

DECLARATION OF RIGHTS, RESTRICTIONS,
AFFIRMATIVE OBLIGATIONS AND CONDITIONS
APPLICABLE TO ALL PROPERTY IN UWHARRIE POINT

WHEREAS, DOMINION LANDS, INC., a Virginia corporation (the "Company"), is the owner of certain lands located within a community known as "Uwharrie Point" in Montgomery County, North Carolina.

WHEREAS, the Company wishes to declare certain restrictive covenants affecting certain lands in Uwharrie Point.

NOW, THEREFORE, the Company does hereby declare that the covenants contained herein shall be covenants running with the land and shall apply to the lands described in Exhibit "A" attached hereto (the "Properties"), and such additions thereto as may hereinafter be made pursuant to paragraph (8) of Part VI hereof. The Company reserves in each instance the right to add additional restrictive covenants in respect to lands to be conveyed in the future within the Properties, or to limit therein the application of this Declaration.

DEFINITIONS

"Uwharrie Point" when used herein shall refer to the lands in Montgomery County, North Carolina, which are shown as a part of Uwharrie Point on the Company's Master Plan as revised from time to time.

Whenever used herein, the term "Company" or "the Company" shall refer to Dominion Lands, Inc., a Virginia corporation, its successors and assigns, and any agent or agents appointed by Dominion Lands, Inc., its successors and assigns, to act on its behalf for the purpose of administering or enforcing, in whole or in part, the rights reserved unto the Company in this Declaration.

Whenever used herein, the term "Association" shall refer to Uwharrie Point Community Association, Inc., a North Carolina nonprofit, nonstock corporation, its successors and assigns, and any other community or owners association within Uwharrie Point organized by the Company or by others with the consent of the Company.

The terms "Property" and "Properties" when used herein shall refer to any tract of land or subdivision thereof in Uwharrie Point which has been subjected to the provisions of this Declaration or any Supplemental Declaration as may be referenced in deeds issued by the Company or any third party with the consent of the Company, including, without limitation, all that tract or parcel of land, situate, lying and being in Montgomery County, North Carolina, which is more particularly described in Exhibit "A" attached hereto and by specific reference made a part hereof.

The terms "Property Owner," "Owner of Property" and "Owner" when used in this Declaration shall mean and refer to all owners of an interest in real property in Uwharrie Point which has been subjected to

* See Amendment in Record
Book 308 Page 731

* See Amendment in Record
Book 319 Page 154

* See Amendment in Record Book
346 Page 684 12-18-97

* See Amendment in Record Book
375 Page 770 5-17-99

15373

PREPARED BY & RETURN TO:
NEWSOM GRAHAM ET AL
P. O. BOX 51579
DURHAM, NC 27717-1579

BOOK 246 PAGE 660

10-29-90

4:53 PM

\$100.⁰⁰ pd.

DECLARATION OF COVENANTS AND RESTRICTIONS
OF THE UWHARRIE POINT COMMUNITY ASSOCIATION, INC.
AND DOMINION LANDS, INC.,
A VIRGINIA CORPORATION

THIS DECLARATION, made this 25th day of October, 1990 by UWHARRIE POINT COMMUNITY ASSOCIATION, INC., a North Carolina nonprofit corporation, called "Association," and DOMINION LANDS, INC., a Virginia corporation, hereinafter called "Company."

W I T N E S S E T H:

WHEREAS, the Company is the owner of the real property described in Article II of this Declaration and desires to create thereon a planned development community with a balanced representation of residential, commercial, industrial and recreational uses to be known as "Uwharrie Point;"

WHEREAS, the Company desires to provide for the preservation of value and for the maintenance of common facilities and services and for a vehicle for the administration and enforcement of covenants and restrictions;

WHEREAS, the Company has caused to be incorporated under the laws of the State of North Carolina a nonprofit corporation, Uwharrie Point Community Association, Inc., for the purpose of exercising the functions aforesaid which are hereinafter more fully set forth;

NOW, THEREFORE, the Company declares that the real property described in Article II, and such additions thereto as may hereinafter be made pursuant to Article II hereof, is and shall be held, transferred, sold, conveyed, given, donated, leased, occupied and used subject to the covenants, restrictions, conditions, easements, charges, assessments ("Assessments"), affirmative obligations and liens (all hereinafter sometimes referred to as "the Covenants") hereinafter set forth.

