

Caldwell County, NC  
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Lois Greene, Register of Deeds

DECLARATION OF  
RESTRICTIVE COVENANTS  
OF  
ANCHORS LANDING SUBDIVISION

THIS DECLARATION OF RESTRICTIVE COVENANTS OF ANCHORS LANDING SUBDIVISION is made this 9th day of July, 2003 by Lake Norman Properties, Inc., hereinafter referred to as "Declarant", and any and all persons, firms, or corporations hereinafter acquiring any of the within described property or any of the property hereinafter made subject to this Declaration of Restrictive Covenants of ANCHORS LANDING Subdivision, hereinafter "Restrictions."

WITNESSETH:

WHEREAS, Declarant is the owner of certain property in Caldwell County, North Carolina known as ANCHORS LANDING Subdivision; and

WHEREAS, Section I of ANCHORS LANDING Subdivision is more particularly described by plat(s) thereof recorded in the following Plat Book(s) and Page(s), Plat Book 21, Pages 103-106 in the Office of the Register of Deeds for Caldwell County to which reference is hereby made for a more complete description; and plat(s) for additional phases made a part of this subdivision will be recorded at a later date; and

WHEREAS, said lots are so situated as to comprise a neighborhood unit and it is the intent and purpose of the owner to convey the aforesaid lots to persons who will erect thereon residences to be used for single family purposes, subject to the provisions hereinafter set forth; and

WHEREAS, Declarant has agreed to establish a general plan of development as herein set out to restrict the use and occupancy of the property made subject to these Restrictions, and the Declaration of Covenants, Conditions and Restrictions of ANCHORS LANDING Subdivision and ANCHORS LANDING Homeowners Association, Inc., hereinafter "Declaration", recorded separately in the Office of the Register of Deeds for Caldwell County for the benefit and protection of the property and for the mutual protection, welfare and benefit of the present and the future owners thereof; and

WHEREAS, Declarant desires to provide for the preservation of the values of ANCHORS LANDING Subdivision made subject to these Restrictions and the Declaration and for the preservation and maintenance of the Common Property established by the Declaration and by the supplements thereto.

NOW, THEREFORE, in accordance with the recitals which by this reference are made a substantive part hereof, Declarant declares that all of the property described herein on above said recorded plat(s) is made subject to these Restrictions and the Declaration and shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, which are for the purpose of protecting the value and desirability of ANCHORS LANDING Subdivision as it now exists and is hereafter expanded and that such easements, restrictions, covenants and conditions shall burden and run with said property and be binding on all parties now or hereafter owning said real property and their respective heirs, successors and assigns, having any right, title or interest in the properties now or hereafter subjected to these Restrictions and the Declaration, or any part thereof, and shall inure to the benefit of each owner thereof and their respective heirs, successors and assigns.



PROPERTY SUBJECT TO THESE RESTRICTIONS AND THE DECLARATION  
AND ADDITIONS THERETO

1. Existing Property. The real property which is, and shall be held, transferred, sold, conveyed and occupied subject to these Restrictions and the Declaration, irrespective of whether there may be additions thereto as hereinafter provided, is located in Caldwell County, North Carolina, and is shown on maps recorded in Map Book(s) and Page(s) Plat Book 21, Pages 103 - 106 in the Office of the Register of Deeds for Caldwell County.

2. Additions to Existing Property. Additional property may be brought within the scheme of these Restrictions and the Declaration and the jurisdiction of the Association:

(a) Declarant reserves the right to subject to this Declaration other certain contiguous property that it owns, which may be developed into tracts and roadways and may later be made a part of ANCHORS LANDING Subdivision. Declarant shall have and hereby reserves the right and option, from time to time and for so long as the Declarant owns any contiguous property, to subdivide all or any portion of the same into additional tracts by the filing of a plat designating such tracts on the records of Caldwell County, North Carolina, and upon any such filing the number of tracts located on the property shall be increased to include such additional tracts.

(b) Additional residential property and common area, consisting of not more than five hundred (500) acres, outside of the area may be annexed to the properties and brought within the scheme of these Restrictions and the Declaration and the jurisdiction of the Association in future stages of development without the consent of the Association or its members; provided, however, that said annexations, if any, must occur within ten (10) years after the date of this instrument.

(c) The additions authorized under subsections (a) and (b) shall be made by filing of record Supplementary Declarations of Declaration of Restrictive Covenants of ANCHORS LANDING Subdivision and by filing of record Supplementary Declarations of Declaration of Covenants, Conditions and Restrictions of ANCHORS LANDING Subdivision and ANCHORS LANDING Homeowners Association, Inc., with respect to the additional properties which shall extend the scheme of these Restrictions and the Declaration and the jurisdiction of the Association to such properties and thereby subject such additions to assessments for their just share of the Association's expenses. Said Supplementary Declarations may contain such complementary additions and modification of these Restrictions and the Declaration as may be necessary.

