the laws and regulations of Louisa County and the Commonwealth of Virginia.

2.6 : For the benefit and enjoyment of all lot owners and the Community Association the Association reserves unto itself, its successors or assigns a perpetual, alienable, re- leasable and assignable twenty (20) foot easement along all rear lot lines and a fifteen (15) foot easement along all side lot lines as shown on the plats of survey, recorded at the Clerk's Office of the Court of Louisa County, Virginia, at Plat Book 8, Pages 221, 222, 223, 224, 274, 275, 276, 277 and 278 made part hereof, for the installation of public utilities and drainage, for the protection and appearance of property, and the safety and health of the property owners, reserving unto the Association, its successors or assigns, the sole right to convey the rights reserved. The Association further reserves an easement, as more particularly described in the plats of survey, for the recreational access and benefit of all property owners within Bien Venue Plantation Subdivision. Said recreational easement

shall inure to the benefit of the Association as common property and shall remain as perpetual recreational easement for the benefit of the property owners.

2.7 : No commercial or business enterprise shall be allowed on any platted residential lot except as permitted by Article V, Section 1, Paragraph 1.1, or as specifically permitted by the Board of Directors.

2.8 : The breeding or keeping of any domesticated animal or wild animal on any lot, or within any residence, shall be strictly prohibited. This restriction shall not apply to; domesticated equine/bovine provided one per 40,000 square feet of land, given land is zoned for Agriculture and all local ordinances are followed; dogs, cats or other small domestic animals that are kept as household pets and of a quiet inoffensive nature, to the breeding of such as a business, and the keeping of such on a commercial basis. Under no circumstance shall a horse be maintained on any lot or combination of lots prior to submitting plans for an approved barn type structure for housing a horse. Said structure must be of substantial materials and must be of similar design to a residence which exists on the property proposed for construction of said barn.

Section 3. Other Restrictions

3.1 : Under no circumstance shall construction, excavation or site work of any kind commence on any lot until such time as an appropriate driveway entrance culvert meeting state specifications has been installed, and a minimum three (3) inch aggregate (gravel) base construction entrance driveway has been installed over a minimum of sixty (60) lineal feet extending from the community road edge into the property. Whereas the roads will ultimately become publicly dedicated, it shall be mandatory for all lot owners to ensure proper use of the roads by those performing construction services for said owners, and any damages to roads, road edges, or the property of another by those performing services for an owner shall be immediately assessed upon the owner for repair.

3.2 : Portable outdoor toilet facilities must be provided during construction of any residence. They may not be emplaced prior to final written construction approval of the Committee, must be properly maintained according to acceptable health standards and must be removed within ten (10) days of completion of construction. Effluent removed from the facilities must be disposed of outside the subdivision by third party contractors licensed for removal and disposal of same.

3.3 : The use of adjoining lots or common property for access to the construction site or for the storage of materials without the specific written approval of the adjacent owner is prohibited. The disposal of construction debris, surplus materials, trash, cans, wrappers, paper, etc., shall be strictly limited to off-site removal. There shall be no dumping facilities within the subdivision. Appropriate trash containers shall be maintained at all construction sites, at all times, and shall be requisite to approval of all construction proposals submitted to the Committee.

3.4 : No billboards or advertising of any nature shall be erected, placed or maintained on any lot, or upon any building located thereon, except (1) directional and informational signs erected by the Association, (2) real estate and contractor signs that are approved and authorized by the Association and that are located on lots upon which improvements are being constructed, and (3) "for sale" real estate signs authorized by the Board of Directors of the Association that are limited to a maximum size of six square feet and that are installed no higher than three feet.

3.5 : Construction and material delivery hours within Bien Venue Subdivision shall be strictly limited to the hours commencing seven (7) a.m. and ending at six (6) p.m., Monday through Friday, and seven (7) a.m. through one (1) p.m., on Saturday. No construction of any type shall be permitted on Sundays, excepting work performed specifically by the owner of record on any lot.

3.6 : Contractors, employees of contractors, subcontractors, material men and maintenance personnel and are not permitted to use community common areas or park facilities at any time.

3.7 : There shall be no requirement to construct a residence on any lot. However, the property owner shall ensure that such lot is free of debris.

3.8: All construction vehicles and equipment must be parked on the lot and not on the community rights-of-ways. Excavation equipment must be unloaded on the lot, and substantial care must be exercised when such equipment is to be unloaded adjacent to the surfaced road edge.

3.9: It shall be the full responsibility of all lot owners to regulate and be fully responsible for the actions of their guests and those performing services for the property owner, including all contractors.

Article II. Architectural Control Committee and Building Plans

Section 1. Architectural Control Committee

1.1 : The plans and specifications for any dwelling or other building to be constructed or externally altered on any lot, or for any other structure including fences, or for installation of septic systems, lot clearing or driveways, shall first be approved in writing by the Architectural Control Committee prior to start of construction, installation or alteration.

1.2: The Committee shall consist of at least three (3) members appointed by the Board of Directors. The committee shall select a chair.

1.3: The Committee shall meet at a time and place designated by its members, as required and shall report its actions to the Board.

1.4 : The Committee shall designate an address for submission of all construction plans and shall report its findings to the applicant within fourteen (14) days of the date the Committee is in receipt of such plans. Incomplete or non-conforming plans shall be denied in writing and immediately returned to the applicant with comments for correction.

1.5 : Two (2) sets of all construction plans (to include complete specifications for any structure) including interior floor plans and exterior elevations, exterior materials, exterior color selections, and excavating plans must be presented to the Committee for prior written approval at least fourteen (14) days prior to commencement of any construction activity. The plans shall contain the contractors name, address and telephone number. The plans shall also include a site plan showing the location of the structure planned within the property, including precise setback requirements imposed herein and by the local building authority. One set of approved plans shall be retained by the Association and one set shall be returned to the applicant with written approval by the Chairman of the Committee. A \$1,000.00 deposit is required at time of ACC approval. The deposit will be refunded, unless needed to repair community or adjacent property damaged as a direct result of the construction.

Section 2. Building Specifications and Requirements

2.1 : All residences shall consist of not less than 1500 square feet of heated living area, exclusive of open porches, patios, decks, breezeways, basements and garages. In the case of structures more than one story, excluding basements, the second floor shall not be less than 350 square feet of heated living area. No structure shall be more than two stories above ground level.

2.2 : Each residence shall be required to have a minimum of 250 square feet of attached decking made of treated lumber or appropriate synthetic substitute which may be distributed on two sides of the residence. The material requirement for decking may be substituted, in whole or in part, with patios when the material surface of such patios is constructed of brick, stone, tile or design-pressed concrete. Under no circumstance shall un-surfaced concrete be approved in lieu of this requirement.

2.3 : In the event a garage or other building is to be constructed, each structure whether separate or combined must be of like materials and color used in the existing residence. Buildings and garages shall not be less than 400 square feet, or a minimum of 800 square feet in the case of a combined structure. Lean-to's of any sort shall be strictly prohibited. All building area's shall be designed and maintained in a manner consistent with a planned residential area.

2.4 : The use of stockade, barbed wire, or chain link fencing is strictly prohibited.