ARTICLE I
DEFINITIONS

The following words and terms, when used in this Declaration or any supplemental declaration (unless the context shall clearly indicate otherwise), shall have the following meanings:

(a) "Association" shall mean and refer to Uwharrie Point Community Association, Inc., a North Carolina nonprofit corporation, its successors and assigns.

(b) "Uwharrie Point" shall mean and refer to the lands in Montgomery County, North Carolina, which are shown as a part of Uwharrie Point on the Company's Master Plan as revised from time to time.

See Amendment in Record Book 346 Page 684 12-18-97
See Assignment in Record Book 442 page 720 6-7-02

105374

AMENDMENT TO REMOVE CERTAIN REAL PROPERTY FROM THE BURDEN, APPLICABILITY AND COVERAGE OF THE "DECLARATION OF RIGHTS, RESTRICTIONS, AFFIRMATIVE OBLIGATIONS AND CONDITIONS APPLICABLE TO ALL PROPERTY IN UWHARRIE POINT"

This Amendment (The "Amendment") to the "Declaration of Rights, Restrictions, Affirmative Obligations and Conditions Applicable to all Property in Uwharrie Point" (the "Declaration of Rights"), dated March 12, 1993 and effective May 12, 1993 is to be filed in the Office of the Register of Deeds of Montgomery County.

WHEREAS, the Declaration of Rights has previously been filed by Dominion Lands, Inc. (the "Company") in the Office of the Register of Deeds of Montgomery County; and

WHEREAS, the Company and Property Owners, Owners of Property and Owners (as defined in the Declaration of Rights and, collectively, the "Owners") of land and property "substantially affected" by the change proposed (as such terms are defined in the Declaration of Rights) desire to amend said Declaration of Rights to remove certain real property therefrom and to that end a duly called meeting of the above referenced Owners was called on March 12, 1993, pursuant to notice properly given on or before February 9, 1993; and

WHEREAS, the total number of votes of Owners of properties "substantially affected" by such amendment at that time was 525, the total number of votes required to constitute a quorum at a meeting of such Owners at the time was 315, the total number of votes present at such meeting was 471, the total number of votes cast in favor of such amendment was 471, with the total votes cast against such amendment being 0 and the total number of votes of such Owners necessary to adopt such amendment was 314.

NOW, THEREFORE, in consideration of mutual covenants set forth herein and for other good and valuable consideration, the Company hereby declares that the real property described on Exhibit A attached hereto is hereby removed from the burden, applicability and coverage of any provisions of the Declaration of Rights.

IN TESTIMONY WHEREOF, the Company has caused this Amendment to be signed in its corporate name by its Vice President and attested by its Asst Secretary, by order of its Board of Directors, the day and year first above written.

LAKE BADIN ASSOCIATES, A Virginia General Partnership

BY: EAST WEST PARTNERS MANAGEMENT CO., INC. its Attorney-In-Fact and Agent, A North Carolina Corporation

BY: Chip Conner Vice President

ATTEST: Sher Anderson Asst. Secretary

Mail: D. Sandstrom 1520 Uwharrie Point Pkwy. New London, NC 28127



115611

3-15-93 4:41pm \$ 10.00 pd.

AMENDMENT TO REMOVE CERTAIN REAL PROPERTY FROM THE BURDEN, APPLICABILITY AND COVERAGE OF THE "DECLARATION OF COVENANTS AND RESTRICTIONS OF THE UWHARRIE POINT COMMUNITY ASSOCIATION, INC. AND DOMINION LANDS, INC."

This Amendment (the "Amendment") to the "Declaration of Covenants and Restrictions of the Uwharrie Point Community Association, Inc. and Dominion Lands, Inc." (the "Declaration of Covenants"), dated March 12, 1993 and effective May 12, 1993 is to be filed in the Office of the Register of Deeds of Montgomery County.

