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BRENDA D. BELL  
Registrar of Deeds

NORTH CAROLINA  
IREDELL COUNTY

DECLARATION OF COVENANTS, CONDITIONS  
AND RESTRICTIONS AND RESTRICTIVE  
COVENANTS

THIS DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND RESTRICTIVE COVENANTS OF HARBOR WATCH SUBDIVISION is made this 19th day of March, 1999, 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 Covenants, Conditions and Restrictions and Restrictive Covenants of Harbor Watch Subdivision, hereinafter "Declarations";

WITNESSETH;

THAT WHEREAS, Declarants are the owners of certain real property lying in Fallstown Township, Iredell County, North Carolina, on Lake Norman, known as Harbor Watch Subdivision. Section VI, which is recorded in Plat Book 32, Page(s) 60, in the Iredell County Registry; and

WHEREAS, it is the desire and intention of Declarant to sell and convey the lots set out on said plat to various purchasers, subject to the covenants, conditions and restrictions previously adopted for the Harbor Watch Subdivision as recorded in Book 1041, Page 1446, and restrictive covenants previously adopted for the Harbor Watch Subdivision as are recorded in Book 1045, Page 1320, Iredell County Registry, which are herein adopted to be kept and observed; and

WHEREAS, the Declarations as aforesaid are executed to effectuate the desire of Declarants to impose upon the real property described hereinabove mutual beneficial restrictions under a general plan or scheme of improvement for the benefit of all the parcels and of the common area and of future owners of those parcels and common area.

NOW, THEREFORE, Declarant hereby makes the following declarations as to divisions, covenants,

restrictions, limitations, conditions, and uses to which all of the property described hereinabove may be put, hereby specifying that this declaration shall constitute covenants to run with the land and shall be binding on the Declarant, its successors, heirs and assigns, and all subsequent owners of all or any part of the said real property and improvements, together with their grantees, successors, heirs, executors, administrators, devisees, or assigns.

Pursuant to the authority contained in the aforesaid Declarations, Declarant does hereby make all of those lots as recorded in the plat set out hereinabove subject to that Declaration of Covenants, Conditions and Restrictions of Harbor Watch Subdivision as recorded in Book 1041, Page 1446, et seq., in the Iredell County Registry, and to that Declaration of Restrictive Covenants of Harbor Watch Subdivision as recorded in Book 1045, Page 1320, et seq. , in the Iredell County Registry. The specific definition of "Property" as described therein shall be expanded to also include all of the property recorded in the Plat Book and Page(s) set out hereinabove.

IN WITNESS WHEREOF, the undersigned, being the Declarant herein, has caused this instrument to be executed in its corporate name by its duly authorized officers, and caused its corporate seal to be affixed hereto, all by authority duly given, on the day and year first above written.

LAKE NORMAN PROPERTIES, INC. DECLARANT  
BY: William G. Allen  
President