2.5 : All approved structures must have a minimum of 5/12 roof pitch and shall be of a contemporary design. All structures must be of substantial construction, and exterior treatments are to be of natural wood siding, stone, brick or vinyl siding approved by the Architectural Control Committee. Exterior colors shall be specifically limited to browns, grays, tans and cream colors. A manufacturer's sample of the final

finish siding treatment shall be submitted for approval. All structures shall contain a substantial quantity of new materials, and no used structures shall be relocated or placed on any lot. No outbuildings are permitted, unless the house is first built, and then any approved outbuilding must conform to the structure and surroundings of the existing building, and only with the written approval of the Committee.

2.6: No single family residence shall exceed thirty-six (36) feet in height as measured from natural ground level, unless otherwise approved by the Committee.

2.7 : Any structure approved and erected or placed on any lot shall be set back at least sixty (60) feet from the front road easement line, at least forty (40) feet from the rear lot line, and at least twenty-five (25) feet from each side lot line, unless the Committee allows variances and adjustments in order to overcome practical difficulties. Under all circumstances any structure must first be approved by the local Building Authority having jurisdiction, and a building permit must be issued by such Authority prior to commencement of any construction activity.

2.8: The exterior of all structures must be completed within nine (9) months after start of construction or alteration. The Committee may approve an extension of time for appropriate cases.

2.9: Prior to commencement of any site excavation, of any type, the property owner must obtain a driveway entrance permit from the Virginia Department of Transportation specifying or approving the design and installation of the culvert.

2.10 : Upon completion of all site excavation, disturbed soils shall, within thirty (30) calendar days following completion, be properly graded, fertilized, seeded and mulched with straw or sodded.

ARTICLE III. STREETS, ROADWAYS AND EASEMENTS

3.1 : The streets and roadways shown on the plats recorded in the Clerk's Office of the Court of Louisa County, Virginia, at Plat Book 8, Pages 221, 222, 223, 224, 274, 275, 276, 277 and 278, of survey have been publicly dedicated within the mean of Section 15.1-478 of the Code of Virginia, 1950 as amended, and shall therefor be Virginia Department of Transportation maintained.

3.2 : The recreational easements shown will not be dedicated as streets or roadways, and the community "common areas" as platted shall not be publicly dedicated under any circumstance or for any purpose. The Association reserves the right to extend roadways on such easements should in its sole judgment the need arise. Further, the Board of Directors reserves the right for the Community Association to enter into agreements with other recreational subdivisions and clubs for the mutual exchange of rights and privileges to use easements and recreational facilities and amenities.

3.3 : No motor vehicle of any kind whatsoever shall be permitted upon Association easements.

Article IV. The Bien Venue Plantation Property Owners Association

Section 1. Membership Required

1.1 : Membership in the Bien Venue Property Owners Association is mandatory for all persons or entities owning property in the subdivision. All such members are obligated to pay the dues and assessments levied upon each lot owner by the Association to defray the cost of construction and maintenance of roads, paths, recreational facilities and amenities used and maintained by the Association, and appropriate operating and administrative expenses.

1.2 : Membership shall not be mandatory for the Association.

1.3 : The Association shall be responsible for construction, maintenance, repair and upkeep of all subdivision parks, recreational easements, and appurtenant drainage easements. The Association shall also be the means for the promulgation and enforcement of all regulations necessary to the governing of the use and enjoyment of such pathways, recreational easements and such other properties within the subdivision as it may from time to time own.

1.4 : The Association shall have all the powers that are set forth in its Articles of Incorporation, as approved by the State Corporation Commission of Virginia, and all other powers that belong to it by operation of law. This includes, but is not limited to, the power to levy against every member of the Association a uniform annual dues charge and special assessments per single family residential lot within the subdivision, the amount of said charge and assessments to be determined by the Board of Directors of the Association after consideration of current maintenance and future needs and requirements of the Association, for the purposes set forth in its Articles of Incorporation. However, no such charge shall ever be made against, or be payable by, the Association itself, or any corporation or corporations that may be created to acquire title to, and operate the amenities or other properties on behalf of the Association.

Section 2. Annual Membership Dues

2.1 : Dues shall be a minimum of \$200.00 per calendar year, due and payable on or before the first day of March for each calendar year commencing the calendar year following the year of initial purchase. The dues may be increased by the Board of Directors with proof of additional cost, and the Association may levy special assessments for the purpose of defraying, in whole or in part, the cost of additional construction or reconstruction, unexpected repair or replacement, or for a described improvement upon the paths, parks or other member amenities. Such special assessments may be charged and paid monthly or in the annual dues.

2.2 : Should any lot owner become delinquent in the payment of dues or assessments to the Association, such owner shall be denied use of common areas and recreational facilities under written notice until such time as the delinquency

has been corrected. Said lot owner shall at all times, however, have the right to access over the roads in the subdivision to and from said owner's lot by the nearest route. Delinquent payment shall bear an interest from the date of delinquency at a rate determined by the Board of Directors, not to exceed the maximum rate permitted by law, and shall upon the date of delinquency constitute a lien on each lot to which the delinquency pertains.

2.3 : Any lien shall cover and include the principal amount, the interest, and reasonable attorney's fees incurred in the collection and filing thereof. Every such lien may be enforced by equitable foreclosure suit filed in the Circuit Court of Louisa County, Virginia.

2.4 : The remedy of foreclosure is non-exclusive, and the Association reserves all other remedies provided by law for the collection of the aforesaid delinquencies. The Association has the right to publish the names of the delinquent members in such a manner as it may deem appropriate. The written dated statement of the Association that no delinquency exists hereunder as of said date shall be conclusive evidence thereof.

Article V. Activities on and Uses of Lots

Section 1. No Commercial or Business Use

1.1 : No commercial or business enterprises shall be allowed on any platted residential lot, other than arts, crafts, or professions operated and conducted solely by family members occupying the residence and only when such product or service is not distributed to customers at the operator's residence or within the subdivision.

1.2 : No heavy equipment or vehicles used in industry or for commercial activities weighing over 10,000 pounds shall be regularly parked or stored on any lot. No vehicle of any type shall be regularly parked on any street or roadway in the subdivision. Each lot owner shall construct and maintain suitable and adequate parking space on his property for the parking of vehicles and those of his guests. Any truck larger than 10,000 pounds, and all unoccupied camping trailers, motor homes, and mobile camping units parked in the driveways or parking areas adjacent to the residence must be kept reasonably out of sight of residences which have been constructed on adjacent lots and the users of streets and roadways, except those vehicles used during the period of construction. Stripped down, partially wrecked, inoperable or junk motor vehicles of any kind, or parts thereof, are strictly prohibited in the subdivision unless garaged or covered with a car cover specifically made for vehicles. Any inoperable vehicle parked or placed on any lot or roadway must be removed within forty-eight (48) hours of notice by the Association. Failure to comply after notice will result in the Association having to remove such vehicle and charging the owner a fee for such service which may not exceed \$1,000. Enforcement of this provision shall be as specified in Article IV, Section 2.

1.3 : No short-term rental enterprises shall be allowed within the subdivision. BVPPOA defines the duration of a short-term rental as less than six (6) continuous months. This restriction does not apply to direct rental arrangements between the homeowner and a Lake Anna power plant worker (also referred to as an "outager").

Section 2. Well, Septic System, and Refuse

2.1 : All dwelling houses shall be connected to an approved water supply and septic system. Any form or type of outhouse is specifically prohibited on any lot except during construction of residences. Owners may obtain permits for approved water supply and septic systems by contacting the Louisa County Health Department for an appointment and site placement approval thereof.