WHEREAS, the Declaration of Covenants has previously been filed by Dominion Lands, Inc. (the "Company") in the Office of the Register of Deeds of Montgomery County; and

WHEREAS, the Company and Members of the Association (as such terms are defined in the Declaration of Covenants) desire to amend said Declaration of Covenants to remove certain real property therefrom and to that end a duly called meeting of the Members was called on March 12, 1993, pursuant to notice properly given on or before February 9, 1993; and

WHEREAS, the total number of votes of Members of the Association on such date was 525, the total number of votes required to constitute a quorum was 315, the total number of votes present at such meeting was 471, the total number of votes cast in favor of such amendment was 471, with the total votes cast against such amendment being 0 and the total number of votes necessary to adopt such amendment was 314.

NOW, THEREFORE, in consideration of mutual covenants set forth herein and for other good and valuable consideration, the Company and the Association hereby declare that the real property described on Exhibit A attached hereto is hereby removed from the burden, applicability and coverage of any provisions of the Declaration of Covenants.

IN TESTIMONY WHEREOF, the Company has caused this Amendment to be signed in its corporate name by its _____ President and attested by its _____ Secretary, by order of its Board of Directors, the day and year first above written.



ATTEST:

[Signature]
Secretary

UWHARRIE POINT COMMUNITY ASSOCIATION, INC.

BY: [Signature]
President

Mail: D. Sundstrom
1520 Uwharrie Point Pkwy.
New London NC 28127

115612

Prepared by and return to L. Ellington, P.O. Box 51579
Durham, NC 27713

BOOK 293 PAGE 822

STATE OF NORTH CAROLINA SUPPLEMENTARY DECLARATION OF RIGHTS,
MONTGOMERY COUNTY RESTRICTIONS, AFFIRMATIVE OBLIGATIONS AND
CONDITIONS APPLICABLE TO ALL PROPERTY IN
UWHARRIE POINT

#12.00 PD
11:23 AM
8-5-94

Pursuant to Part V, Section 8 of the "Declaration of Rights, Restrictions, Affirmative Obligations and Conditions Applicable to All Property in Uwharrie Point" (the "Original Declaration of Rights"), the Company hereby subjects to and under the plan of the Original Declaration of Rights the additional real property set forth on Exhibit A attached hereto (the "Additional Property"). The Additional Property is to be subjected as one parcel. The Company hereby extends the operation and effect of the Rights, Restrictions, Affirmative Obligations and Conditions of the Original Declaration of Rights to the Additional Property.

This the 27th day of July, 1994.

LAKE BADIN ASSOCIATES, a
Virginia General Partnership

By: Dominion Lands, Inc., a
Virginia Corporation

By: Donald E. Piant
Title: VICE PRESIDENT

Attest:

L. D. Wilkerson
Assistant Secretary



HGHNC:22461_1

122910

STATE OF NORTH CAROLINA
MONTGOMERY COUNTY

SUPPLEMENTARY DECLARATION OF
COVENANTS AND RESTRICTIONS OF THE UWHARRIE
POINT COMMUNITY ASSOCIATION, INC.
AND DOMINION LANDS, INC.

\$12.00 PQ
11:24 AM
8-5-94

Pursuant to Article II, Section 2(a) of the "Declaration of Covenants and Restrictions of the Uwharrie Point Community Association, Inc. and Dominion Lands, Inc." (the "Original Declaration of Covenants"), the Company hereby subjects to and under the plan of the Original Declaration of Covenants the additional real property set forth on Exhibit A attached hereto (the "Additional Property"). The Additional Property is to be subjected as one parcel. The Company hereby extends the operation and effect of the Covenants and Restrictions of the Original Declaration of Covenants to the Additional Property.

This the 27th day of July, 1994.

