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Land • Farms • Lake Property

**Chad Camp** 



Ashville, AL GPS 33.76500, -86.32093

Lakefront Property on Southern Lakes Subdivision. Enjoy the moments gazing over the 3+/- acre sparkling lake from your back porch. Mostly level lot for crawlspace or basement home. Possibly could build slab home. 1,500 minimum sq ft, unless you build one-half story then main level can be 1,200. Property is access off 25 ft. easement and lot is nestled back off paved road offering privacy from distant neighbors.

Directions: I-20 to Moody Exit 144B. North on Hwy 411. Left into Southern Lakes and stay straight. Lot is on the right immediately passing 270 Southern Lake Dr. Go between the two lakes and property at back on the right. No lake access for lake on the left. Just the large lake. See maps

**Chad Camp** (205) 478-4974



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#### RESTRICTIVE COVENANTS

STATE OF ALABAMA

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ST. CLAIR COUNTY

KNOW ALL MEN BY THESE PRESENTS, That DANNY PUTMAN AND WIFE, CONNIE W. PUTMAN, being the owners and developers of the real property herein described, (hereinafter collectively referred to as Developer), do hereby for the purpose of fully protecting the use, enjoyment, ownership and possession of said property enter into the following covenants herein set out with the future owners of said property, in whole or in part, separately and severally.

That said property to which said covenants apply is described as follows:

Southern Lakes Estates Subdivision, as shown by map or plat recorded in the Office of the Judge of Probate of St. Clair County, at Ashville, Alabama, being situated in the Northwest Quarter of Section 3, Township 15 South, Rangé 3 East, and also in the Southeast Quarter of the Southwest Quarter of Section 34, Township 14 South, Range 3 East, St. Clair County, Alabama.

## PROTECTIVE COVENANTS

- 1. HOMEOWNERS ASSOCIATION: For the purpose of maintaining roads, traffic control, general planning within roadway areas, lakes, park area, and all common community services of every kind and nature required or desired within the subdivision for the general use and benefit of all the owners, each and every lot owner in accepting a deed or contract for any lot in such premises, agrees to and shall be a member of and be subject to the obligations and duly enacted By-Laws and Rules and Regulations of the Southern Lakes Estates Homeowners Association, Inc., a non-profit corporation, and along with such other dues, fees or assessments as the Association may levy from time to time, each property owner shall be required to pay an annual assessment to such Association for the payment and maintenance of the following items:
  - (A) Maintenance of Common Areas
  - (B) Maintenance of entrance landscaping
  - (C) Enforcement of these Protective Covenants
  - (D) Expenses of the Homeowners Association

2. LAND USE AND BUILDING TYPE: All lots shall be used for single family residential dwellings. No building shall be erected, altered, placed or permitted to remain on any lot other than one detached, single-family dwelling, not to exceed two stories in height. A separate garage building is permitted and any play houses, storage houses or other accessory structures must conform with the architectural design, materials, and decor of the surroundings and be approved by the Architectural Review Committee.

- 3. DWELLING SIZE: Single level dwellings shall have a minimum of 1,500 square feet of finished, heated living area. One and one-half story dwellings shall have a minimum of 1,200 square feet of finished, heated living area on the main level, and a minimum of 400 square feet of finished, heated living area on the other level. Two story dwellings shall have a minimum of 1,200 square feet of finished, heated living area on the main level, and a minimum of 600 square feet of finished, heated living area on the other level. Unfinished basements, garages, decks, porches, or other appurtenances shall not be included in calculating the square footage requirement. The foundation of all residential dwellings shall be constructed of brick, drivitt, or stone.
- 3. BUILDING LOCATION: No building, including dwellings, carports, garages or other outbuildings, shall be located on any lot nearer to twenty (20') from platted roads and no closer than fifteen (15') to any lot sideline. For the purpose of this cevenant, eaves, steps, porches and open terraces at ground level shall not be considered as part of the building, provided, however, that this shall not be construed to permit encroachment on another lot.
- An Architectural Review 4. ARCHITECTURAL REVIEW COMMITTEE: Committee shall be formed to oversee the development of the Subdivision. The Architectural Review Committee shall initially be composed of Danny Putman, Connie W. Putman, and Jesse Putman. A majority of the committee may designate a representative to act for it. In the event of death or resignation of any member of the committee, the remaining members shall have full authority of designating a successor. Neither the members of the committee nor its designated representative shall be entitled to any compensation for services performed pursuant to this covenant, At any time the then record owners of a two-thirds majority of the lots shall have the power through a duly recorded written instrument to change the membership of the committee or to withdraw from the committee or restore to it any of its powers and duties. Prospective homeowners shall submit the following items to the committee for its review and approval: (1) Floor Plans; (2) Elevations of all structures and an indication of exterior materials and color schemes; (3) Entrance features, if any, and specifications for drives and walks; (4) clearing and replanting plan; (5) grading for houses and driveways (6) provisions for control of surface water runoff and erosion during construction activities; (7) signage; (8) piers; and (9) fences. The Architectural

