

10.5 Executive Committee. The term "Executive Committee" shall mean and refer to the Committee established under the terms of Paragraph 4.1, et seq. of Article IV.

10.6 Homeowners Association. The term "Homeowners Association" shall mean and refer to the Homeowners Association established by the Developer under the terms of Article VI above, which Homeowners Association shall be a non-profit corporation now or hereafter incorporated under the laws of the State of South Carolina.

10.7 Covenants. The term "Covenants" shall mean and refer to the within Declaration of Covenants and Restrictions applicable to Fox Ridge at Pebble Creek Subdivision Phase I as now or hereafter amended, modified, and extended to include additional properties.

10.8 Areas. The terms "Residential Area", and "Recreational Area" as used in these covenants are to mean those separate areas on the Plat of Fox Ridge at Pebble Creek Subdivision Phase I, hereinabove specifically defined in Paragraph 1.3, 1.4, and 1.5, to which different areas some or all of the within covenants apply.

10.9 Paragraph Headings. All "Paragraph Headings" appearing under each numbered Article or to the right of each numbered paragraph of each Article have been inserted in these covenants for ease of reference only and are not to be construed as a part thereof.

IN WITNESS WHEREOF, the undersigned Developer, United Development Services, Inc., has caused this Declaration of Covenants and Restrictions to be executed this date and year first above written.

IN THE PRESENCE OF:

UNITED DEVELOPMENT SERVICES, INC.

*James P. James*  
*William E. Jones*  
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\_\_\_\_\_

*F. James Rein*  
*H. J. Sumner*  
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