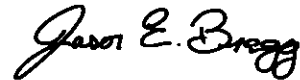


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09/30/2020 10:45 AM  
JASON E. BRAGG, CLERK  
SUPERIOR COURT  
EFFINGHAM COUNTY, GA

7906905394  
PARTICIPANT ID



Return after recording to:  
The Law Office of Margaret K. Clark, PC  
1 Diamond CSWY, Suite 21 #204  
Savannah, Georgia 31406  
Attn: Margaret K. Clark

STATE OF GEORGIA  
COUNTY OF EFFINGHAM  
Reference:  
Deed Book 231, Page 645

**ELEVENTH AMENDMENT TO THE  
DECLARATION OF COVENANTS, CONDITIONS, EASEMENTS AND RESTRICTIONS FOR  
SILVERWOOD PLANTATION**

**THIS ELEVENTH AMENDMENT TO THE DECLARATION OF COVENANTS, CONDITIONS, EASEMENTS AND RESTRICTIONS FOR SILVERWOOD PLANTATION** (hereafter referred to as the "Eleventh Amendment"), is made this 29 day of September, 2020 by Silverwood Plantation Homeowners Association, Inc.;

**WHEREAS**, Orion Development Company, a Georgia corporation, and Callie W. Kessler, a resident of the State of Georgia, recorded that certain Declaration of Covenants, Conditions, Easements and Restrictions for Silverwood Plantation on February 14, 1986, in Deed Book 231, Page 645 of the Effingham County, Georgia land records (hereafter referred to as the "Original Declaration");

**WHEREAS**, Silverwood Plantation Homeowners Association, Inc. (hereafter referred to as the "Association") is the homeowners association identified in the Original Declaration and existing and operating in the Silverwood Plantation subdivision;

**WHEREAS**, pursuant to Article X, Section 10.4 of the Original Declaration, the Original Declaration may be amended with the approval of at least a majority of the votes which the Class A members of the Association present, or represented by proxy, are entitled to cast at a meeting duly called for such purpose, and the Class B member of the Association, so long as such Class B membership exists;

**WHEREAS**, as of the date of this Eleventh Amendment, the Class B membership no longer exists;

**WHEREAS**, this Eleventh Amendment does not alter, modify, change or rescind any right, title, interest or privilege expressly granted or accorded in the Original Declaration to the holder of any first mortgage affecting any Lot;

**WHEREAS**, at a meeting of the Association duly called for the purpose of approving this Eleventh Amendment, at least a majority of the votes which the Class A members of the Association

present, or represented by proxy, are entitled to cast at such meeting approved this Eleventh Amendment;

**NOW, THEREFORE**, the Original Declaration and all amendments thereto are hereby amended as follows:

**Subsection 4(e) at Exhibit "B" is deleted and replaced with the following as Subsection 4(e):**

- (e) Uniform Lighting. Contemporaneously with the construction of a residence on a Lot, the Owner thereof shall also install on the Lot an outdoor photocell light fixture and pole of the type prescribed by Association for all Lots. The color shall be black satin paint. Such light fixture and pole shall be located on the Lot as approved in writing by Association. Such light fixture and pole shall be acquired, installed, maintained, repaired and operated at the expense of said Owner. Maintenance shall include, without limitation, cleaning, removing corrosion, operating in good working condition, replacing broken/discolored lenses, and painting or repainting the painted surfaces of the light fixture and pole as necessary so that the color appears uniformly black with satin finish.