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Review Committee shall also investigate any covenant violations.

- 5. DWELLING CONSTRUCTION: Pre-fabricated or modular homes are not permitted on any lot unless the prior written approval of the Architectural Review Committee be first obtained. No mobile homes, trailers, travel trailers, shacks, barns, bus bodies, disabled vehicles, appliances or boats, or like structures shall be erected or placed on any lot.
- 6. NUISANCE: No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done thereon which may become an annoyance or nuisance to the neighborhood. The pursuit of hobbies or other activities which may tend to cause disorderly, unsightly, or unkempt conditions, shall not be pursued or undertaken in the front yard of any lot, or in any driveway, garage, carport, or other place where such condition is visible from any street, including specifically, without limiting the generality of the foregoing, the assembly and disassembly of motor vehicles and other mechanical devices.
- 7. BOATS, CAMPERS, ETC.: No automobile shall be stored on a public street. No boat, boat-trailer, camper, travel trailer, tractor-trailer rig, or farm vehicle, shall be parked or stored on a public street or entrance driveway of any dwelling.
- 8. LIVESTOCK AND PETS: No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets may be kept provided that they are not kept for any commercial purposes. Dogs or household pets must be leashed or trained so that they will not molest any person or animal.
- 9. LOT MAINTENANCE: No lot shall be used or maintained as a dumping ground for rubbish, trash, garbage, or other waste and all such products shall be kept in sanitary containers. All fuel tanks, garbage receptacles, or other equipment for the storage or disposal of such materials shall be suitably framed or shielded from view, and kept in a clean and sanitary condition. Lot owners shall keep underbrush on lots, whether vacant or occupied, cleaned off and in a neat and attractive condition so as not to present a detractive appearance or danger to adjacent lot owners, their guests or children. If the owner of any lot allows or permits his lot to become overgrown or to create a condition that would violate the provisions and spirit of this paragraph, then, in that event, after having sent written notice to said land owner that such condition prevails, the Architectural Review Committee shall have the authority and right to enter upon said lot and remove any growth or trash and to do any and all things necessary to correct the condition which violates these restrictions and the owner of said lot shall pay to the Architectural Review Committee all reasonable sums necessary to accomplish this purpose.

M9002704 M CELD Lorder of Probat Nation Synth is Judge of Probat 10. STORAGE OF MATERIALS: No lumber, brick, stone, cinder block, concrete or any other building materials, scaffolding, mechanical devices or any other thing used for building purposes shall be stored or any lot except for purposes of construction on such lot and shall not be stored on such lot for longer than that length of time reasonably necessary for the construction in which the same is to be used.

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- 11. SATELLITE DISHES/TELEVISION ANTENNAS: No satellite dishes, antennas, or similar structures shall be located on the lot so as to be visible from a public street and shall not exceed thirty-six inches (36") in diameter.
- 12. SIGNS: No signs of any kind shall be displayed to the public view on any lot except for signs approved in writing by the Architectural Review Committee; provided, that the foregoing shall not act to restrict or prohibit the Developer from erecting and maintaining signs advertising the property or portions thereof, on any portion of the property owned by Developer, nor shall the foregoing prohibit one sign for more than five (5) square feet denoting the location of the property during the construction period or advertising the property for sale by the Developer or a lot owner.
  - 13. RE-SUBDIVISION OF LOT: No lot shall be re-subdivided except for such matters as drainage, roadways, utilities or encroachments. The re-subdivision of any lot is subject to the approval by the Architectural Review Committee.
- 14. PRESERVATION OF NATURAL ENVIRONMENT: Owners may cut and remove only those trees that are necessary for construction of a residence and including, but not limited to, driveways, septic tank systems, retaining walls or any other construction related to the residence. Owners agree to protect all on-site native vegetation, including but not limited to, dog wood, oak, and other native species, during construction and lot improvements.
  - 15. PARKING: All roads in Southern Lakes Estates Subdivision shall be considered common areas and it shall be the responsibility of each lot owner to provide adequate parking spaces for motor vehicles on his lot in order to prevent parking on the common roadways.
  - 16. COMMERCIAL ACTIVITIES: No business or commercial enterprise of any kind shall be conducted or operated on any lot in Southern Lakes Estates Subdivision.
  - 17. FENCING: The location, height and type of any fencing installed on any lot in Southern Lakes Estates Subdivision shall be subject to the approval of the Architectural Review Committee.

