

is the subject of such notice or communication.

1491-176

IN WITNESS WHEREOF, the undersigned Developer, Liberty Life Insurance Company, has caused this Declaration of Covenants and Restrictions to be executed this date and year first above written.

IN THE PRESENCE OF:

LIBERTY LIFE INSURANCE COMPANY

Joseph E. Duvall

By: Robert N. Gentry Jr.
Vice President

Sara E. Brendel

By: Naitha D. Williams
Assistant Secretary

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