LAKE BADIN ASSOCIATES, a
Virginia General Partnership

By: Dominion Lands, Inc.
a Virginia corporation

By: Donald P. Pitt
Title: VICE PRESIDENT

Attest:

L. W. Kerson
Assistant Secretary
(Seal)

✓ Lake Badin Associates
1520 Uwharrie Point Parkway
New London NC 27827

9-12-95
3:38 PM
12.00 PD-

BOOK 808 pg. 731

STATE OF NORTH CAROLINA
COUNTY OF MONTGOMERY

**AMENDMENT TO DECLARATION OF RIGHTS,
RESTRICTIONS, AFFIRMATIVE OBLIGATIONS
AND CONDITIONS APPLICABLE TO ALL
PROPERTY IN UWHARRIE POINT**

THIS AMENDMENT, made and entered into this the 29th day of April, 1995 by Lake Badin Associates, a Virginia general partnership and Uwharrie Point Community Association, "Declarants".

W I T N E S S E T H:

THAT WHEREAS, Dominion Lands, Inc. made and recorded a certain "Declaration of Rights, Restrictions, Affirmative Obligations and Conditions Applicable to All Property in Uwharrie Point" as found in Book 246 at Page 633 of the Montgomery County Registry; and

WHEREAS, at a duly called meeting of the owners of all property substantially affected by the hereinafter described amendment, a quorum being present, one hundred percent (100%) of those present casting their vote in favor, the following amendment was offered and passed.

NOW, THEREFORE, the following amendment is added to the "Declaration of Rights, Restrictions, Affirmative Obligations and Conditions Applicable to All Property in Uwharrie Point" as found in Book 246 at Page 633 of the Montgomery County Registry, said amendment becoming Part IV, Section I, (e) :

Notwithstanding anything contained herein to the contrary, as to all the lots designated and shown as 11 through 51 inclusive of Southpoint at Uwharrie Point recorded in Plat Cabinet C-76-D, C-77-A, C-77-C, C-77-D, C-78-A, C-78-B, and C-78-C, there may be erected two (2), but not more than two (2), detached Single Family Dwelling Units, provided that both units must comply with all approvals and restrictions found herein and in any other covenants, restrictions, or regulations applicable to Uwharrie Point.

NOHK:38394_1

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128363

Handwritten initials: HA

5-2-96
11:33 AM
\$ 14.00 Pd-

BOOK 319 PAGE 154

STATE OF NORTH CAROLINA
COUNTY OF MONTGOMERY

**AMENDMENT TO DECLARATION OF RIGHTS,
RESTRICTIONS, AFFIRMATIVE OBLIGATIONS
AND CONDITIONS APPLICABLE TO ALL
PROPERTY IN UWHARRIE POINT**

THIS AMENDMENT made and entered into this the 10 day of April, 1996
by and between LAKE BADIN ASSOCIATES ("Company") and UWHARRIE POINT
COMMUNITY ASSOCIATION, INC., ("Association"),

WITNESSETH:

THAT WHEREAS, the predecessor to Company made and recorded a certain
"Declaration of Rights, Restrictions, Affirmative Obligations and Conditions Applicable to all
Property in Uwharrie Point" found in Book 246, Page 633 of Montgomery County
Registry; and

WHEREAS, pursuant to Part V of such document, the parties hereto wish to amend said
document; and

WHEREAS, the hereinafter described amendment was proposed and voted upon at a duly
called meeting of all of the Owners of Properties in Uwharrie Point and such amendment was
voted upon and passed by more than two thirds (2/3rds) of the votes at such meeting where a
quorum was present.

NOW, THEREFORE, the Declaration of Rights, Restrictions, Affirmative Obligations
and Conditions Applicable to all Property in Uwharrie Point recorded in Book 246, Page
633 of the Montgomery County Registry is hereby amended as follows:

131804

Lake Badin
Assoc.
1520 Uwharrie Point
Parkway, New London, NC
28127

BOOK 346 PAGE 681

12-18-97
4:29 PM
#24.00 pd

STATE OF NORTH CAROLINA
COUNTY OF MONTGOMERY

AMENDMENT TO (1) DECLARATION OF RIGHTS, RESTRICTIONS, AFFIRMATIVE OBLIGATIONS AND CONDITIONS APPLICABLE TO ALL PROPERTY IN UWHARRIE POINT AND (2) DECLARATION OF COVENANTS AND RESTRICTIONS OF THE UWHARRIE POINT COMMUNITY ASSOCIATION, INC. AND DOMINION LANDS, INC., A VIRGINIA CORPORATION

THIS AMENDMENT, made and entered into this the 30 day of September, 1997, by and between LAKE BADIN ASSOCIATES ("Company") and UWHARRIE POINT COMMUNITY ASSOCIATION, INC. ("Association").