18. ENTRANCE FEATURES: Gates, gatehouses, lighting, signs, mailboxes, and other entrance features shall conform with the architectural character of the dwelling and shall be approved by the Architectural Review Committee.

19. UTILITY SERVICE: Developer reserves unto himself, his heirs and assigns, an easement upon the land of his grantees for the purpose of installing utilities. Utilities may include when and if available, electrical transmission and distribution lines, cable T.V., telephone, water, and gas. This easement includes the right to go upon the lands of the grantees to inspect, prepare, install, maintain, repair, or replace utilities or do any other act reasonably necessary to the enjoyment of this easement. The location of this easement shall be in the roadways, along the boundary lines or at any other place reasonably appropriate for such installation. The words "heirs" and "assigns" shall mean those who purchase the Developer's interest in the property and which actively pursue the development of the property for profit, the Homeowners Association, or a public utility, but shall not mean those individual parties who purchase lots for residential purposes. Utility company charges for connection will be the responsibility of the lot owners.

20. SWIMMING POOL: Private outdoor swimming pools shall be securely fenced of a fencing material of such kind and height as to prevent the entrance of small children, and all entrances shall be provided with lock-gates. All restrictions herein shall apply to the location of a swimming pool. For the purposes of this section, the word "swimming pool" shall mean that area of the pool where water is impounded.

Cabanas or bath houses may be built on any lot provided: (a) such cabana or bath house is either enclosed within the fenced swimming pool area or is attached to, and made part of, the dwelling house; (b) such cabana or bath house shall not be located nearer than ten (10) feet to the lot line of another lot and shall not be located forward of any building set back line; and (c) such cabana or bath house when separate from the dwelling, shall not be used as living quarters.

- 21. CONSTRUCTION: All structures must be completed on the exterior within twelve (12) months after the commencement of construction, except where such construction is impossible due to strikes, fires, national emergencies, or natural calamities, or unless the prior written approval of the Architectural Review Committee be obtained.
- 22. COMMON AREAS: Title to the entrance, lakes, park area or common lot, and other common areas of Southern Lakes Estates Subdivision shall be vested in the Southern Lakes Estates Homeowners Association, and such homeowners association shall be responsible for the maintenance, upkeep and repair of such common properties. The Southern Lakes Estates Homeowners Association shall adopt rules and regulations to govern the use and enjoyment of the lakes, park area, and other

e9802703 B DECK LOISSO 06/24/1998 Wallace Byatt fra Lodge of Probat common areas of the subdivision. Each lot owner in Southern Lakes Estates Subdivision shall have equal access and right of enjoyment to the large lake and park area or common lot in said subdivision, which areas shall be considered common properties.

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In addition to the foregoing provisions, the owners of Lots 18, 19, and 20, of Southern Lakes Estates Subdivision shall have the exclusive use and enjoyment of the small lake located in Southern Lakes Estates Subdivision and shall be responsible for its maintenance and repair.

