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PRESENTED FOR
REGISTRATION
AND RECORDED

DRAFTED BY: Lewis E. Hubbard

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MAIL TO: HUBBARD REALTY
285 S. Stratford Road, Winston-Salem, NC 27103

Handwritten signature/initials

NORTH CAROLINA) RESTRICTIVE COVENANTS FOR
FORSYTH COUNTY) EBERT VILLAGE

KNOW ALL MEN BY THESE PRESENTS, that HUBBARD REALTY OF WINSTON-SALEM, INC., a corporation organized and existing under the laws of the State of North Carolina, with its principal office and place of business in the City of Winston-Salem, North Carolina, and RAMEY DEVELOPMENT CORPORATION a corporation organized and existing under the laws of the State of North Carolina, with its principal office and place of business in the City of Winston-Salem, North Carolina, and MOHAMMAD HAMADANI AND WIFE, Gh ESFAHANI HAMADANI resident of Forsyth County, North Carolina, do hereby covenant and agree to and with all persons, firms and corporations now owning or hereafter acquiring any numbered lot in EBERT VILLAGE, Forsyth County, North Carolina, as shown by plat recorded in Plat Book 36, page 185 in the Office of the Register of Deeds of Forsyth County, North Carolina, that said numbered lots are hereby subjected to the following restrictions as to use thereof, and the restrictions are to run with the said property, and every part thereof, by whomsoever owned, to wit:

1. LAND USE AND BUILDING TYPE: No lot shall be used except for residential purposes. No building shall be erected, altered, placed or permitted to remain on any lot other than one detached single-family residence and its customary accessory buildings and uses.
2. SUBDIVISION OF LOTS: No residence shall be erected on less than one lot and no lot shall be subdivided except that two owners may subdivide a lot between them, but only one residence shall be built on the combined original and subdivided portion of any lots.
3. DWELLING SIZE RESTRICTIONS: No single-family dwelling shall be built, erected, altered or used unless it shall contain at least 1000 square feet of heated and finished floor space, to be measured from outside wall lines, for the main body of the structure, exclusive of porches, garages, terraces, and basements, if the structure is a one-story dwelling. A two-story dwelling shall contain at least 1600 square feet of floor space as measured above. A split foyer or split level dwelling shall contain at least 1100 square feet of floor space as measured above. A 1-1/2 story dwelling shall contain at least 900 square feet of floor space on the first floor, with a total of 1300 square feet within the dwelling (the inside of the top floor need not be finished), as

measure above.

4. BUILDING SETBACK RESTRICTIONS: As to each lot, there shall be total minimum side yards not less than 25 feet in width, no one of which shall be less than 10 feet in width. No building or part of the building other than steps, open porches, overhanging eaves or cornices shall extend nearer the front property line than 40 feet, nor nearer the rear property line than 35 feet. In the case of a corner lot, no building or part of a building, other than steps, overhanging eaves or cornices shall extend nearer the side property line adjacent to the street than as shown on the recorded plat or 20 feet, whichever is greater. Deviations from building line restrictions not in excess of ten percent (10%) shall not be construed as a violation of these covenants.

5. DWELLING TYPE RESTRICTIONS: No manufactured structures of any kind, including mobile homes, double-wides, pre-manufactured homes, campers or trailers, shall be used on any lot at any time as a residence, either temporarily or permanently.

6. EASEMENTS: Easements for installation and maintenance of utilities and drainage facilities are reserved as shown on the recorded plat. Within these easements, no structures, planting or other material shall be placed or permitted to remain which may interfere with the installation and maintenance of utilities, or which may change the direction of the flow of water through drainage channels in the easements, or which may obstruct or retard the flow of water through drainage channels in the easement. The easement area of each lot and all improvements in it shall be maintained continuously by the owner of the lot, except for those improvements for which a public authority or utility company is responsible. HUBBARD REALTY OF WINSTON-SALEM, INC., RAMEY DEVELOPMENT CORPORATION -AND- MOHAMMAD HAMADANI AND WIFE, Gh ESFAHANI HAMADANI reserve the right to create and impose additional easements or rights-of-way over any unsold lot or lots for street, drainage and utility installation purposes by the recording of appropriate instruments and shall not be construed to invalidate any of these covenants.

7. FOUNDATIONS: No portion of any building erected on this property shall have exposed concrete blocks on the exterior; stucco or surewall foundations are acceptable.

8. DRIVEWAYS: All driveways shall be paved or concrete.

9. ANIMALS: No animals, livestock or poultry of any kind shall be raised, bred, or kept on any lot, except that dogs, cats, or other household pets may be kept provided that they are not kept, bred, or maintained for any commercial purposes and provided they are not permitted to become a nuisance to the neighborhood.