WITNESSETH:

THAT WHEREAS, the predecessor to Company made and recorded a certain "Declaration of Rights, Restrictions, Affirmative Obligations and Conditions Applicable to All Property in Uwharrie Point" found in Book 246 at Page 633 of the Montgomery County Registry and the predecessor to the Company and the Association made and recorded a certain "Declaration of Covenants and Restrictions of the Uwharrie Point Community Association, Inc. and Dominion Lands, Inc., a Virginia corporation" recorded in Book 246 at Page 660 of the Montgomery County Registry; and

WHEREAS, pursuant to the terms of each document, the parties hereto wish to amend said documents; and

146730

FILED: MONTGOMERY County, NC
May 11 2005 at 08:23:48 AM
Kaye G. Norrie Register of Deeds
BOOK 534 PAGE 124

#20.00 pd

Prepared by and Mail to: Steven E. Black, Forman Rossabi Black, P.A.
P.O. Box 41027, Greensboro, NC 27404

NORTH CAROLINA AMENDMENT TO DECLARATION OF
MONTGOMERY COUNTY COVENANTS AND RESTRICTIONS
OF THE UWHARRIE POINT COMMUNITY
ASSOCIATION, INC. AND DOMINION LANDS,
INC. A VIRGINIA CORPORATION

THIS AMENDMENT TO DECLARATION is made this the 23rd day of
April, 2005 by the Uwharrie Point Community Association, Inc., hereinafter
referred to as the "Association."

WITNESSETH THAT

WHEREAS, Dominion Lands, Inc. caused the Declaration of Covenants and
Restrictions of the Uwharrie Point Community Association, Inc. and Dominion Lands,
Inc., a Virginia Corporation (hereinafter, the "Declaration"), to be recorded in Book 246,
Page 660, of the Montgomery County Registry; and

WHEREAS, Article VIII, Section 2 of the Declaration provides for a process by
which the Declaration may be amended; and

WHEREAS, the Association desires to amend the Declaration; and

WHEREAS, the hereinafter described amendment was proposed and voted upon
at a duly called meeting of all of the Owners of Properties in Uwharrie Point and such
amendment was voted upon and passed by more than two-thirds (2/3) of the votes at such
meeting where the required quorum was present.

NOW THEREFORE, the Declaration shall be amended by adding the following
italicized language to Article V, Section 1:

✓ Mail To: Uwharrie Point Community Assoc.
Attn: Kim Drick
1520 Uwharrie Point Pkwy
New London NC 28127

9558132

"Section 1. Creation of the Lien and Personal Obligation of Assessments. The Company covenants, and each Owner of any Residential Lot, Family Dwelling Unit, Multiple-Family Tract, Public or Commercial Site, Public or Commercial Unit, Development Unit Parcel, or Unsubdivided Land located within the Properties, whether or not it shall be so expressed in any such deed or other conveyance, shall be deemed to covenant and agree to all the terms and provisions of this Declaration and to pay to the Association: (a) Annual Assessments or charges; and (b) Special Assessments or charges for the purposes set forth in this Article, such Assessments to be fixed, established and collected from time to time as hereinafter provided; and (c) Capital Contributions as set forth in the Declaration as amended; and (d) Fines imposed pursuant to this Declaration as amended"

In addition, the Declaration shall be amended by deleting Article V, Section 15 in its entirety and replacing it with the following:

"Section 15. Working Capital Fund. At the time of each closing of the sale of each and every unit or lot, a sum equal to at least four (4) months assessment for each unit shall be collected and transferred to the Association as a contribution to the reserve funds described in Section 5 of this Article V. The purpose of said fund is to insure that the Association Board will have adequate cash available to meet unforeseen expenses and to acquire additional equipment or services deemed necessary or desirable. Amounts paid into the fund shall not be considered advance payment of regular assessments."