- 23. PIERS: The owner of each lot contiguous to the Large Lake in Southern Lakes Estates Subdivision shall have the right to construct a pier extending into the large lake in said subdivision. Piers shall be uniform and neat in appearance, constructed with treated wood, and shall extend from the bank or shoreline into the lake not more than ten feet (10') in width. Each lot owner must submit his plans and specifications for the construction of a pier to the Architectural Review Committee for approval prior to commencement of construction.
- 24. BOATS: No power boats shall be allowed on the lakes in Southern Lakes Estates Subdivision.
- 25. SPECIFIC RESTRICTIONS FOR LOT #1: Notwithstanding the provisions of these Restrictive Covenants, Lot #1 of Southern Lakes Estates Subdivision shall be further restricted as follows:
- A. Livestock, with the exception of pigs or hogs, shall be allowed on the property, but shall be limited to one animal per acre.
- B. Any fencing of Lot #1 of Southern Lakes Estates Subdivision shall be the same kind and character of the existing fencing currently installed along the public road.
- 26. ENFORCEMENT OF COVENANTS: Any resident may notify the Architectural Review Committee of any covenant violation. Thereafter, the Architectural Review Committee will investigate the alleged violation and inform any offender of such violation. Any additional enforcement action shall be a proceeding at law or in equity against any person or persons violating or attempting to violate any covenant, either to restrain violators or to recover damages. All costs, including a reasonable attorney's fee, shall be taxed to the offender.
- 27. TERM OF COVENANTS: These covenants are to run with the land and shall be binding on all parties and persons claiming under them for a period of twenty years from the date these covenants are recorded, after which time, said covenants shall be



automatically extended for successive periods of ten years, unless an instrument signed by a majority of the then owners of the lots has been recorded, agreeing to change the said covenants in whole or in part.

- 28. MODIFICATION OF COVENANTS: Modifications or changes to these covenants and restrictions may be made by the affirmative vote of seventy-five percent (75%) of the record lot owners, their heirs, administrators, executors, successors or assigns.
- 29. INVALIDATION: Invalidation of any one of these covenants by judgment or court order shall in no wise affect any of the other provisions hereof which shall remain in full force and effect.

the day of Lune, 1998.

Danny Putman

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Connie W. Putman

STATE OF ALABAMA

ST. CLAIR COUNTY

at. Clair County, Pt. Wallace Mist Ir. Junge of Propate Date 36/26/1978
Dent Tax = 50.00
At time Tax = \$0.00
Reporting = 124.00
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I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Danny Putman and wife, Connie W. Putman, whose names are signed to the foregoing Restrictive Covenants and who are known to me, acknowledged before me on this day, that, being informed of the contents of the Restrictive Covenants, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this ZA day

June, 1998.

Notary Public

PREPARED BY: TRUSSELL & FUNDERBURG, P.C. 1916 First Avenue, North Pell City, Alabama 35125

#### BY-LAWS OF

## SOUTHERN LAKES ESTATES HOMEOWNERS ASSOCIATION, INC.

### ARTICLE I - Name

The name of the Corporation shall be: SOUTHERN LAKES ESTATES HOMEOWNERS ASSOCIATION, INC.

#### ARTICLE II - Purposes and Powers

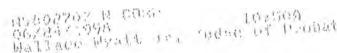
The Corporation does not contemplate pecuniary gain or profit, direct or indirect, to its members nor shall it have or issue shares of stock nor pay dividends nor shall any part of its income be distributed to its members, directors, or officers, except that said corporation may pay compensation in a reasonable amount for services rendered. The purposes for which the corporation is formed are:

- To operate and manage the affairs and property of Southern Lakes
   Estates Homeowners Association, Inc.
- 2. To promote the health, safety, and welfare of the residents and lot owners within the subdivision known as Southern Lakes Estates Subdivision, as recorded in the Office of the Judge of Probate of St. Clair County, Alabama, at Ashville.
- 3. To perform and carry out the acts and duties incident to the administration, operation and management of said Association in accordance with the terms, provisions and conditions contained in the Articles of Incorporation
- 4. To own, acquire, operate, lease, sell, trade, maintain and otherwise deal with such property, whether real property or personal property incidental thereto,

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hereinafter referred to as "the common properties and facilities", as may be necessary or convenient in the administration of the Association

- 5. To provide maintenance for such common properties and facilities
- 6. To fix, make, levy, and collect assessments against members in Southern Lakes Subdivision to provide the funds to pay for the maintenance of the common properties and facilities, for the benefit of the Association members and to use and expend the proceeds of such assessments in the exercise of the powers and duties of the Association.
- 7. To enforce the covenants and restrictions of Southern Lakes
  Subdivision and to make, establish, and enforce reasonable rules and regulations
  governing the administration and management of the common properties and facilities
  and the use thereof.
- 8. To receive and maintain a fund or funds and administer funds and apply the income and principal thereof to promote the purposes of the Corporation and for no other purpose and to that end to take and hold by contract, agreement, bequest, devise, gift, purchase, lease, either absolutely or in trust for such objects and purposes or trusts, and by membership fees received and contract entered into for its purposes as herein stated and for no other purpose.
  - 9. Pay taxes, if any, on the common properties and facilities
- 10. To foster, develop, support, promote, aid and assist any undertaking in connection therewith as provided in these Articles of Incorporation of Southern Lakes Estates Homeowners Association, Inc.