2.2 : All garbage must be kept in covered rigid containers and so placed or screened as not to be visible from any street or roadway, except for trash pickup service, and it must be disposed of in accordance with County ordinances and these rules and restrictions.

Section 3. Use and Maintenance

3.1 : All outside clothes poles, clotheslines and similar equipment, and every structure for the storage of fuel installed outside any building (if not buried below the ground the surface) shall be appropriately screened by shrubbery, other natural growth or approved method so as not to be visible from any street, roadway, or property of neighboring residences.

3.2 : All lots, whether occupied or not, and any improvements thereon, shall at all times be maintained in such manner as to prevent their becoming unsightly by reason of unattractive growth of vegetation or the accumulation of rubbish or debris thereon. All grass shall be regularly cut and maintained so as not to become overgrown or unsightly and to prevent erosion. Should any lot owner fail to maintain the improvements or premises situated on the lot in a manner consistent with these restrictions, the Association shall have the full authority, through its agents or employees, to enter upon the premises and repair, maintain, and restore the property and improvements thereon. The owner shall receive written certified notice requesting full compliance and corrective action within 72 hours of receipt. If upon receipt of said notice the owner fails to comply, or provide written notice of contractual arrangements to have the repairs completed within a specified and reasonable time period, the full cost of such repairs or maintenance shall be levied upon the owner and lot by the Association, shall be payable immediately upon billing, and shall constitute a lien on the property until such time as paid in full, and the provisions of Article IV, Section 2 shall apply.

3.3 : No living tree measuring six (6) inches or more in diameter may be cut or removed without the express written approval of the Committee, unless located within twenty (20) feet of the approved site of the main dwelling or accessory buildings. However, any tree may be removed without permission if required by the Louisa County Department of Health for septic system construction and installation or if the tree(s) is dead or is a threat to the health, safety or welfare of any person.

3.4 : No motor vehicles of any kind, licensed or unlicensed, registered or unregistered, including motor bikes, snowmobiles, and all-terrain vehicles, shall be permitted in any areas marked for pedestrian, or other use of the recreational facilities, or any recreational easement, unless such areas have been specifically designated and authorized for such by the Board of Directors of the Association.

3.5 : A sign with the property owner's name may be displayed on any lot providing such signs do not exceed twelve (12) inches in height and thirty (30) inches in length. No signs advertising a lot for sale are permitted without the specific written approval of the Board of Directors.

3.6: Hunting is strictly prohibited in the subdivision. No rifles, shotguns, handguns, or other firearms of any type shall be permitted for use anywhere in the subdivision.

3.7 : No drilling, refining, quarrying or mining operations of any kind shall be permitted upon or within the boundaries of any lot, and no derrick or other structure designed for use in boring for subsurface materials shall be erected, stored, maintained or permitted on any lot within this subdivision. This restriction will not apply to the drilling of a well for water for residential use.

3.8 : No noxious or offensive activities shall be carried out on any lot, or permitted to be carried on, nor shall anything be done on any lot that shall be or become an unreasonable annoyance or nuisance to the neighborhood.

3.9 : No signs may be erected except as permitted in accordance with Sections 3.4 of Article I and 3.5 of this Article.

3.10: No burn barrels or open fires shall be permitted on any part of any lot, with exception to outdoor fireplaces equipped with fire screens, except with the written approval of the Board of Directors. All fireplaces in dwellings must be equipped with fire screens, and at least one (1) household chemical-type fire extinguisher must be stored and available in each dwelling for emergency purposes.

Article VI. Notification and Transfer of Ownership

Section 1. Resale or Transfer of Ownership

1.1 : In the event of resale, or transfer of ownership, of any lot or residence within the community, the Seller, Trustee or Grantor shall immediately notify the Secretary of the Association of such sale or transfer providing the date of sale, to whom the property was sold or transferred, and the mailing address and telephone number of the new owners.

1.2 : The Seller shall in all cases be responsible for ensuring that all assessments due are paid in full prior to sale or transfer of ownership and that gate access cards, passes, and other identification issued by the Association, if any, are delivered to the new owners at closing.

Section 2. Change of Address Notification

2.1: All lot owners shall notify the Association of any address change within 10 days of effective changes.

2.2: Changes of address and transfer of ownership notification shall be directed to the Secretary of the Association.

Article VII. Restrictions and Covenants

Section 1. Enforcement

1.1 : The Restrictions and Covenants herein contained shall run with and bind the land, and each is enforceable by the Association. In the event of a violation or breach of any of the restrictions by any property owner or agent, the owners of lots in the subdivision or any of them jointly or severally, shall have the right to proceed at law or in equity to compel a compliance with the terms hereof or to prevent the violation or breach of such terms in any event, In addition, the Association shall have the right, whenever there shall have been built on any lot any structure which is in violation of these restrictions to enter upon the property where such violation exists, and summarily abate or remove the same at the expense of the owner, if after ten (10) days written notice of such violation it has not been corrected by the owner. Any such entry and abatement or removal shall not be deemed a trespass.

1.2: The failure to enforce any right, restriction, reservation or condition contained in the Declaration of Protective Restrictions and Covenants, however long continued, shall not be deemed a waiver of the rights to do so thereafter, and shall not bar or affect its enforcement.

1.3: The Grantee of any lot subject to the coverage of this Declaration, by acceptance of a deed conveying title thereto or the execution of a contract for the purchase thereof, from the Association or owners of such lot, shall for himself and his successors or assigns, accept such deed or contract upon and be subject to each and all of these restrictions and the agreements herein contained.

Section 2. Variance and Adjustments

2.1 : The Board of Directors of the Association may allow reasonable variances and adjustments of these Restrictions in order to overcome practical difficulties and to prevent unnecessary hardships in the application of the provisions contained herein; provided, however, that this is done in conformity with the intent and purpose hereof and provided that, in every instance, such variance or adjustment will not be materially detrimental or injurious to other property or improvements in the neighborhood or the subdivision.

2.2 : The invalidation by any court of any restrictions contained in this Declaration of Protective Restrictions and Covenants shall in no way affect any of the other restrictions, which shall remain in full force and effect.

2.3 : This Declaration of Protective Restrictions and Covenants may be amended or modified by a two-thirds (2/3) majority vote of the Association.

Bylaws of Bien Venue Plantation Property Owners Association

ARTICLE I. Identity

These are the Bylaws of Bien Venue Plantation Property Owners Association, a non-profit, non-stock Corporation which shall be organized under the Laws of the Commonwealth of Virginia. Bien Venue Plantation Property Owners Association ("the Association") shall be organized for the purpose of operating and managing Bien Venue Plantation Subdivision, Louisa County, Virginia ("Bien Venue Plantation").

Section A. Provisions of Declaration and Articles of Incorporation to Control

The provisions of these Bylaws are applicable to Bien Venue Plantation, and the terms and provisions hereof are expressly subject to those terms, definitions provisions, conditions and authorizations contained in the Articles of Incorporation of the Association ("Articles") and the Declaration of Protective Restrictions and Covenants for Bien Venue Plantation, recorded in the Clerk's Office, Circuit Court, County of Louisa, Virginia in Deed Book 354, page 508, and all supplements and amendments thereto (the "Declaration"). The terms and provisions of the Articles of Incorporation and Declaration shall control wherever the same may be in conflict herewith.

