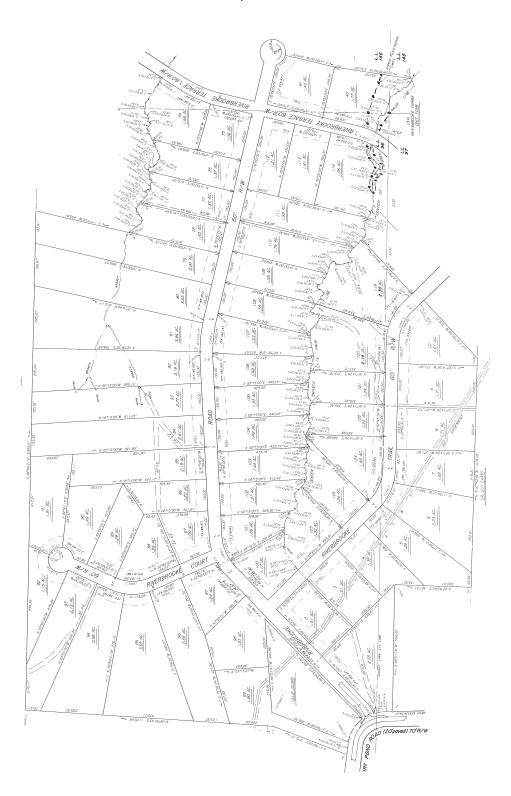


RIVERBROOKE FARMS

CONVENIENT TO ATLANTA

- \$295 Down
- Owner Financing
- No Closing Costs
- Low Monthly Payments
- No Pre-Payment Penalties
- Protective Covenants
- Warranty Deed
- Immediate Possession

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Financing Example

Purchase Price: \$29,995

Down Payment: \$295

Financed Amount: \$29,700

Interest Rate: 7.9% Fixed simple interest

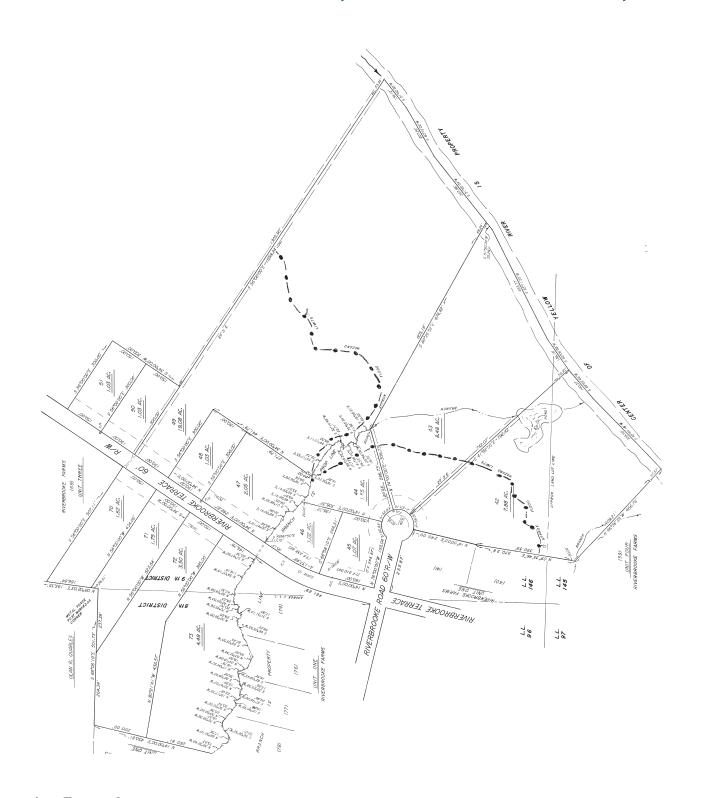
Term: 360 Months

Monthly Payment: \$215.86

NO PRE-PAYMENT PENALTY

You may pay all or part of what you owe above your regularly scheduled payment and 100% of that overage will go towards the reduction of your principal balance.