10. GARBAGE AND REFUSE DISPOSAL: No lot shall be used or

maintained as dumping ground for refuse or rubbish. Trash, garbage or other waste shall not be kept except in sanitary containers. All incinerators or other equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition.

11. TEMPORARY STRUCTURES: No structure of a temporary character, trailer, basement, tent, shack, garage, barn or other outbuilding shall be used on any lot any time as a residence either temporarily or permanently.

12. SIGNS: No sign of any kind shall be displayed to the public view on any lot except one professional sign of not more than one square foot, one sign of not more than five square feet advertising the property for sale or for rent, or signs used by a builder to advertise the property during the construction and sales period.

13. NUISANCES: No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.

14. PARKING: The parking on the streets of boats and campers or unregistered or unlicensed automobiles for more than twenty-four hours shall not be permitted. The parking on streets or in front yards of trucks and vehicles with a gross carrying weight in excess of one ton is prohibited, with exceptions only as follows: 1) During the construction period of the dwelling; 2) For immediate deliveries and pick-ups; 3) Vehicles incident to immediate repairs or improvements to subject property.

15. SCREENING: The erection of clothes lines, the maintenance of exterior garbage cans, the storage of boats, campers, and trailers in clear view of a open recreation areas shall not be permitted unless stored in a screened enclosure, either man-made or natural.

16. STREETS: All streets in this development have been constructed as public streets, meeting the standards of the City of Winston-Salem for subdivision streets. The developers have dedicated a right-of-way, as shown on the recorded map referred to above, having a width of at least fifty (50) feet. As of the date of recording of this map, the streets have been inspected by the City Engineer of the City of Winston-Salem and certified as having been planned and constructed according to City of Winston-Salem standards, including those relating to grading, roadbed, paving and drainage.

Nothing, including, but not limited to, walls, fences, gates, timbers, trees or plants, shall be erected, placed or permitted to remain in any portion of the street right-of-way or related sight or drainage easements as shown on the recorded map of this development. No drainage ditch or swale shall be filled, tiled or altered in any way except in accordance with the standards of the City of Winston-Salem.

17. DEVELOPERS' RIGHT OF MODIFICATION: HUBBARD REALTY OF WINSTON-SALEM, INC., RAMEY DEVELOPMENT CORPORATION -AND- MOHAMMAD HAMADANI AND WIFE, Gh ESFAHANI HAMADANI have developed this subdivision pursuant to a general plan or scheme of development. However, HUBBARD REALTY OF WINSTON-SALEM, INC., RAMEY DEVELOPMENT CORPORATION -AND- MOHAMMAD HAMADANI AND WIFE, Gh ESFAHANI HAMADANI, reserve the right to cancel, modify, or change any of these restrictions by written consent of HUBBARD REALTY OF WINSTON-SALEM, INC., RAMEY DEVELOPMENT CORPORATION -AND- MOHAMMAD HAMADANI AND WIFE, Gh ESFAHANI HAMADANI, which written consent shall be duly executed, acknowledged, and recorded in the Office of the Register of Deeds of Forsyth County, North Carolina, and which written consent may be given or withheld within the uncontrolled and sole discretion of HUBBARD REALTY OF WINSTON-SALEM, INC., RAMEY DEVELOPMENT CORPORATION -AND- MOHAMMAD HAMADANI AND WIFE, Gh ESFAHANI HAMADANI. The said HUBBARD REALTY OF WINSTON-SALEM, INC., RAMEY DEVELOPMENT CORPORATION -AND- MOHAMMAD HAMADANI AND WIFE, Gh ESFAHANI HAMADANI, may convey its right to remove, modify or change any restriction, condition or covenant of this instrument to any person, firm or corporation by instrument in writing duly recorded in the Office of the Register of Deeds of Forsyth County, North Carolina.

18. ENFORCEMENT: Enforcement shall be by proceedings at law or in equity against any person violating or attempting to violate any covenant either to restrain violation or to recover damages.

19. FENCING: No chain link or other restraining type fencing may be erected nearer the front property line than the front foundation wall of the single-family dwelling thereon. In the case of a corner lot, no chain link or other restraining type fencing may be erected nearer the side street than 40 feet.

20. APPLICABLE PERIOD: The foregoing covenants, restrictions and conditions shall remain in full force and effect, unless sooner changed in accordance with paragraph 17 herein, for a period of twenty (20) years from the date these covenants are recorded, at which time said covenants, restrictions and conditions shall be automatically extended for a successive period of five (5) years unless by a vote of a majority of the then owners of the lots agreeing to change the said covenants in whole or in part.