GENERAL USE RESTRICTIONS

Declarant does hereby covenant and agree with all persons, firms or corporations hereafter acquiring title to any portion of the Property that the Property is hereby subject to these Restrictions as to the use thereof and do agree, publish and declare that the deeds hereinafter made by it to purchasers of the Property shall be made subject to the Declaration and to the following Restrictions:

1. Except as otherwise provided in these Restrictions, the lots shall be used for residential purposes only, and no structure shall be erected, placed, altered or permitted to remain on any lot other than one detached, single-family dwelling and

related structures incidental to the residential use of the lot, such as garages and boat houses, which otherwise comply with these Restrictions, except that Declarant reserves the exclusive right to construct a roadway over any lot owned by it in order to grant access to other property acquired by Declarant and in such cases the remainder of any such lot not used for the roadway shall still be subject to these Restrictions.

2. Each single-family dwelling shall have an enclosed, heated living area (exclusive of open porches, garages, and other unheated spaces) not less than One Thousand Eight Hundred (1,800) square feet On the waterfront and One Thousand Six Hundred (1,600) square feet otherwise, regardless of the number of stories. The design, location, and construction of all improvements on each lot (regardless of when such improvements are made) and the landscaping of each lot must be approved in advance by the Architectural Review Committee, hereinafter referred to as the "Committee", which Committee is established pursuant to the Declaration.

3. All improvements to the lot must comply with Caldwell County setback requirements or those set out in the recorded plat.

4. More than one lot (as shown on said plat(s) or portions thereof, may be combined to form one or more lots by (or with the written consent of) Declarant, its successors and assigns, No lot may be subdivided by sale or otherwise, except by (or with the written consent of) Declarant, its successors and assigns. Upon combination or subdivision of lots, the building line requirements prescribed herein shall apply and the easements reserved herein shall be applicable to the rear, side and front lot lines of such lot as combined or subdivided. The resulting building site and structures erected thereon must otherwise comply with these Restrictions and the new property line of the resulting building site shall be used to compute the set-back lines as set forth herein.

5. All connections of private driveways to ANCHORS LANDING road system, and all connections of private easements and right-of-ways to that road system shall be constructed and maintained in accordance with the rules, regulations and specifications as approved by The Architectural Review Committee of ANCHORS LANDING Homeowners Association, Inc. and must also meet all requirements for acceptance into the North Carolina state road system.

6. There shall be no signs, fencing, or parking permitted within the road right-of-way.

7. No building, fence, wall, pool, outbuilding, driveway, or any other accessory feature to the dwelling or any other structure upon any lot shall be commenced, erected, placed, maintained or altered on any lot or combination of contiguous lots until the Complete Construction Plans (hereinafter "Plans") are approved in writing by the Committee or its designated agents. The Committee's refusal or approval of plans may be based upon purely aesthetic considerations, which in its sole discretion the Committee shall deem sufficient, but approval shall not unreasonably be withheld. Two copies of all plans and related data shall be furnished to the Committee for its records. If no action is taken by the Committee within thirty (30) days after plans are submitted to it, the owner may proceed to build without approval.

8. Construction of new residential buildings only shall be permitted, it being the intent of this covenant to prohibit the moving of any existing building or portion thereof on a lot and remodeling or converting the same into a dwelling unit in this subdivision, excepting however, Declarant's mobile offices provided for herein below.

9. With the exception of construction which is interrupted or delayed due to

physical damage to the work in progress (such as damage due to fire, lightning, windstorm, hail, riot or civil commotion, explosion, or theft), any dwelling constructed upon a lot must be completed within one (1) year subsequent to commencement of construction, except with the written consent of Declarant, its successors or assigns, or, if the Declarant so designates, by the Committee. The normal period of completion time for outbuildings or other improvements shall be presumed to be four (4) months from the issue date of the building permit. In the event that completion of the dwelling, outbuildings, or other improvements on any lot is not completed within one year, and it is determined that construction progress has diminished to such an extent that completion of the dwelling, outbuildings, or other improvements is unlikely within 120 days, ANCHORS LANDING Homeowners Association, Inc., hereinafter referred to as the "Association", will be advised of this determination. The Association shall then have the right to give notice to the owner that the owner has the obligation, within 30 days, to complete the removal of all the construction work in progress, including without limitation, the foundation and all building improvements and all stored building materials, and fill and grade the lot so that it is restored to its natural grade level, and the Association shall have the right to undertake this work upon owner's failure to do so and charge the cost to the owner and place a lien upon the lot upon owner's failure to pay these charges.