This the 23rd day of April, 2005.

Uwharrie Point Community Association, Inc.

By: [Signature]
C.J. BUCHTA (Printed Name)
President

ATTEST:

[Signature]
Secretary, Uwharrie Point Community Association, Inc.

I, Bob Warren, Secretary of the Uwharrie Point Community Association, Inc. certify that Charlie Buchta personally came before me this day and acknowledged that s/he is the President of the Uwharrie Point Community Association, Inc., a corporation, and that s/he, as President, being authorized to do so, executed the foregoing on behalf of the corporation.

WITNESS my hand and official seal, this the 23rd day of April 2005.

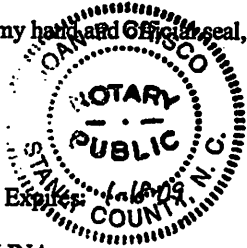
[Signature]
Secretary, Uwharrie Point Community Association, Inc.

NORTH CAROLINA

^{Stanly}
MONTGOMERY COUNTY

I, the undersigned, a Notary Public of the County and State aforesaid, certify that Bob Warren, personally appeared before me this day and acknowledged that s/he is the Secretary of the Uwharrie Point Community Association, Inc., and North Carolina corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its President and attested by himself as its Secretary.

Witness my hand and official seal, this 29 day of April, 2005.



Joan P. Crisco
Notary Public

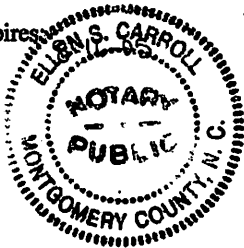
My Commission Expires

NORTH CAROLINA

MONTGOMERY COUNTY

I, the undersigned Notary Public, do hereby certify that C.J. Buchta personally appeared before me this day and acknowledged that s/he is the President of the Uwharrie Point Community Association, Inc., and that he has executed the foregoing instrument as its President.

WITNESS my hand and seal this the 26 day of April, 2005.



Ellen S. Carroll
Notary Public

My commission expires

STATE OF NORTH CAROLINA
COUNTY OF MONTGOMERY

The foregoing certificate(s) of Joan P. Crisco + Ellen S. Carroll is (are) certified to be correct. This instrument was presented for registration this day and hour and duly recorded in the Office of the Register of Deeds of MONTGOMERY COUNTY, NC in Book 534 Page 124.

This the 11th day of May, 2005 at 8:23 o'clock A M.
KAYE G. NORRIS, Register of Deeds Dianne M. Duncan Deputy

Register of Deeds

Assistant

Deputy

#20.00pd.

Prepared by and Mail to: Steven E. Black, Forman Rossabi Black, P.A.
P.O. Box 41027, Greensboro, NC 27404

NORTH CAROLINA
MONTGOMERY COUNTY

AMENDMENT TO DECLARATION OF
COVENANTS AND RESTRICTIONS
OF THE UWHARRIE POINT COMMUNITY
ASSOCIATION, INC. AND DOMINION LANDS,
INC. A VIRGINIA CORPORATION

THIS AMENDMENT TO DECLARATION is made this the 23rd day of
April, 2005 by the Uwharrie Point Community Association, Inc., hereinafter
referred to as the "Association."

WITNESSETH THAT

WHEREAS, Dominion Lands, Inc. caused the Declaration of Covenants and
Restrictions of the Uwharrie Point Community Association, Inc. and Dominion Lands,
Inc., a Virginia Corporation (hereinafter, the "Declaration"), to be recorded in Book 246,
Page 660, of the Montgomery County Registry; and

WHEREAS, Article VIII, Section 2 of the Declaration provides for a process by
which the Declaration may be amended; and

WHEREAS, the Association desires to amend the Declaration; and

WHEREAS, the hereinafter described amendment was proposed and voted upon
at a duly called meeting of all of the Owners of Properties in Uwharrie Point and such
amendment was voted upon and passed by more than two-thirds (2/3) of the votes at such
meeting where the required quorum was present.