Section B. Defined Terms and Coverage

(a) Unless otherwise specifically defined in these Bylaws or the Declaration, the applicable terms herein shall be defined as follows:

"Additional Land"	shall mean and refer to those tracts or parcels of land subjected to the terms of the Declaration.
"Assessment"	shall mean and refer to a Member's share of the Common Expenses from time to time assessed against a Member by the Association.
"Board"	shall mean and refer to the Board of Directors of the Association.
"Common Properties"	shall mean and refer to all real property and improvements which Properties are owned by the Association and which are intended to be devoted to the common use and enjoyment of the Owners.
"Common Expenses"	shall mean the costs and expenses incurred by the Association and used for the promotion for the general appearance of the Subdivision and for the improvement and maintenance of the Common Properties with the Subdivision.

"Declaration"	shall mean and refer to the Declaration of Protective Restrictions and Covenants for Bien Venue Plantation, as the same now exists or may be hereafter amended.
"Lot"	shall mean any residential lot shown on any residential lot shown on any recorded Subdivision Plat of the Subdivision.
"Member"	shall mean and refer to all those Members who are members of the Association as provided in Article IV of the Declaration.
"Mortgage"	shall mean and refer to any mortgage, deed of trust or similar instrument encumbering a Lot as security for the performance of any obligation.
"Occupant"	shall mean and refer to any person, including, without limitation, any guest, invitee, tenant, lessee or family member of a Member, occupying or otherwise using or visiting a Lot.
"Owner"	shall mean and refer to the record owner whether one or more persons or entities, of the fee simple title to any Lot, including contract sellers, but excluding any mortgagee or subsequent holder of a Mortgage, unless and until such mortgagee or holder of a Mortgage has acquired fee simple title pursuant to foreclosure or any proceeding in lieu of foreclosure.
"Property"	shall mean and refer to the real property described in the Declaration and all subsequent addition thereto brought under the regime of the Declaration, as supplemented and amended.
"Subdivision Plat"	shall mean and refer to any subdivision plat for the Subdivision recorded in the Clerk's Office of the Circuit Court of Louisa County, Virginia, together with any plat hereafter filed for record in connection with any subjection of additional real property to the provisions of the Declaration.
"Subdivision"	shall mean the Bien Venue Plantation Subdivision, as shown on the Subdivision Plat.

(b) Coverage. All present or future Owners and Occupants, their employees or agents, or any other person who might use the Association or any of the facilities thereof in any manner, are subject to all the terms and provisions of these Bylaws.

Section C. Office

The office of the Association shall be at the Subdivision, Louisa County, Virginia, or such other place as the Board of Directors shall designate from time to time.

ARTICLE II. THE ASSOCIATION

Section A. Qualification of Members

The qualification of Members of the Association, the manner of their admission to membership and termination of such membership shall be as set forth in the Declaration. For all purposes having to do with the administration of the Property, the Association shall act as an agent for the Members of the Association.

Section B. Powers of the Association

The Association shall have, in addition to those powers listed in the Articles, all of the powers reasonably necessary to implement and effectuate the rules and objectives set forth in the: Declaration, these Bylaws and all other documents pertaining to the Association.

Section C. Annual Meetings

The annual meetings of the Association shall be held in June of each year. At such annual meetings, the Directors of the Association shall be elected by ballot of the Members in accordance with the requirements of Section J of this Article. Meetings of the Association shall be held on the premises of Association, at the principal office of the Association, or at such other suitable place convenient to the Members as may be designated by the Board.

Section D. Special Meetings

(a) The President of the Association shall call a special meeting of the Association if so directed by resolution of the Board or upon a petition signed and presented to the Secretary by Members representing not less than ten per cent (10%) of the voters entitled to be cast at a meeting of the Members. The notice of any special Meeting shall state the time, place, and purpose thereof. No business shall be transacted at a Special Meeting except as stated in the notice.

b) The Board shall be divided into three classes: The first class shall have one Director, the second class shall have two Directors and the third class shall have two Directors, with the term of office of one class expiring each year. The Director of the first class shall be elected to hold office for a term of office expiring at the next succeeding annual meeting, the Directors of the second class shall be elected to hold office for a term of office expiring at the second succeeding annual meeting, the Directors of the third class shall be elected to hold office for a term of office expiring at the third succeeding annual meeting. Upon expiration of the terms of the Directors, other persons who would qualify

under the provisions contained in these Bylaws shall be elected at the annual meeting of the Association to be Directors for a term of three (3) years in the place of the Director or Directors whose terms have expired.

Section E. Notice of Meetings

The Secretary shall mail/email to each Member a notice of each meeting of the Members at least thirty (30) but not more than forty (40) days prior to such meeting, except that notice of a Members' meeting to act on an amendment of the Articles, a plan of merger, a proposed sale of assets or the dissolution of the Association shall be given not less than twenty-five (25) nor more than sixty (60) days before the meeting. Such notice shall specify the place, day and time of the meeting, and in the case of a Special Meeting, the purpose or purposes for which the meeting is being called. The mailing of a notice of meeting in the manner provided in this Section and in Section A of Article IX of these Bylaws shall be considered proper service of notice.

Section F. Adjournment of Meetings

If at any meeting of the Association a quorum or the required percentage of attendance is not present, Members representing a majority of the total voting interest present at such meeting in person or by proxy may adjourn the meeting to a time when a quorum of the required percentage of attendance is present.

Section G. Order of Business

The order of business at all meetings of the Association shall be as follows:

- (a) Roll Call and certifying of proxies.
- (b) Proof of Notice of Meeting.
- (c) Reading of minutes of preceding meeting.
- (d) Report of Board and Officers.
- (e) Reports of committees, if any.
- (f) Election or appointment of inspectors of election (when so required).
- (g) Election of Directors (when so required).
- (h) Unfinished business.
- (i) New Business.
- U) Adjournment.

Section H. Title to Lots

The Association may acquire hold and transfer full legal title to one or more Lots or the Common Properties in its own name.

Section I. Proxies and Multiple Owner Voting

Votes may be cast in person or by proxy. No proxy shall be revocable except by actual notice to the person presiding over the meeting by any one or more of the Lot Owners that it be revoked. Any proxy shall be void if it is not dated, if it purports to be revocable without notice aforesaid, or if the signatures of any of those executing the same has not been witnessed by a person who shall sign his full name and address. The proxy of any person shall be void if not signed by a person having authority at the time of execution thereof to execute deeds on behalf of that person. Any proxy shall terminate automatically upon the adjournment of the first meeting held on or after the date of that proxy. In the instance where a Lot is owned by more than one person, if one of the co-owners of the Lot is present at an Association meeting, that person shall be entitled to cast the vote for that Lot. If more than one of such persons is present, the vote appertaining to the subject Lot shall be cast only in accordance with their unanimous agreement and such consent shall be conclusively presumed if any one of them purports to cast the vote appertaining to the subject Lot without protest being made forthwith by any of the other co-owners to the person presiding at the meeting.