10. No trailer, truck, van, mobile home, modular home, tent, camper, barn, garage, or other outbuilding or temporary structure parked or erected on lots in this Subdivision shall at any time be used as a residence, temporarily or permanently, nor shall any structure of a temporary character be used as a residence; provided, however, that this prohibition shall not apply to shelters used by the contractors during the construction of the main dwelling house, it being clearly understood that these temporary shelters will not be permitted to remain on any lot after completion of construction. The Committee shall have the right to approve or disapprove these temporary construction shelters or vehicles. The Committee, upon approval of a temporary construction shelter or vehicle, will issue a letter stating the length of time such shelter will be allowed to remain upon such lot and where such shelter is to be located upon such lot.

11. All homes constructed in ANCHORS LANDING Subdivision must be supplied with water for normal domestic use from individual privately drilled wells, or from a public utility company, if available. Each individual owner shall locate the well drilled on such owner's lot so as to comply with all the governmental regulations regulating the minimum distance between such well and septic fields proposed or approved for owner's lot and all lots adjoining such owner's lot. Before drilling a well, each owner must submit a site plan locating the proposed building site, drainage and repair septic field and well site.

12. Exposed exterior walls composed of the following materials shall be prohibited from ANCHORS LANDING Subdivision: concrete block, imitation asphalt brick siding, imitation asphalt stone siding, tar paper.

13. Declarant shall be permitted to erect one mobile office on any lot that it owns for the purpose of maintaining a sales information center and construction office.

14. No noxious or offensive trade or activity shall be carried on upon any lot, nor shall anything be done thereon which may become an annoyance or nuisance to the neighborhood. No animals or poultry of any kind may be kept or maintained on any of said lots, except a reasonable number of dogs and cats and other indoor household pets. Each owner must see to it that all of the owner's dogs are kept on the owner's property unless leashed. No dogs shall be permitted to roam the property and the Association may have strays and dogs that are not leashed and are found off their owner's lot picked up by governmental authorities. The throwing or dumping of trash, garbage, and waste materials shall not be permitted. The interference of any stream or

future waterways so as to cause pollution or stagnation in these waterways is prohibited. There shall be no excavation which does not pertain to the building or construction of a home. Bottled gas containers and oil tanks shall be screened from public view. There shall be no above-ground swimming pools, unless approved by the Committee.

15. No portion or part of any lot shall be used or maintained as a dumping ground for rubbish or other refuse. Trash, garbage, or other waste shall not be kept, except in sanitary containers screened from view from all roads, all other lots, and from the Common Property provided that the Declarant, prior to the sale of such lot, may use portions of such lot as a burial pit in accordance with governmental regulations.

16. In addition to the easements that are shown on the recorded plats of ANCHORS LANDING Subdivision, easements ten (10) feet in width along the lot lines of all lots are reserved by Declarant for installation, repair, replacement and maintenance of utilities, including the right to keep said easements free and clear of all obstructions. An easement of twenty (20) feet is reserved for such purposes along the rear lines of all lots that do not adjoin other lots or properties within ANCHORS LANDING Subdivision. As between the easements reserved by these Restrictions and the easements that are located in the same areas as shown on the record maps, the easements that are greater in width shall be the easements that are in effect.

17. Declarant reserves a temporary construction easement of thirty-five (35) feet in width along both sides and running parallel to streets or roads, which easements shall expire eighteen months after the particular road construction commences, or upon the acceptance of such streets or roads for maintenance by governmental authority.

18. No outside clotheslines shall be permitted. Satellite dishes may be permitted in accordance with Section 207 of the Telecommunication Act of 1996 and regulations promulgated thereunder. The design of such enclosures must be approved prior to erection by the Committee. Mailboxes shall be of a design, color and choice of materials as designated by the Declarant or, if the Declarant so designates, by the Committee, and may not violate North Carolina Department of Transportation standards,

19. There shall be no junk automobiles, junk of any sort, unserviceable vehicles, or salvage stored or placed or allowed to remain on or in any portion of this Subdivision. Unless located within enclosed garages, no large boat and/or boat trailer (over 28 feet in length), travel trailer, motor home, tractor trailer truck, or any other such vehicle shall be kept or maintained or located upon any lot unless and except with prior approval of the Committee. Other boats and/or boat trailers (less than 28 feet in length) must be stored behind the building set back line. No vehicles that are disabled or under repair shall be kept upon any lot unless located within enclosed garages. Unlicensed automobiles, including antique cars, if present must be stored out of sight in a garage. Large trucks shall not be parked on a regular basis within this Subdivision. No lot shall be used for storage of building materials prior to the issuance of the building permit for the Primary Residence. Large truck shall be defined as any non-passenger vehicle larger than a pick-up truck.