✓ Mail To: Uwharrie Point Community Assoc.
Attn: Kim Brick
1520 Uwharrie Point PKWY
New London NC 28127

9558133

NOW THEREFORE, the Declaration shall be amended by adding the following language to Article VIII, Section 4:

"In addition, the Association may, after notice and an opportunity to be heard, impose reasonable fines and suspend privileges and services provided by the Association (except rights of access to lots) for reasonable periods for violations of the Declaration, Bylaws, Rules, Regulations, and Policies of the Association. Any hearing held under this Section shall be conducted by the Board of Directors or an adjudicatory panel appointed by the Board of Directors. The lot owner charged shall be given notice of the charge, opportunity to be heard and to present evidence, and notice of the decision. If it is decided that a fine should be imposed, a fine not to exceed one hundred fifty dollars (\$150.00) may be imposed for the violation and without further hearing, for each day after the decision that the violation occurs. Such fines shall be considered assessments secured by lien as set forth in Article V of the Declaration. If it is decided that a suspension of planned community privileges or services should be imposed, the suspension may be continued without further hearing until the violation or delinquency is cured. In an action to enforce provisions of the Articles of Incorporation, the Declaration, the Bylaws, the Rules and Regulations, or the Policies of the Association, the court may award reasonable attorney's fees to the Association."

This the 23rd day of April, 2005.

Uwharrie Point Community Association, Inc.

By: [Signature]
C. J. BUCHTA (Printed Name)
President

ATTEST:

[Signature]
Secretary, Uwharrie Point Community Association, Inc.

I, Bob Warren, Secretary of the Uwharrie Point Community Association, Inc. certify that Charlie Buchta personally came before me this day and acknowledged that s/he is the President of the Uwharrie Point Community Association, Inc., a corporation, and that s/he, as President, being authorized to do so, executed the foregoing on behalf of the corporation.

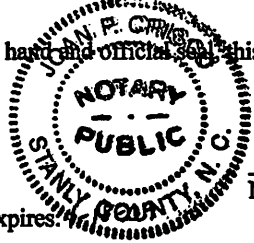
WITNESS my hand and official seal, this the 23rd day of April 2005.

[Signature]
Secretary, Uwharrie Point Community Association, Inc.

NORTH CAROLINA
Stanly
MONTGOMERY COUNTY

I, the undersigned, a Notary Public of the County and State aforesaid, certify that Bob Womer, personally appeared before me this day and acknowledged that s/he is the Secretary of the Uwharrie Point Community Association, Inc., and North Carolina corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its President and attested by himself as its Secretary.

Witness my hand and official seal this 29 day of April, 2005.



Jean P. Crisco
Notary Public

My Commission Expires _____

NORTH CAROLINA
MONTGOMERY COUNTY

I, the undersigned Notary Public, do hereby certify that C.J. Buchta personally appeared before me this day and acknowledged that s/he is the President of the Uwharrie Point Community Association, Inc., and that he has executed the foregoing instrument as its President.

WITNESS my hand and seal this the 26 day of April, 2005.

Ellen S. Carroll
Notary Public

My commission expires _____



STATE OF NORTH CAROLINA
COUNTY OF MONTGOMERY

The foregoing certificate(s) of Jean P. Crisco + Ellen S. Carroll is (are) certified to be correct. This instrument was presented for registration this day and hour and duly recorded in the Office of the Register of Deeds of MONTGOMERY COUNTY, NC in Book 534 Page 127.
This the 11th day of May, 2005 at 8:24 o'clock A M.
KAYE G. NORRIS, Register of Deeds Dianne M. Uncannon
Register of Deeds Assistant Deputy

#20.00 pd.

Prepared by and Mail to: Steven E. Black, Forman Rossabi Black, P.A.
P.O. Box 41027, Greensboro, NC 27404

NORTH CAROLINA
MONTGOMERY COUNTY

AMENDMENT TO DECLARATION OF
COVENANTS AND RESTRICTIONS
OF THE UWHARRIE POINT COMMUNITY
ASSOCIATION, INC. AND DOMINION LANDS,
INC. A VIRGINIA CORPORATION

THIS AMENDMENT TO DECLARATION is made this the 23rd day of
April, 2005 by the Uwharrie Point Community Association, Inc., hereinafter
referred to as the "Association."

