

GEORGIA, FORSYTH CO.
Clerks Office Superior Court
Filed for record on the 19th
day of January, 1989
At 10:30 o'clock A. M. Recorded in
Book 436 Page 12-13 this
20 day of Jan, 1989
Central Clerk
H. Hyatt + R. Leach

CROSS REFERENCE COVENANTS:
DEED BOOK 403, PAGE 352

AMENDMENT TO THE DECLARATION OF PROTECTIVE COVENANTS
FOR CALAMAR

THIS AMENDMENT is made this 16th day of January, 1989, by Holyoke Corporation, a Georgia corporation ("Declarant").

BACKGROUND STATEMENT

Holyoke Corporation executed that certain Declaration of Protective Covenants for Calamar which was filed for record on March 25, 1988 and recorded in Deed Book 403, Page 352, et seq. of the Forsyth County, Georgia land records ("Declaration").

The Declaration and the By-Laws of Calamar Homeowners Association, Inc. (Exhibit "D" to the Declaration) ("By-Laws") provide that such documents may be amended unilaterally by the Declarant if such amendment is necessary to enable any governmental agency to insure mortgage loans on the Lots subject to the Declaration; provided, however, any such amendment shall not adversely affect title to any Owner's Lot unless such Lot Owner shall consent thereto in writing.

The Federal Housing Administration ("FHA") has advised the Declarant that certain certain amendments to the Declaration and By-Laws are required to enable FHA to insure mortgage loans on Lots subject to the Declaration. The Declarant has determined that such amendments will not adversely affect title to any Owner's Lot.

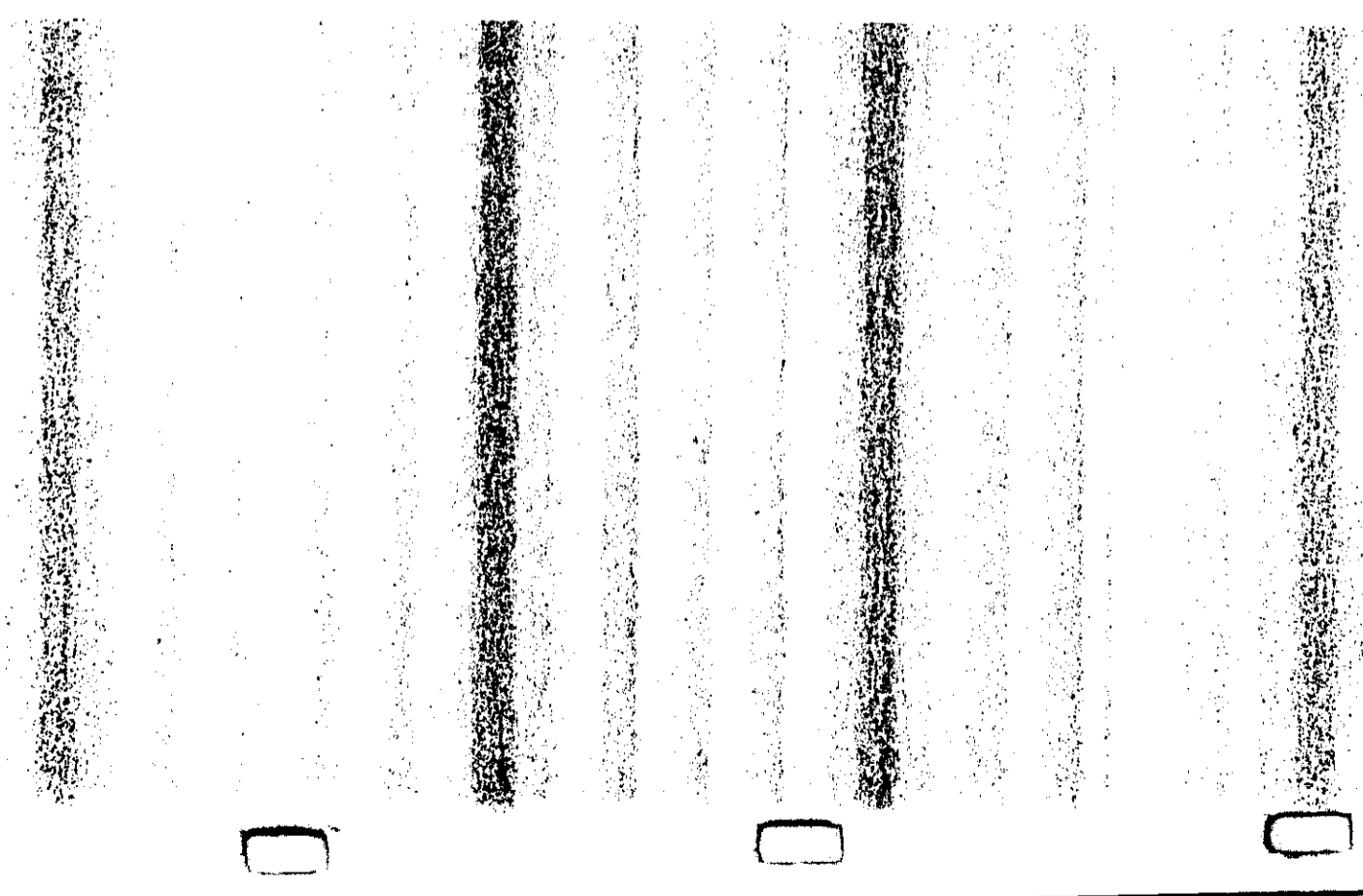
NOW THEREFORE, the Declaration and the By-Laws are hereby amended by the Declarant as follows:

1.

Article IX, Section 2 of the Declaration (which section is on page 22 of the Declaration) is amended by deleting the words "a majority of the Owners" from the fifth line thereof and substituting the words "two-thirds (2/3) of all Owners" therefor.

2.

Article XI, Section 2(a)(iv) of the Declaration (which section is on page 26 of the Declaration) is amended by deleting the words "a Majority of the Owners" from the sixth



line thereof and substituting the words "two-thirds (2/3) of all Owners" therefor.

3.

Article XII, Section 4 of the Declaration (which section is on page 29 of the Declaration) is amended by deleting the words "a majority of the Owners" from the third line of the second paragraph thereof and substituting the words "two-thirds (2/3) of all Owners" therefor.

4.

Article III, Section 2 of the By-Laws (which section is on page 3 of the By-Laws) is amended by deleting the words "three (3) months after" from the sixth line thereof.

IN WITNESS WHEREOF, the undersigned, being the duly appointed officers of Declarant, hereby execute this instrument and affix the corporate seal as of the date first above written.

HOLYOKE CORPORATION, a Georgia corporation

By: Paul E. Hallock (SEAL)

Title: PRESIDENT

Attest: Pauline E. Hallock (SEAL)

Title: Secretary

[CORPORATE SEAL]

Signed, sealed, and delivered this 16th day of JANUARY, 1984, in the presence of:

WITNESS

NOTARY PUBLIC

188 2/11 GEORGIA
Notary Public, DeKalb County, Georgia
My Commission Expires February 24, 1992