**Subsection 10.14(a) at Article X is deleted and replaced with the following as Subsection 10.14(a):**

- (a) The Association approves, ratifies, and accepts the conveyance by the Effingham County Board of Commissioners of the roads and rights of way within the Property and agrees to maintain said roads and rights of way. In connection therewith, the Association agrees to provide for the permanent maintenance of said roads and rights of way by funding a resurfacing program which would accumulate \$100,000 at the end of 15 years from the date of the Third Amendment or an amount approved by the Commission of Securities of Georgia. For all yearly budgets proposed after the recording of this Amendment, such proposed budgets shall designate to the resurfacing program a minimum amount per calendar year that equals twelve percent (12%) of the total of all estimated common expenses and for capital purposes, other than special assessments for capital improvements. Said yearly amounts are to be funded from collected assessments, and said minimum amounts shall not operate as a limitation on expenditures of funds in the following calendar year for costs of repairs and replacements for roads and rights of way.

**Article X is amending by adding Sections 10.19 and 10.20:**

10.19 Reserve Budget and Reserve Account for Drainage Projects. The Board of Directors shall maintain a reserve account for such expected drainage repair or replacement costs, as well as related professional services, and shall fund the reserve account from the collected assessments, for both short-term and long-term drainage projects, as follows:

- (a) Annual reserve budget amounts for short-term drainage projects, including without limitation, maintenance, repair and replacement of drainage systems located at the Property, both on Lots and Common Areas; but not to include more routine maintenance on the Lot and adjacent easements that adjoin to the Lot, which routine maintenance shall remain the responsibility of the Owner, to include debris cleanout, normal swale maintenance, and cutting of grass.


- (b) The Association is responsible for annual drainage ditch maintenance to include spraying for vegetation control/removal, ditch wall maintenance and erosion repair. The Association will establish a priority list for annual efforts, rotating through the Property to address issues within budget constraints.
- (c) Annual reserve budget amounts for long-term drainage projects which shall take into account the number and nature of replaceable assets, the expected life of such assets and the expected repair or replacement costs of the assets.

For all yearly budgets proposed after the recording of this Amendment, such proposed budgets shall designate to the drainage reserve account a minimum amount per calendar year that equals twelve percent (12%) of the total of all estimated common expenses and for capital purposes, other than special assessments for capital improvements. Said yearly amounts are to be funded from collected assessments, and said minimum amounts shall not operate as a limitation on expenditures of funds in the following calendar year for costs of repairs and replacements related to drainage.

Except as amended by this Eleventh Amendment, all terms and conditions of the Original Declaration, as amended and supplemented, shall remain in full force and effect. The undersigned hereby ratifies, confirms and reaffirms the Original Declaration, as hereby modified and amended. In the event of a conflict between the terms of the Original Declaration, as amended and supplemented, the terms of this Eleventh Amendment shall control.

**IN WITNESS WHEREOF**, the undersigned hereby certify that the agreement of the required parties was lawfully obtained, the amendment was properly approved and that all notices provided for in the Original Declaration were properly given.

SILVERWOOD PLANTATION HOMEOWNERS  
ASSOCIATION, INC.,

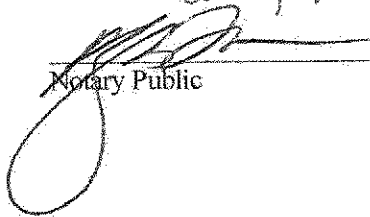


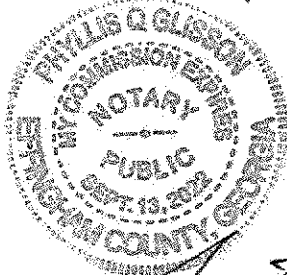
Signature of President


Print Name: Patrick H. McCorkhill

Sworn to and subscribed before me  
This 27 day of September, 2020

Witness: Emily Miller

  
\_\_\_\_\_  
Notary Public



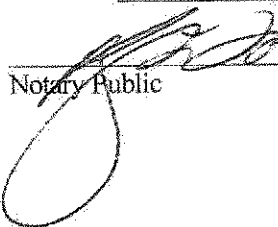


Signature of Secretary

Print Name: JAMES R BROWNING

Sworn to and subscribed before me  
This 27 day of September, 2020

Witness: \_\_\_\_\_

  
\_\_\_\_\_  
Notary Public