11. In so far as permitted by law, to do any other thing that, in the opinion of the Board of Directors, will promote the common benefit and enjoyment of the residents and lot owners of the subdivision.

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Alabama Non-profit Corporation Act. Notwithstanding any other provision of these Articles, the corporation shall not conduct or carry on any activities not permitted to be conducted or carried on by an organization exempt from taxation under the Internal Revenue Code and regulations issued pursuant thereto as they now exist or as they may hereinafter be amended.

## ARTICLE III - Members

Section 1. The members of the Association shall consist of every person or entity who is a record owner of a fee or undivided fee interest in any lot, developed or undeveloped, in Southern Lakes Subdivision which interest is evidenced by a duly recorded instrument in the official public records of St. Clair County, Alabama, and which is subject by covenant of record to assessment by the Association; provided that any such person or entity who holds such interest merely as a security for the performance of an obligation shall not be a member.

Section 2. The Members shall meet at least annually, except as hereinafter provided in Section 7 of this Article III.

Section 3. Special meetings of the Members may be called at any time by the President, the Chairman of the Board or the Executive Committee.

Section 4. A quorum shall consist of a majority of the members present or represented by proxy.

Section 5. Voting. At any meeting of the members, the owner of each lot in Southern Lakes Subdivision shall be entitled to cast one (1) vote for each lot he or she owns, which shall not be cumulative. If a lot is owned by one person, his right to vote shall be established by the record title to his lot. If a lot is owned by more than one (1) person, the persons entitled to cast the vote for the lot shall be designated by a certificate signed under oath by all of the record owners of the lot and filed with the secretary of the Association. If a lot is owned by a corporation, the person entitled to cast the vote for the unit shall be designated by a certificate signed under oath by the President or Vice-President and attested by the Secretary or Assistant Secretary of the corporation and filed with the Secretary of the Association. Such certificates shall be valid until revoked or until superseded by a subsequent certified or change in the ownership of the lot concerned. A certificate designating a person entitled to cast the vote of a lot may be revoked by any owner of such lot. If a certificate is not on file, the vote of such owner shall not be considered in determining the requirement for a quorum nor for any other purpose,

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Section 6. Assignment of Membership. Membership in this Association may not be assigned, hypothecated or transferred in any manner except as an appurtenance to a lot in Southern Lakes Subdivision.

Section 7. Notwithstanding anything contained herein to the contrary, there shall be no meetings of the membership of the Association and none shall be lawful until the earlier of: (i) Four (4) months after fifty percent (50%) of the lots in all phases of Southern Lakes Estates Subdivision have been conveyed by the Developers, Danny Putman and Connie W. Putman; or (ii) Five (5) years from the

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date hereof; or (iii) the date that Danny Putman and Connie W. Putman, their heirs or assigns, elect to terminate their control of the Association, whichever shall first occur.

#### ARTICLE IV - Officers

Section 1. The officers of the Corporation shall consist of a President,

Vice President, Secretary, and Treasurer. Provided, however, any two or more

offices can be held by the sme person except for the office of President and Secretary.

These officers shall perform the duties prescribed by law and by parliamentary

authority adopted by the Corporation.

Section 2. The officers shall be elected by a majority of the votes cast by the membership at its annual meeting. A duly elected officer of the Association may also be elected as a director of the Association in accordance with the vote of the membership.

Section 3. The officers shall hold office for one year or until their successors have been duly elected. The term of office for the officers shall correspond to the corporation's fiscal year.

Section 4. Any vacancy among the elective officers shall be filled by appointment by the Board of Directors for the remainder of the term, with the exception of the office of President, which shall be assumed by the Vice-President.

## ARTICLE V - Board of Directors

Section 2. The initial Board of Directors and their terms of office are as

follows:

NAME TERM

Danny Putman 1 Year Connie W. Putman 1 Year Jesse Putman 1 Year

Section 3. The initial Board of Directors as described in Section 3 shall hold office until their respective terms expire or until their successors shall be duly elected.