Section J. Voting

A Member shall be entitled to one vote for each Lot owned by the Member. The Members representing at least fifty percent of the total voting interest voting in person or by proxy at one time at a duly convened meeting at which a quorum is present are required to adopt decisions made at any meeting of the Association. No Member may vote at any meeting of the Association or be elected to serve as an Officer of the Association if said Member is delinquent in the payment of any Assessment.

Section K. Quorum

Except as otherwise provided in these Bylaws, the presence in person or by proxy of Members representing ten percent (10%) of the votes entitled to be cast at a meeting shall constitute a quorum at all meetings of the Association.

Section L. Conduct of Meetings

The President shall preside over all meetings of the Association and the Secretary

shall keep the minutes of the meeting and record in a minute book all resolutions adopted and all transactions occurring at the meeting. The then current edition of Robert's Rules of Order shall govern the conduct of all meetings of the Association when not in conflict with the Declaration or the Articles. All votes shall be tallied by Inspectors appointed by the President or other Officer presiding over the meeting.

ARTICLE III. BOARD OF DIRECTORS

Section A. Number and Qualification

The affairs of the Association shall be governed by the Board. The Board shall be composed of five persons, who shall be elected by the Members of the Association:

Section B. Powers and Duties

The Board shall have all of the power and duties necessary for the administration of the affairs of the Association and may do all such acts and things not prohibited by the Declaration or the Articles. The Board shall have the power from time to time to adopt any rules and regulations ("Rules and Regulations") deemed necessary for the benefit and enjoyment of the Property; provided, however, that such Rules and Regulations shall not be in conflict with the Declaration or the Articles. The Board of Directors shall delegate to one of its members or to a person employed for such purpose the authority to act on behalf of the Board on such matters relating to the duties of the Managing Agent (as defined in "Section O" of this Article), which may arise between meetings of the Board of Directors as the Board of Directors deems appropriate. In addition to the duties imposed by these Bylaws or by any resolution of the Association that may hereafter be adopted, the Board of Directors, shall, on behalf of the Association:

- (a) Prepare an annual budget, in which there shall be established the assessments of each Member for the Common Expenses; provided, however, the maximum annual assessment shall be limited as set forth in the Declarations, if any.
- (b) Make assessments against Members to defray the Costs and expenses of the Association and to establish the means and methods of collecting such assessments from the Owners. The annual assessment against each Member for his share of the Common Expenses shall be payable when billed by the Board of Directors or the Managing Agent.
- (c) Provide for the improvement, operation, care, up keep and maintenance of all of the Common Properties and services of the Association.
- (d) Designate, hire and dismiss the professional management necessary for the maintenance, operation, repair and replacement of the Common Properties and provide services for the Association and, where appropriate, provide for the

compensation of such personnel and for the purpose of equipment, supplies and material to be used by such personnel in the performance of their duties, which supplies and equipment shall be deemed part of the property owned by the Association.

(e) Collect the assessments against the Members, deposit the proceeds thereof in bank depositories designated by the Board and use the proceeds to carry out the administration and purposes of the Association.

(f) Pay all taxes, charges and assessments which are or may become liens against any part of the Association, other than individual Lots and the appurtenances thereto, and assess the same against the Members and their respective Lots subject to such liens.

(g) Make, or contract for the making of, repairs, and improvements to the Common Properties in accordance with these By-Laws.

(h) Enforce by legal means the provisions of the Declaration, the Articles these Bylaws, the Rules and Regulations, and act on behalf of the Members with respect to all matters arising out of any eminent domain proceedings.

(i) Pay the cost of all authorized services rendered to the Association and not billed to Members of individual Lots.

U) Keep books with detailed accounts in chronological order of receipts and expenditures affecting the Property and the administration of the Association, specifying the expenses of maintenance and repair of the Common Properties and any other expenses incurred. Such books and vouchers accrediting the entries thereupon shall be available for examination by the Members, or their duly authorized agents or attorneys during general business hours on working days at the times and in the manner set and announced by the Board for the general knowledge of the Members. All books and records shall be kept in accordance with good and accepted accounting practices.

(k) If requested, notify all mortgagees of all or any Lots in the Property (the "Mortgagees") of any default hereunder by any Member subject to such Mortgage, In the event such default continues for a period exceeding thirty days.

(l) Appoint members of the Architectural Control who shall approve all plans and specifications for changes and initial construction on all Lots.

(m) Do such other things and acts not inconsistent with the Declaration or the Articles which the Board may be authorized to do by its own resolution.

Section C. Organizational Meeting

Within-30 days after the election of Directors in accordance with Article 11, Section D

(b) of these Bylaws, a meeting of the Board shall be held to elect officers of the Association.

Section D. Regular Meetings

Regular meetings of the Board shall be held at such time and place as shall be determined from time to time by a majority of the members of the Board, but such meetings shall be held at least once every three months during each fiscal year. Notice of regular meetings of the Board shall be given to each member of the Board by mail, email, telegraph or actual delivery at least five business days prior to the day named for such meeting.

Section E. Special Meetings

Special meetings of the Board may be called by the President on three business days' notice to each member, given by mail or telegraph, or actual delivery, which shall state the time, place and purpose of the meeting. Special meetings of the Board shall be called by the President in like manner and on like notice on the written request of at least two members of the Board.

Section F. Waiver of Notice

Any member may at any time in writing, waive notice of any meeting of the Board and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a member at any meeting of the Board, and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a member at any meeting of the Board shall constitute a waiver of notice by him of the time, place and purpose of such meeting, unless such member attends for the specific purpose of challenging such notice. If all members are present at any meeting of the Board, no notice shall be required and any business may be transacted at such meeting.

Section G. Quorum of Board

At all meetings of the Board a majority of the Board shall constitute a quorum for the transaction of business, and the votes of a majority of the Board present at a meeting at which a quorum is present shall constitute the decision of the Board. If at any meeting of the Board there shall be less than a quorum-present, the meeting may be adjourned to a new time. At any such adjourned meeting at which a quorum is present, any business which might have been transacted at the meeting originally called may be transacted without further notice.

Section H. Compensation

No Director shall receive compensation for any service he may render to the Association. However, a Director may be reimbursed for his actual expenses incurred in the performance of his duties.

Section I. Conduct of Meetings

The President who shall be a Director shall preside over all meetings of the Board and the Secretary who may be but does not have to be a Director shall keep a minute book of the Board recording therein all resolutions adopted by the Board and a record of all transactions and proceedings occurring at such meetings. The then current edition of Robert's Rules of Order shall govern the conduct of the meetings of the Board when not in conflict with the Declaration or the Articles.

Section J. Action without Meeting

Any action by the Board required or permitted to be taken at any meeting may be taken without a meeting if all of the members of the Board shall individually or collectively consent in writing to such action. Any such written consent shall be filed with the minutes of the proceedings of the Board.

Section K. Vacancies

Vacancies in the Board may be filled by the remaining Directors selecting someone to serve until the next Annual Meeting. In the event of three or more vacancies on the Board, a special meeting of the Association shall be called by the President and the vacancies shall be filled by an election for such purpose.

Section L. Liability of Board, Officers, Members and Association

The Officers and members of the Board of the Association shall not be liable to the Association for any mistake of judgment caused by negligence or otherwise, except for their own individual willful misconduct or bad faith. The Association shall indemnify to the fullest extent permitted by-law and as set forth in the Articles all Directors, Officers employees, agents and other persons who may by law be indemnified.