WITNESSETH THAT

WHEREAS, Dominion Lands, Inc. caused the Declaration of Covenants and
Restrictions of the Uwharrie Point Community Association, Inc. and Dominion Lands,
Inc., a Virginia Corporation (hereinafter, the "Declaration"), to be recorded in Book 246,
Page 660, of the Montgomery County Registry; and

WHEREAS, Article VIII, Section 2 of the Declaration provides for a process by
which the Declaration may be amended; and

WHEREAS, the Association desires to amend the Declaration; and

WHEREAS, the hereinafter described amendment was proposed and voted upon
at a duly called meeting of all of the Owners of Properties in Uwharrie Point and such
amendment was voted upon and passed by more than two-thirds (2/3) of the votes at such
meeting where the required quorum was present.

✓ Mail To: Uwharrie Point Community Assoc.
Attn: Kim Brick
1520 Uwharrie Point Pkwy
New London NC 28127

9558134

NOW THEREFORE, the Declaration shall be amended by deleting Article V, Section 14 in its entirety and replacing it with the following:

"Section 14. Annual Budget. The Board of Directors shall prepare and make available to all Members, at least thirty (30) days prior to the first day of the following fiscal year, a budget outlining anticipated receipts and expenses for the following fiscal year. The financial books of the Association shall be available for inspection by all Members at all reasonable times."

This the 23rd day of April, 2005.

Uwharrie Point Community Association, Inc.

By: C. F. Buchta
C. F. BUCHTA (Printed Name)
President

ATTEST:

Bob Warren
Secretary, Uwharrie Point Community Association, Inc.

I, Bob Warren, Secretary of the Uwharrie Point Community Association, Inc. certify that Charlie Buchta personally came before me this day and acknowledged that s/he is the President of the Uwharrie Point Community Association, Inc., a corporation, and that s/he, as President, being authorized to do so, executed the foregoing on behalf of the corporation.

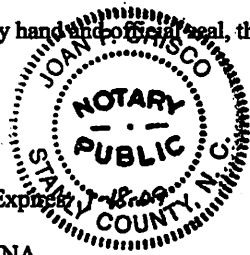
WITNESS my hand and official seal, this the 23rd day of April 2005.

Bob Warren
Secretary, Uwharrie Point Community Association, Inc.

NORTH CAROLINA
Stanly
MONTGOMERY COUNTY

I, the undersigned, a Notary Public of the County and State aforesaid, certify that Bob Warren, personally appeared before me this day and acknowledged that s/he is the Secretary of the Uwharrie Point Community Association, Inc., and North Carolina corporation, and that by authority duly given and as the act of the corporation, the foregoing instrument was signed in its name by its President and attested by himself as its Secretary.

Witness my hand and seal, this 29 day of April 2005.



Joan P. Crisco
Notary Public

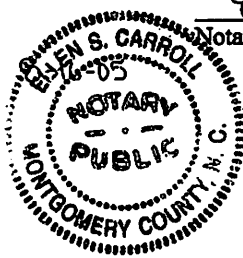
My Commission Expires 7-18-09

NORTH CAROLINA

MONTGOMERY COUNTY

I, the undersigned Notary Public, do hereby certify that C.J. Buchta personally appeared before me this day and acknowledged that s/he is the President of the Uwharrie Point Community Association, Inc., and that he has executed the foregoing instrument as its President.

WITNESS my hand and seal this the 26 day of April, 2005.



Ellen S. Carroll
Notary Public

My commission expires:

STATE OF NORTH CAROLINA
COUNTY OF MONTGOMERY

The foregoing certificate(s) of Joan P. Crisco + Ellen S. Carroll is (are) certified to be correct. This instrument was presented for registration this day and hour and duly recorded in the Office of the Register of Deeds of MONTGOMERY COUNTY, NC in Book 534 Page 130.

This the 11th day of May, 2005 at 8:24 o'clock A M.
KAYE G. NORRIS, Register of Deeds Dianne M. Huncannon
Register of Deeds Assistant Deputy