20. No billboards or signs of any description shall be displayed upon any lot. The Declarant reserves the right to place and maintain appropriate development signs at the entrance to this Subdivision and this section. Declarant also reserves the right to erect and maintain signs designating streets, boat landings, recreational areas, and any other sign that will aid in the development of ANCHORS LANDING Subdivision.

21. Except within the building site or within 20 feet of the main dwelling, no

trees of any kind in excess of 6 inches in diameter at ground level may be removed from any lot without prior approval of the Committee.

22. Declarant, or its successors and assigns, will deed a lot or right of way to the Association which will provide access for lot owners to a community pier, or other amenities which will be constructed by the Declarant and maintained by the Association. Notwithstanding anything herein to the contrary, Declarant will also deed to the Association a lot fenced for dry boat storage, or for any other use permitted in these Restrictions, for its use and maintenance. Declarant will, if permitted by Caldwell County, provide a security gate across the entrance road, to ANCHORS LANDING Subdivision to be maintained by the Association. Other amenities provided by Declarant and deeded to the Association will be maintained by the Association.

23. As provided for herein (see Section 2 of "Property Subject To These Restrictions and Declaration and Additions Thereto"), it is understood that Declarant, its successors and assigns, may develop, subdivide or sell additional tracts or parcels of land. Declarant reserves the right for its successors or assigns to connect such additional property to this Subdivision and to grant easements to use the roads and recreational areas of the Subdivision.

24. DEFINITIONS: Reference to "Subdivision" in this document is intended to refer to Section 7 of ANCHORS LANDING consisting of 5 sheets as recorded in the Caldwell County Registry. Reference to "Association" in this document is intended to refer only to "ANCHORS LANDING Homeowners Association, Inc."

25. Nothing herein contained shall be construed as imposing any covenants and restrictions on any property of the owner of this Subdivision other than the Property that is subjected to these Restrictions. The Property herein described is also made subject to the Declaration of Covenants, Conditions and Restrictions of ANCHORS LANDING Subdivision and ANCHORS LANDING Homeowners Association, Inc. recorded separately, which Declaration is incorporated herein by reference.

26. Enforcement of these Restrictions may be at law or in equity against any person or persons violating or attempting to violate any covenant, condition or restriction herein contained. In the event of enforcement of these Restrictions at law or in equity and a violation hereof is judicially determined, then the violator shall be assessed with the costs of such action, including without limitation reasonable attorneys fees.

27. The Declarant and purchasers of lots in ANCHORS LANDING Subdivision understand that the vesting of rights relating to proposed piers, docks, boat access ramps, floats, boathouses or disturbance of the shoreline buffer on Lake Hickory is subject to the terms and conditions set out by Duke Power company or its assigns. Permits must be obtained from Duke Power. Building permits are required from Caldwell County.

28. Declarant reserves the right to assign its rights to a successor who also assumes the Declarants responsibilities.

29. Judicial invalidation of one or more of the provisions hereof shall not adversely affect the remainder hereof which shall remain in full force and effect.

30. No hunting nor trapping of any wild life, including, but not limited to, birds, ducks, geese, turkeys, or deer shall be permitted on any common areas. The discharging of firearms is strictly prohibited from any of the property shown on the plats hereinabove referenced,

31. No swimming shall be permitted on the inland lake.

32. The inland lake will be constructed according to state standards, filled with water and stocked initially by the Declarant. It will be the responsibility of the Anchors Landing Homeowners Association, Inc. to monitor and control the quality of the water contained therein as well as to restock the fish located in said lake as may be needed.

33. The Declarant makes no warranty whatsoever as to the water level in the inland lake nor to its continued existence as a lake beyond the time it is turned over to the Anchors Landing Homeowners Association, Inc.

34. Fishing on the inland lake shall be permitted by rod and reel, pole or hook and line only, provided that only members in good standing of the Association and their families and guests (who must be accompanied by a member) may fish there and only during daylight hours. No seining or trapping of fish is permitted. Limits shall be the same as for fishing on public waters of the State of North Carolina.

35. No gasoline or liquid powered engines shall be used in any way on the lake. The only permitted boats shall be sail boards, sail boats, canoes, row boats, paddle boats or boats powered by electric motors all of which shall be less than fourteen (14) feet in length.