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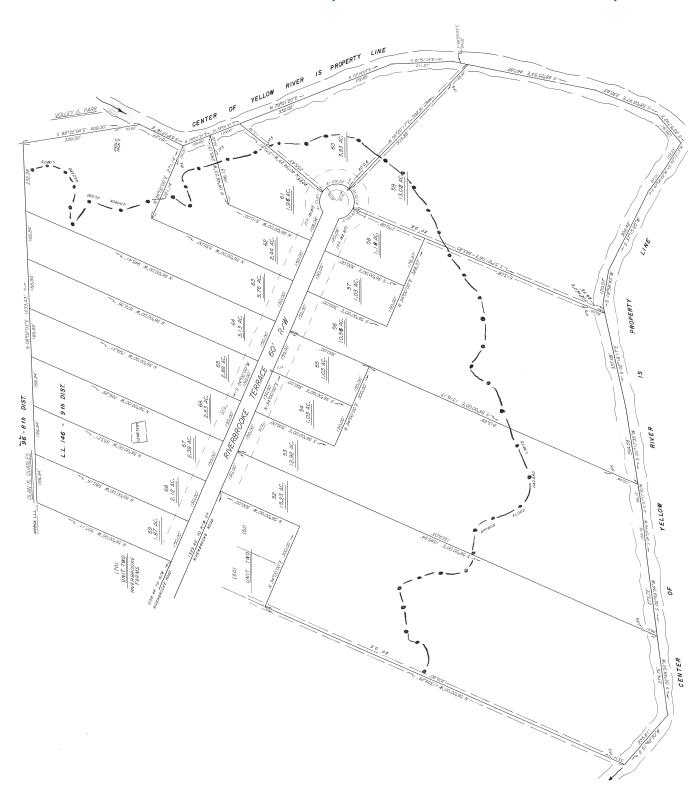
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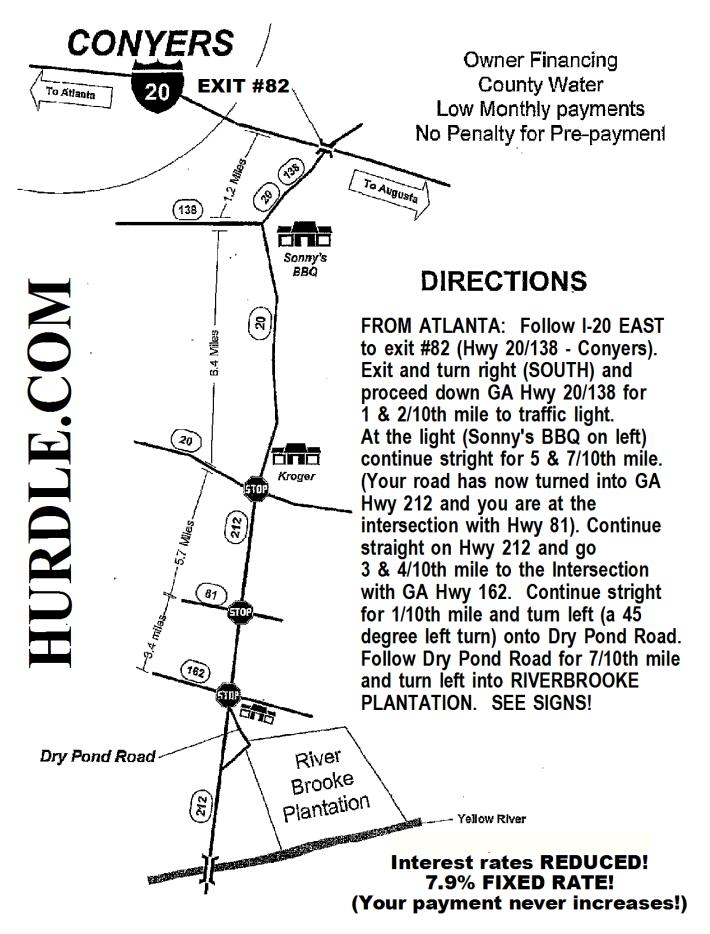
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PROTECTIVE COVENANTS FOR RIVERBROOKE FARMS

- 1) This lot shall be for one single family private dwelling (except as outlined in the herein stated stipulation number 12) with customary outbuildings with no structure being used for any type of business or commercial enterprise other than agriculture.
- All residences erected on the property shall contain a minimum of 1,200 square feet of indoor heated area. All manufactured homes, sectional homes, modular homes or any other type factory built home shall have a minimum width of 24 (twenty-four) feet. Single wide manufactured homes are prohibited. No other manufactured homes are permitted. No single wide manufactured homes may be joined together or have additions built onto them for the purpose of meeting the minimum square footage requirement. All manufactured homes must be on a masonry foundation with outside areas visible from the road being of brick, stucco, stone or masonry type finish. No exposed concrete block is allowed. All manufactured homes must be firmly anchored in an attractive and workmanlike manner. Concrete block houses are prohibited. All homes shall be no older than 5 (five) years from the date of placement.
- 3) All house plans must be submitted to Developer prior to construction or delivery for approval.
- 4) All structures shall be completed within one (I) year from the date that structural work begins.
- No incomplete or junk type structures shall be permitted on the property, and no camper type trailer, tent or shack may be used either temporarily or permanently as a dwelling.
- 6) No livestock or other animals may be raised or kept for commercial purposes. All swine, poultry and ostriches are prohibited. No more than two large animals (horses and cattle) are permitted per acre. Not withstanding the above, cattle and horses raised on property may be sold providing that the two animal per acre limit is observed. Other large animals must be approved by the developer prior to their arrival to the property.
- 7) No inoperative or unlicensed vehicles, or parts of same, shall be permitted.
- 8) No private dwelling shall be nearer a frontage road than 40 feet nor nearer than 40 feet from a rear lot line, nor nearer than 15 feet from a side lot line.
- **9)** No dumping or accumulation of trash, garbage, discarded personal effects, or other debris shall be permitted.
- **10)** Permit from Newton County Health Department must be obtained prior to installing a septic tank system.
- II) All driveway culverts and drainage pipes installed to the property from its abutting roadway must be made of concrete or other material approved by Newton County Department of Roads and Bridges. All driveway culverts and drainage pipes must be of sufficient size and length to insure proper drainage, if a pipe is needed. There shall not be any driveway pipe installed with a diameter of less than fifteen (15) inches. All driveways at their connecting point to the road must be no less than twenty (20) feet wide.

- 12) No lot shall be subdivided, except the subdivision into no more than two parcels is permitted when caused by a partial release on any mortgage to Developer with subsequent default and foreclosure, or deed back in lieu of foreclosure, on the remainder. The Developer reserves the right to adjust the location of various lot lines if necessary to insure the usability of a lot or group of lots.
- 13) No timber may be cut for sale without written permission of the Developer.





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landinfo@hurdle.com