Section M. Common or Interested Members

Each Officer of the Association shall exercise his powers and duties in good faith and with a view to the best interests of the Association. No contract or other transaction between the Association and any of its Members, or between the Association and any corporation, firm or association in which any of the Members at the Association are members or officers or are pecuniary or otherwise interested, is either void or voidable because any such member is present at the meeting of the Board or any committee thereof which authorizes or approves the contract or transaction, or because his vote is counted for such purpose, if any of the conditions specified in any of the following subparagraphs exists:

(a) The fact of the common membership or interest is disclosed or known to the majority of the Board or noted in the minutes, and the Board authorizes, approves or ratifies such contract or transaction in good faith by a vote sufficient for the purpose; or

(b) The fact of the common membership or interest is disclosed or known to at least a majority of the Members, and the Members approve or ratify the contract or transaction in good faith by a vote sufficient for the purpose; or

(c) The contract or transaction is commercially reasonable to the Association at the time it is authorized, ratified, approved or executed.

Any common or interested members may be counted in determining the presence of a quorum of any meeting of the Board or committee thereof which authorizes, approves, or ratifies any contract or transaction, and may vote thereat to authorize or disallow any contract or transaction with like force and effect as if such member were not such member or officer of the Association or not so interested.

Section N. Execution of Documents

All agreements, contracts, deeds, leases, checks and other instruments of the Association for expenditures or obligations in excess of Two Thousand Dollars shall be executed by any two persons designated by the Board. All such instruments for expenditures or obligations of Two Thousand Dollars or less may be executed by any one person designated by the Board.

Section O. Managing Agent

The Board may employ for the Property a professional managing agent (the "Managing Agent"), at a compensation to be established by it. Any contract shall provide that the contract may be terminated with cause on not more than thirty (30) days written notice and without cause on not more than ninety (90) days of written notice; and the contract must be terminable without payment of a termination fee.

(a) Requirements. The Managing Agent shall employ persons possessing a high level of competence in the technical skills necessary for proper management of the Property. The Managing Agent must be able to advise the Board regarding the administrative operations of the Property and may with the consent of the Board employ personnel expert in the areas of insurance, accounting and Property regulations.

(b) Duties. The Managing Agent shall perform such duties and services as the Board shall authorize. The Board may delegate to the Managing Agent all of the powers granted to the Board by these Bylaws other than the powers set forth in paragraph (b) of Section B of this Article III and other than its power to make and amend any Rules and Regulations issued by the Board. The Managing Agent shall perform the obligations, duties and services relating to management of the Association, relating to the rights of Mortgagees and relating to the maintenance of reserve funds in compliance with the provisions of these Bylaws.

(c) Standards. The Board shall impose appropriate standards of performance upon the Managing Agent. Unless the Managing Agent is instructed otherwise by the Board:

- (i) Cash accounts of the Association shall not be commingled with any other accounts except with the express permission of the Board;
- (ii) No remuneration shall be accepted by the Managing Agent from vendors, independent contractors or others providing goods or services to the Association whether in the form of commissions, finders fees, service fees or otherwise;
- (iii) Any discounts received shall benefit the Association; and
- (iv) Any financial or other interest which the Managing Agent may have in any firm providing goods or service to the Association shall be disclosed promptly to the Board.

Section P. Removal

Any one or more of the members of the Board may be removed, either with or without cause, at any time by an affirmative vote of the majority of Members at any special meeting called for such purpose, or at any annual meeting.

ARTICLE IV. OFFICERS

Section A. Number of Officers

The Officers of the Association shall be a President, who shall be a Director, a Vice-President, a Treasurer and a Secretary, all of whom shall be elected annually by the Board and who may be peremptorily removed, with or without cause, by a vote of the Directors at any meeting. Any person may hold two or more offices except that the President shall not also be Vice-President, Secretary or an Assistant Secretary. The Board shall, from time to time elect such other Officers and designate their powers and duties as the Board shall find to be required to manage the affairs of the Association.

Section B. President

The President shall be the chief executive officer of the Association. He shall have all of the powers and duties which are usually vested in the office of the president of any association, including, but not limited to, the power to appoint committees from among the members from time to time, as he may, in his discretion, determine appropriate to assist in the conduct of the affairs of the Association.

Section C. Vice-President

The Vice-President shall, in the absence or disability of the President, exercise the powers and perform the duties of the President. He shall also generally assist the President and exercise such other powers and perform such other duties as shall be prescribed by the Directors.

Section D. Secretary

The Secretary shall keep the minutes of all proceedings of the Directors and the Members. He shall attend to the giving and serving of all notices to the Members and Directors, and such other notices required by law. He shall have custody of the seal of the Association and affix the same to instruments requiring a seal when duly signed. He shall keep the records of the Association, except those of the Treasurer, and shall perform all other duties incident to the office of secretary of an association and as may be required by the Directors or the President.

Section E. Treasurer

The Treasurer shall have custody of all of the property of the Association, including funds, securities and evidences of indebtedness. He shall keep, or supervise the keeping of, the assessment rolls and accounts of the Members; he shall keep the books of the Association in accordance with good accounting practices; and he shall perform all other duties incident to the office of Treasurer.

Section F. Compensation

The compensation, if any, of all Officers and employees of the Association shall be fixed by the Directors. This provision shall not preclude the Board from employing a Director as an employee of the Association

Section G. Vacancies

Vacancies in any office of the Association shall be filled by a vote of the majority of the Board of Directors at a special meeting held for such purpose promptly after the occurrence of such vacancy. Each person so elected shall be an Officer of the Association for the remainder of the term of the Officer being replaced and until successor shall be elected at the next Annual Meeting of the Board.

ARTICLE V. ASSESSMENTS

Section A. Payment of Assessments

As more fully provided in the Declaration, and except as provided in the Declaration, each Member is obligated to pay to the Association annual and special assessments,

together with interest thereon and costs of collection thereof (including reasonable attorneys' fees), all of which shall be secured by a continuing lien upon the Lot against which the assessment is made. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within 30 days after the due date, the assessment shall bear interest from the due date at the rate of twelve percent (12%) per annum and the Association may bring an action at law against the Member personally obligated to pay the same or may foreclose the lien against the Lot. No Member may waive or otherwise escape liability for the assessments provided for herein by abandonment of his Lot.

Section B. Further Provisions Concerning Payment of Common Expenses

(a) Liability to Association upon Resale. Each Member shall pay the Common Expenses assessed by the Board pursuant to the provisions of Section A of this Article V. No Member may exempt himself from liability for his contribution toward Common Expenses by waiver of the use or enjoyment of any part of the Property or the Common Properties or by abandonment of his Lot. No Member shall be liable for the payment of any part of the Common Expenses assessed against his Lot subsequent to the date of recordation of a conveyance by him in fee of such Lot. Prior to or at the time of any such conveyance all liens, unpaid charges and assessments shall be paid in full and discharged.

(b) Rights to Association Assets upon Resale. When an Owner ceases to be a Member of the Association by reason of his divestment of ownership of a Lot(s), by whatever means, the Association shall not be required to account to that Member for any share of the fund or assets of the Association since all monies which any Member has paid to the Association shall be an asset of the Association to be used in the operation and management of the Association.