36. Association members in good standing using the lake will be limited to the stipulated access areas and the surface waters of the lake. They shall have no right to trespass upon the lands adjoining the inland lake without the express consent of such landowner(s) even if the water level of the lake should drop. Any guests must be accompanied by an Association member.

37. Feeding of geese is strictly prohibited.

38. There is specifically reserved by the Declarant and the Anchors Landing Homeowners Association, Inc. the right, privilege and easement of backing, ponding, raising, flooding or diverting the waters of the inland lake up to the following described elevation above mean sea level, U.S.G.S. datum, together with the right to clear and grade land, and enter thereon for the purpose of clearing, grading, cleaning and/or repairing the lake or shoreline contained within said area; up to 962 feet.

39. Anchors Landing Homeowners Association, Inc. shall be responsible for such pest control measures on the inland lake as the board of directors may decide and which are in keeping with any government regulations.

40. There are to be no piers on the inland lake.

41. No property owner in Anchors Landing Subdivision, whether adjoining the inland lake or not, shall have any right to draw water from said lake for any purpose, including, but not limited to, irrigation.

42. The maintenance, upkeep, replacement and repair of improvements, equipment and facilities such as drain pipes, spillways, and dams within the area denoted as common Property, including seeding and re-seeding, fertilizing, erosion control, and maintenance of earthen works, grass berms, re-stocking of fish as may be needed, etc., and the dredging of the lake bed, if necessary, shall be the responsibility of the Anchors Landing Homeowners Association, Inc.

43. There shall be no dumping or discharging of any foreign substance or



material into the lake which shall be in any way harmful or detrimental to the quality of the waters and wildlife in said lake.

44. There shall be no storage of any hazardous materials within one hundred (100') of the shoreline of the inland lake.

45. Regulations set by any governmental agency will apply for purposes of septic tank installation and set backs on the inland lake.

46. No animal life other than fish of the type as originally stocked shall be introduced into the waters of the inland lake.

47. Declarant and the Anchors Landing Homeowners Association, Inc. reserves a permanent construction and maintenance easement of forty (40) feet in width and a temporary construction easement of one hundred (100) feet in width along the shoreline of the inland lake; along with the right to clear and grade the land and enter thereon for the purposes of maintenance, construction, clearing or grading. The temporary construction easement will expire twenty four months after the lake construction commences.

THESE RESTRICTIONS RUN WITH THE LAND

This Declaration of Restrictive Covenants of ANCHORS LANDING Subdivision and the Declaration of Covenants, Conditions and Restrictions of ANCHORS LANDING - Subdivision and ANCHORS LANDING Homeowners Association, Inc. compose the general plan of development for the Property herein described and run with the land and shall benefit and be binding on all parties and persons (and their respective heirs, representatives, successors and assigns) claiming title to any of the Property herein described for a period of thirty (30) years from the date these Restrictions are recorded, after which time said Restrictions shall be automatically extended for successive periods often (10) years, unless an instrument signed by a sixty-six percent (66%) majority of the then owners of the lots or condominiums and the Declarant has been recorded agreeing to change said Restrictions in whole or in part. These Restrictions may be amended by the affirmative vote of the owners representing sixty-six percent (66%) of the lots and the Declarant at the time of the vote.

IN WITNESS WHEREOF, the Declarant has caused this Supplementary Declaration of the Declaration of Covenants, Conditions, and Restrictions of Anchors Landing Subdivision and Anchors Landing Homeowners Association, Inc. to be duly executed this the 24<sup>th</sup> day of July, 2003.



LAKE NORMAN PROPERTIES, INC.

By: Amos McCormick Jr.  
VICE PRESIDENT

State of North Carolina - County of Union

I, the undersigned Notary Public of the County and State aforesaid, certify that Amos McCormick, Jr. personally came before me this day and acknowledged that he is the V. Pres. of Lake Norman Properties, Inc, a North Carolina or \_\_\_\_\_ corporation/limited liability company/general partnership/limited partnership (strike through the inapplicable) and that by authority duly given and as the act of such entity, he signed the foregoing instrument in its name on its behalf as its act and deed. Witness my hand and official stamp or seal, this 24<sup>th</sup> day of July, 2003.

Donna M. Prince  
Notary Public  
My commission expires: 10-01-07

NORTH CAROLINA  
CALDWELL COUNTY  
THE CERTIFICATE OF:  
Donna M. Prince  
a N.P.  
IS CERTIFIED TO BE CORRECT.  
LOIS GREENE, REGISTER OF DEEDS  
BY: Judith Wilson