

created herein: (a) all properties dedicated to and accepted by a public authority; (b) The Common Area; (c) all properties owned by a charitable or nonprofit organization exempt from taxation by the laws of the State of South Carolina; provided, no such owner shall be entitled to utilize the facilities of the Association or become a member thereof unless it agrees to waive this exemption and pay such assessments.

All other property subject to this Declaration shall be subject to the assessments created herein.

Section 11. Insurance Assessments. The Board of Directors, or its duly authorized agent, shall have the authority to and shall obtain a broad form public liability policy covering all Common Area, and all damage or injury caused by the negligence of the Association or any of its agents. Said insurance may include coverage against vandalism. Premiums for all such insurance shall be common expenses covered by assessment against the Lot owners. All such insurance coverage shall be written in the name of the Association as Trustee for each of the house owners in the same properties as their undivided interest in the Common Area.

ARTICLE VI

ARCHITECTURAL CONTROL

No building, fence, wall or other structure shall be commenced, erected or maintained upon the Properties, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography

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