Section C. Collection of Assessments

Any Assessment provided for herein, or a portion thereof, which is unpaid within thirty (30) days after the due date thereof, as established by the Board, shall become delinquent and shall continue as a charge and continuing lien on the land against which such Assessment was made and all improvements thereon. Any assessment, or installment thereof, not paid within thirty (30) days after the due date thereof shall accrue a late charge in the amount of twenty five dollars (\$25.00). All delinquent Assessments (if the Board so elects) shall bear interest from the due date at the rate of twelve percent (12%) per annum. The Association may bring an action at law against any Owner personally obligated to pay the total amount due, either in the first instance or for deficiency following foreclosure, or may foreclose the lien of such Assessment in the same manner as a mortgage upon real property. In the event of foreclosure or action at law, interest on such Assessment as herein above provided and the costs of collection (including reasonable attorneys' fees) shall be added to the amount of such Assessment. No Owner may waive or otherwise avoid liability for the Assessments provided herein by waiver of the use or enjoyment of any of the Common Properties or by abandonment of his Lot.

Section D. Statement of Common Expenses: Disclosure Packet

The Board shall promptly provide any Member, contract purchaser, or mortgagee of any Lot so requesting the same a disclosure packet in the form required by the Virginia Property Owners Association Act, which shall include a written statement of all unpaid assessments for Common Expenses due from such Member. The Board may impose a reasonable charge for the preparation of such statement to cover the cost of preparation to the extent permitted by law.

Such statement may be signed by any officer or the Managing Agent of the Association.

Section E. Maintenance, Repair, Replacement and Other Common Expenses

(a) By the Association. The Association shall own, operate, improve, and maintain, without profit to itself and for the in common of all Owners, and their families, and permitted guests, invitees and licensees, all Common Properties and facilities and improvements developed thereon. Upon the conveyance of the title to the Common Properties to the Association, the Association shall accept and hold title to the same.

(b) By the Member. No Member shall be responsible for the operation and maintenance of the Common Properties except for expenses incurred by the Association due to the negligence or misuse of such areas by a Member or his guest.

(c) Manner of Repair and Replacement. All repairs and replacements to the Common Properties shall be of quality workmanship and shall meet all provisions of the building codes used by the applicable jurisdiction. The method of approving payment vouchers for all repairs and replacements shall be determined by the Board.

ARTICLE VI. RIGHT OF FIRST MORTGAGEES

Anything contained in the Declaration or these Bylaws to the contrary notwithstanding and so long as there remains outstanding any Mortgage on any Lot or participating interest in such a Mortgage which was purchased by the Federal Home Loan Mortgage Corporation (FHLMC) or FNMA, the Association, for itself and each Lot Owner, hereby agrees that the properties shall be bound by the following covenants, conditions and restrictions.

Section A. Notice of Default, Casualty or Condemnation

Upon request, a first Mortgagee of any Lot shall be entitled to timely written notice of:

- (a) any condemnation or casualty loss that affects either a material portion of the Common Properties or the Lot securing its Mortgage;
- (b) any sixty (60) day delinquency in the payment of Assessments or charges owed by the Owner of the Lot on which it holds the Mortgage;

(c) a lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Association;

(d) any proposed action that requires the consent of a specified percentage of eligible Mortgage holders.

Section B. No Right of First Refusal

Any first Mortgagee who comes into possession of a Lot pursuant to the remedies provided in the Mortgage, or foreclosure of the Mortgage, or deed (or assignment) in lieu of foreclosure, Shall be exempt from any "right of first refusal."

Section C. Foreclosure

Any first Mortgagee who comes into possession of a Lot pursuant to the remedies provided in the Mortgage, foreclosure of a Mortgage, or deed (or assignment) in lieu of foreclosure, shall take the property free of any claims for unpaid Assessments or charges resulting from reallocation of such Assessments or charges to all Lots including the mortgaged Lot.

Section D. Mortgagee's Approvals

Without the written approval of seventy-five percent (75%) of the first Mortgagee (based upon one vote for each Mortgage) of each Lot, the Association shall not be entitled to:

(a) by act or omission seek to abandon, partition, subdivide, encumber, sell or transfer real estate or improvements thereon which are owned, directly or indirectly by the Association; provided, however, that the granting of easements for public utilities or for other public purposes consistent with the intended use of the real estate shall not be deemed a transfer within the meaning of this clause;

(b) change the method of determining the obligations, Assessments, dues or other charges which may be levied against each Lot and the Owners;

(c) by act or omission change, waive or abandon any scheme of regulations, or enforcement thereof, pertaining to the architectural design;

(d) fail to maintain fire insurance with extended coverage on any insurable permanent structures or improvements erected on the Common Properties in an amount not less than one hundred percent (100%) of the current replacement cost;

(e) apply the proceeds from such fire and hazard insurance for other than the repair, replacement or reconstruction of improvements and structures located on the Common Properties.

Section E. Examination of Books and Records

Upon request first Mortgagees shall have the right to examine the books and records of the Association.

Section F. Payment of Taxes and Insurance

First Mortgagees may, jointly or singly, pay taxes or other charges which are in default and which may or have become a charge against the Common Properties or any common property and may pay overdue premiums on the fire and hazard insurance policies for such property, or secure new insurance coverage on the lapse of such a policy, and first Mortgagees making such payments shall be owed immediate reimbursement thereof from the Association.

ARTICLE VII. COMPLIANCE AND DEFAULT

Section A. Relief

Each Member shall be governed by, and shall comply with, all of the terms of the Declaration, the Articles, these Bylaws and any Rules and Regulations set forth by the Board. Default by a Member shall entitle the Association, acting through the Board or through the Managing Agent, to the relief as set forth in the following paragraphs:

(a) Additional Liability. Each Member shall be liable for the expense of all maintenance, repair or replacement rendered necessary by his conscious act, neglect or carelessness or that of any member of his family or his employees, tenants, agents or licensees, but only to the extent that such expense is not covered by the proceeds of insurance carried by the Board. Such liability shall include any increase in casualty insurance rates occasioned by use, or misuse, of the Property or Common Properties. Nothing contained herein, however, shall be construed as modifying any waiver by any insurance company of its rights of subrogation.

(b) Costs and Attorney's Fees. In any proceedings arising out of any alleged default by a Member, the Association shall be entitled to recover the costs of such proceeding and such reasonable attorney's fees as may be determined by the court

(c) No waiver of Rights. The failure of the Association, the Board or of a Member to enforce any right, provisions, covenant or condition which may be granted by the Declaration or Bylaws shall not constitute a waiver of the right of the Association, the Board or the Member to enforce such right, provisions, covenant or condition in

the future. All rights, remedies and privileges granted to the Association, the Board or any Member pursuant to any term, provision, covenant or condition of the Declaration or Bylaws shall be deemed to be cumulative and the exercise of any one or more thereof shall not be deemed to constitute an election of remedies, nor shall it preclude the party exercising the same from exercising such other privileges as may be granted to such party by the aforesaid documents or at law or in equity.

(d) Abating and Enjoining Violations by Members. The violations of any of the Rules and Regulations adopted by the Board, the breach of any Bylaws contained herein or the breach of any provision of the Declaration, Bylaws, the Articles shall give the Board or its Managing Agent the right, in addition to any other rights set forth in these Bylaws to enjoin, abate or remedy by appropriate legal proceedings, either at law or in equity the continuance of any such breach.