It is expressly understood and agreed between HUBBARD REALTY OF WINSTON-SALEM, INC., RAMEY DEVELOPMENT CORPORATION -AND- MOHAMMAD HAMADANI AND WIFE, Gh ESFAHANI HAMADANI, and all subsequent purchasers of lots in the development known as EBERT VILLAGE, that all conveyances of a lot or lots in said development are made subject to the foregoing covenants, conditions and restrictions, and that are for the protection and general welfare of the development and shall be covenants running with the land and binding upon all parties purchasing lots in said development and their heirs, successors, assigns, administrators or executors.

21. ADDITIONAL PROVISIONS: No captions or titles in this Declaration of Restrictive Covenants shall be considered in the interpretation of any of the provisions hereof.

In case of conflict between any of the foregoing provisions and any Zoning Ordinances (or exceptions thereto which may lawfully be made by the Zoning Board of Adjustment) or laws which may be in effect, or which may hereafter be enacted, such Zoning Ordinances or laws shall control.

Invalidation of any one of these covenants, restrictions or conditions by judgment or Court Order shall in no way affect any of the other provisions which shall remain in full force and effect.

IN WITNESS WHEREOF, HUBBARD REALTY OF WINSTON-SALEM, INC., RAMEY DEVELOPMENT CORPORATION -AND- MOHAMMAD HAMADANI AND WIFE, Gh ESFAHANI HAMADANI, have hereunto set their hands and seals, this the 19th day of October, 19 77

HUBBARD REALTY OF WINSTON-SALEM, INC.

BY: Lewis E. Hubbard

LEWIS E. HUBBARD, PRESIDENT

(CORPORATE SEAL)

ATTEST:

Emma B. Hubbard
SECRETARY

RAMEY DEVELOPMENT CORPORATION

BY: A. J. Ramey

(CORPORATE SEAL)

ATTEST:

A. J. Ramey
SECRETARY

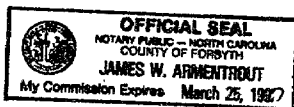
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MOHAMMAD HAMADANI (SEAL)
GH. ESFAHANI-HAMADANI (SEAL)
 GH. ESFAHANI-HAMADANI

STATE OF NORTH CAROLINA - COUNTY OF FORSYTH

This the 19th day of OCTOBER, 1993, personally came before me, James W. Armentrout, a Notary Public, duly sworn, says that (s)he knows the Common Seal of RAMEY DEVELOPMENT CORPORATION and is acquainted with C. J. Ramey, who is the President of said Corporation, and that (s)he, the said C. J. Ramey is the Secretary of the said Corporation and saw the said President sign the foregoing instrument, and saw the Common Seal of the said Corporation affixed to said instrument by the said President, and the (s)he, the said C. J. Ramey, signed her name in attestation of the execution of said instrument in the presence of said President of said Corporation.

WITNESS my hand and Notarial Seal, this 19th day of OCTOBER, 1993.

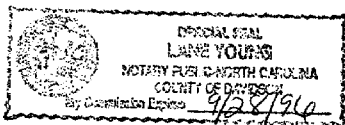


James W. Armentrout
 Notary Public
 My Commission Expires: 3/25/97

STATE OF NORTH CAROLINA - COUNTY OF FORSYTH

This the 19th day of October, 1993, personally came before me, Lane Young, a Notary Public, Emma B. Hubbard, who, being by me duly sworn, says that (s)he knows the Common Seal of HUBBARD REALTY OF WINSTON-SALEM, INC. and is acquainted with Lewis E. Hubbard who is the President of said Corporation, and that (s)he, the said Emma B. Hubbard, is the Secretary of the said Corporation, and saw the said President sign the foregoing instrument, and saw the Common Seal of said Corporation affixed to said instrument by said President, and that (s)he, the said Emma B. Hubbard, signed her name in attestation of the execution of said instrument in the presence of said President of said Corporation.

WITNESS my hand and notarial seal, this the 19th day of October, 1993

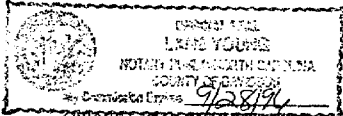


Lane Young
 Notary Public
 My Commission Expires: 9/28/96

STATE OF NORTH CAROLINA - FORSYTH COUNTY

I, Lane Young, a Notary Public in and for the County of Davidson, State of North Carolina, do hereby certify that MOHAMMAD HAMADANI and wife, Gh ESFAHANI HAMADANI, each personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

WITNESS my hand and notarial seal, this the 19th day of October, 1993.



Lane Young
Notary Public

My Commission Expires: 9/28/96

STATE OF NORTH CAROLINA - FORSYTH COUNTY

The foregoing (or annexed) certificate 5 of James W. Armentrout N.P.
Gorath Co NC - Lane Young N.P. Davidson Co NC
(are) certified to be correct. This the 20 day of OCT
1993.

L. E. Speas, Register of Deeds

By Jesse Allen Deputy

Probate and Filing Fee \$ _____ paid.