

STATE OF GEORGIA

COUNTY OF COBB

**FIRST AMENDMENT TO DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS
BRIDGEWATER SUBDIVISION**

[Original Declaration of Covenants, Conditions and Restrictions
Mallard Lake Estates Subdivision
Recorded at Book 14428, Page 150,
Fulton County, Georgia Records]

This First Amendment to Declaration of Covenants, Conditions and Restrictions of Mallard Lake Estates Subdivision is made and entered into as of this 8th day of November, 1993, by BRIDGEWATER, INC.

WITNESSETH:

WHEREAS, First Federal Savings Bank of Georgia did record a certain Declaration of Covenants, Conditions and Restrictions for Mallard Lake Estates Subdivision on July 28, 1991 at Book 14428, Page 150, Fulton County, Georgia Records (the "Declaration");

WHEREAS, the Declaration was an amendment of and superseded in its entirety the Declaration of Covenants, Conditions and Restrictions dated December 27, 1988, recorded at Deed Book 12198, Page 285, Fulton County, Georgia Records;

WHEREAS, pursuant to the Declaration, the Developer, as defined therein, reserves the right to annex additional real property to the Declaration;

WHEREAS, Bridgewater, Inc. purchased from First Federal Savings Bank of Georgia the real property owned by First Federal Savings Bank of Georgia by Special Warranty Deed from Resolution Trust Corporation as Conservator for First Federal Savings Bank of Georgia dated July 1, 1993 and recorded at Book 16890, Page 204, Fulton County, Georgia Records;

WHEREAS, Bridgewater, Inc., as successor to First Federal Savings Bank of Georgia, is the Developer under the Declaration;

WHEREAS, Bridgewater, Inc., as Developer, wishes to annex additional property to the Declaration as hereinafter set forth in this Amendment.

NOW, THEREFORE, for valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Developer hereby amends the Declaration as follows:

1. Bridgewater, Inc., pursuant to the rights granted in Section 2(a) of the Declaration, hereby declares that all of the real property described on Exhibit "A" attached hereto, and as more particularly described on Final Plat for Bridgewater Unit Two recorded at Plat Book 178, Page 55, Fulton County, Georgia Records and made a part hereof shall be held, transferred, sold, conveyed, used, occupied, mortgaged or otherwise encumbered, subject to the Declaration.
2. The name of the subdivision is hereby changed from Mallard Lake Estates Subdivision to Bridgewater Subdivision. All references to Mallard Lake Estates Subdivision contained in the Declaration shall be amended to read Bridgewater Subdivision.
3. This Amendment shall be effective and the annexation of the real property described herein shall be effective upon the filing for record of this Amendment.
4. This Amendment shall run with the real property described on Exhibit "A" attached hereto and made a part hereof, and as more particularly described on Final Plat for Bridgewater Unit Two recorded at Plat Book 178, Page 55, Fulton

County, Georgia Records, and be binding upon all parties having any right, title or interest in and to the real property, their heirs, successors and assigns and shall inure to the benefit of each owner of part of all the real property.

IN WITNESS WHEREOF, the undersigned, by its duly authorized officers, has hereunto set its hand and seal to this First Modification to Declaration of Covenants, Conditions and Restrictions of Mallard Lake Estates Subdivision as of this 8th day of November, 1993.

BRIDGEWATER, INC.

By: _____
S. Alan Schlact, President

Attest: _____
W. Richard Couturier
Secretary

[CORPORATE SEAL]

Signed, sealed and delivered
this 8th day of November,
1993, in the presence of:

Unofficial Witness

Notary Public
My Commission Expires:

[Notarial Seal]