Section 4. The term of office of members of the Board of Directors, elected by a majority of the votes cast by membership at its annual meeting, shall be one (1) years or until their successors are duly elected. The term of office for Directors shall correspond to the corporation's fiscal year which shall run from January 1st to December 31st of each year.

Section 5. When the terms of any member of the Board of Directors shall expire or in the case of a vacancy by whatever cause, the remaining members of the Board shall elect a successor by a majority of the votes cast.

Section 6. The Board of Directors shall meet at least annually.

Section 7. Special meetings may be called at any time by the President, the Chairman of the Board or the Executive Committee.

Section 8. A quorum shall consist of a majority of the members.

Section 9. The Board of Directors shall have the following powers:

- a. To enact such rules and by-laws as the performance of its function shall require;
- b. To terminate the existence of this Corporation as provided for in the Articles of Incorporation;
  - c. To appoint any executive committee;
  - d. To receive and maintain a fund or funds and to administer and apply the income and principal thereof, to promote the purposes of the Corporation;
  - e. To make gifts or loans, with or without interest, to promote the purposes of this Corporation.
  - f. To acquire by lease, option, purchase, gift, grant, devise, conveyance, or otherwise, and to hold, enjoy, possess, rent, lease and sell lands or any interest therein; to acquire by option, purchase, gift, grant, bequest, transfer or otherwise, and to hold, enjoy, possess, pledge as security, sell, transfer or in any manner dispose of personal property or choses in action or any class or description whatsoever; to retain any property, investments or securities originally received by the corporation or thereafter acquired by it, so long as the Directors of the corporation shall consider the retention thereof desirable; to invest and re-invest any and all funds coming into the hands of the corporation, or any account whatsoever, in such property, investments or securities, as the directors of the corporation may, in the discretion of the directors, deem advisable, however, doubtful or hazardous or limited the description or nature of any property, investments or securities so retained may be, whether or not the same may be currently producing income and whether or not the same are, or may be such, as are authorized or deemed proper for investment of . . 30 / 5 (A)

trust funds under the Constitution or Laws of the State of Alabama or of the United States, to register any shares of stock, certificate or interest, bonds or other securities of any corporation, trust or association, or any chose in action, in the name of any nominee, to convert real property owned by the corporation into personal property and personal property into real property; to improve or cause or permit to be improved and to abandon any property which the Directors of the Corporation deem to be without substantial value; to manage and control any shares of stock, certificate of interest, bonds or other securities of any corporation, trust or association at any time acquired in any way by this Corporation and with respect to the same to concur in any plan, scheme or arrangement for the consolidation, merger, conversion, recapitalization, reorganization or dissolution, or the lease or other disposition of the properties of any such corporation, trust or association the securities of which are held by this Corporation and as owner thereof to vote any security of any corporation, trust or association held by this Corporation at any meeting of the holders of the same class of security of the issuing entity and generally in all respects to exercise all of the rights of ownership therein;

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g. To employ the services of one or more banks having trust powers, or other agent, to perform all or any part of the powers granted by the preceding paragraph (d) and such other duties of the Corporation as the Directors deem appropriate on such terms and under such contractual arrangements as the Directors may deem proper;

h. To do and perform all other acts and things which may be incidental to and come legitimately within the scope of any and all of the foregoing objects and

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nonprofit corporations under the Laws of the State of Alabama;

- i. Anything herein contained to the contrary not withstanding, the
  Corporation shall not be operated for private profit and no part of the assets or of the
  net earnings of the Corporation shall at any time inure to the benefit of any members,
  officer, director or other individual except for the reimbursement to officers or
  directors for actual expenses incurred in the carrying out of their official duties, and
  for the payment of salaries to any person who may be employed by said Corporation
  for the purpose of enabling the Corporation to carry out the purposes herein described
  and except for those persons receiving gifts or loans under the provisions of
  paragraphs (e) and (f) above. Nor shall any part of the assets or earnings of the
  Corporation be applied to activities in carrying on propaganda or in attempting to
  influence legislation;
  - j. Anything herein contained to the contrary notwithstanding, the Corporation shall be empowered to refuse to accept any gift, bequest or devise.

### ARTICLE VII - Committees

Section 1. An Executive Committee consisting of the officers and other members as selected by the Board of Directors shall have the power to:

a. Call meetings of the Board of Directors upon a majority of votes

cast;

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