(e) Legal Proceedings. Failure to comply with any of the terms of the Declaration, the Articles, these Bylaws and the Rules and Regulations shall be grounds for relief, including without limitation, an action to recover any sums do for money damages, injunctive relief, foreclosure of the lien for nonpayment of all assessments, any other relief provided for in these Bylaws or any combination thereof including reasonable attorney's fees, and any other relief afforded by a court of competent jurisdiction, all of which relief may be sought by the Association, the Board, the Managing Agent and, if appropriate, any aggrieved Member and shall not constitute an election of remedies.

Section B. Lien for Assessments

(a) The total annual assessment of each Member for Common Expenses or any special assessment made pursuant to these Bylaws is hereby declared to be a lien filed against the Lot of such Member, which lien shall, with respect to annual assessments, be effective on the first day of each fiscal year of the Association, and, as to special assessments, on the first day of the next month which begins more than ten days after delivery to the Member of notice of such special assessment. The Board or the Managing Agent may file or record such other or further notice of any such lien, or such other or further document, as may be desirable.

(b) In any case where an assessment against a Member is payable in installments, upon a default by such Member in the timely payment of any two consecutive installments, the maturity of the remaining total of the unpaid installments of such assessments may be accelerated, at the option of the Board and the entire balance of the annual assessment may be declared due and payable in full by the service of notice to such effect upon the defaulting Member and his Mortgagee of this Lot by the Board or the Managing Agent.

(c) The lien for assessments may be enforced and foreclosed in the manner provided by the laws of the Commonwealth of Virginia by action in the name of the Board or the Managing Agent, acting on behalf of the Association. During the pendency of such suit, the Member shall be required to pay a reasonable rental for the Lot for any period prior to sale pursuant to any judgment or order of any court having jurisdiction over such sale. The plaintiff in such proceeding shall have the right to the appointment of a receiver, if available under the laws of the Commonwealth of Virginia.

(d) A suit to recover a money judgment for unpaid contributions may be maintained without foreclosing or waiving the lien securing the same, and a foreclosure may be maintained notwithstanding the pendency of any suit to recover a money judgment.

Section C. Supplemental Enforcement of the Lien

In addition to the proceedings at law or in equity for the enforcement of the lien established by the Declaration or Bylaws, all of the Members may be required by the Board to execute bonds condition upon the faithful performance and payment of the installments of the lien established thereby and may likewise be required to secure the payment of such obligations by a declaration of trust recorded among the land records of the Property's jurisdiction granting unto a trustee or trustees appropriate powers to the end that, upon default in the performance of such bond the aforesaid declaration of trust may be foreclosed by the trustee or trustees acting at the direction of the Board. In the event any such bonds have been executed and the declaration of trust is recorded, then any subsequent purchaser of a Lot shall take title subject to the declaration of trust and shall assume the obligations provided for therein.

Section D. Subordination and Mortgage Protection

Notwithstanding any other provisions hereof to the contrary, the lien of any assessment levied pursuant to these By-laws upon any Lot (and any penalties, interest on assessments, late charges, attorney's fees, or the like) shall be subordinate to, and shall in no way affect the rights of a first Mortgagee so long as such Mortgage was made in good faith for value received; provided, however, that such subordination shall apply only to assessments which have become due and payable prior to a sale or transfer of such Lot pursuant to a decree of foreclosure, or any proceeding in lieu of foreclosure. Such sale or transfer shall not relieve the purchaser of the Lot at such sale from liability for any assessments thereafter becoming due, nor from the lien of any such subsequent assessments, which lien shall have the same effect and be enforced in the same manner as provided herein.

ARTICLE VIII. AMENDMENT TO DECLARATION AND BYLAWS

Section A. Method of Amending

These Bylaws may be amended by a vote of the members at a duly called meeting of

the Association at which a quorum is present and for which notice was given in accordance with the provisions of the Virginia Non-stock Corporation Law in effect at the time such notice was given. Such notice shall state the proposed amendments to the Declaration or these Bylaws to be presented to the members for approval and shall contain the text of the amendments to be presented or a summary thereof. Any such amendment shall be deemed approved if two-thirds (2/3) of the votes cast in person or by proxy at such meeting are in favor of the proposed amendment. If any amendment to these Bylaws is approved by the Members as set forth in this section, the President and Secretary of the Association shall execute an Addendum to this Declaration which shall set forth: (1) the date of the meeting of the Association at which the amendment was adopted; (2) the date that notice of such meeting was given; (3) the total number of votes of members of the Association authorized to vote at such meeting; (4) the total number of votes required to constitute a quorum at such meeting; (5) the total number of votes present at such meeting and counted in establishing the presence of a quorum; (6) the total number of votes necessary to adopt the amendment; (7) the total number of votes cast in favor of and against the amendment; (8) the text of the amendment; and (9) the effective date of the amendment.

Section B. Termination

(a) Termination of the Association may be effected only by an affirmative vote of eighty percent (80%) of the Members and only after a termination agreement has been executed by such Members and recorded in the Clerk's Office, Circuit Court, Louisa County, Virginia. In addition to the foregoing, termination shall not be allowed unless seventy-five (75%) of the holders of all Mortgages that are liens on the Lots consent in the aforesaid termination agreement.

(b) In the event of termination, the Members shall own the Common Properties as tenants in common in undivided shares with any holders of Mortgages on Lots having a lien on such undivided shares. Such undivided share of each Member shall be in the entire Common Properties on an equal fractional basis with all other Members. So long as the tenancy in common lasts, each Member or his heirs, successors or assigns shall have an exclusive right of occupancy of the Common Properties. All funds held by the Association including insurance proceeds, if any, shall be held for the Members in the same proportion as their former fractional interests. Any costs incurred by the Association in connection with the termination shall be considered an Association expense.

(c) Following termination, the property that was formerly the Common Properties may be partitioned and sold upon the application of any Member. Following a termination if the Board determines by not less than a majority vote to accept an offer for the sale of the Common Properties, each Member shall be bound to execute such deeds and other documents reasonably required to effect such sale at such times and in such form as the Board directs. In such event, any action for partition or other division of the Common Properties shall be held in abeyance pending such sale, and upon the consummation thereof shall be discontinued by all parties thereto.

(d) The members of the Board acting collectively as agent for all Members, shall continue to have such powers as are granted in this Article VIII notwithstanding the fact that the Association itself may be dissolved upon termination.

ARTICLE IX MISCELLANEOUS

Section A. Notices

All notices, demands, statements or other communications under these Bylaws shall be in writing and shall be deemed to have been duly given if delivered personally (a) if to a Member, at the address which Member shall designate in writing and file with the Secretary or, if no such address is designated, at the address of the Lot of such Member; or (b) if to the Association, the Board or to the Managing Agent, at the principal office of the Managing Agent or at such other address as shall be designated by notice in writing to the Members pursuant to this Section. If a Lot is owned by more than one person, each person who so designates an address in writing to the Secretary shall be entitled to receive all notice hereunder.

Section B. Captions

The captions used herein are inserted only as a matter of convenience and for reference, and in no way define, limit or describe the scope of these Bylaws or the intent of any provision thereof.

Section C. Gender, Singular/Plural

The use of the masculine gender in these Bylaws shall be deemed to include the feminine and neuter genders and the use of the singular shall be deemed to include the plural, and vice versa, whenever the context so required.