

THIS INSTRUMENT PREPARED BY:
Thomas H. Copeland
COPELAND & BELL PLC
111 W. Grundy Street
Tullahoma, TN 37388

**AMENDMENT NO. 4 TO THE RESTATED DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR TWIN CREEKS VILLAGE ("CCR")**

Pursuant to the authority granted in Article X, Paragraph 2 of the CCR of record in Deed Book 410, page 396, Register's Office of Franklin County, Tennessee, Twin Creeks Properties LLC ("Developer") amends Amendment No. 2, of record in Deed Book 426, page 529, Register's Office of Franklin County, Tennessee, as follows:

Article IX. Insurance and Casualty Losses, paragraph 1. Insurance.

Delete the first four (4) paragraphs to end before (a) and substitute the following:

"Each owner shall be responsible for maintaining full replacement value insurance on all insurable improvements on its lot against loss or damage by fire or other hazards, including extended coverage, vandalism, and malicious mischief. The Association shall provide Original Townhouse Owners with fire and extended coverage from the drywall out and all other improvements shall be the insurance responsibility of the Townhouse Owner. "Original Townhouse Owners" is defined as those persons that have purchased townhouses directly from the Developer. Subsequent transferees from Original Townhouse Owners are responsible for maintaining their own fire and extended coverage. All Townhouse Owner's policies shall name the Association as an additional insured.

The Association's Board of Directors, or its duly authorized agent, shall have the authority to and shall obtain insurance for all insurable improvements on the Common Area against loss or damage by fire or other hazards, including extended coverage, vandalism, and malicious mischief. This insurance shall in in amounts sufficient to cover full replacement cost of any repair or reconstruction in the event of damage or destruction from any such hazard."

The Board shall also obtain a public liability policy covering the Common Area, the Association and its Members for all damage or injury caused by the negligence of the Association or any of its Members or agents. The public liability policy shall have at least a One Million (\$1,000,000) Dollar limit per occurrence, if reasonably available, and a Five Hundred Thousand (\$500,000) Dollar minimum property damage limit.

Premiums for all Association-provided insurance shall be common expenses of the Association and shall be included in the annual assessment. Policies may contain a reasonable deductible, and, in the case of casualty insurance, the amount thereof shall be added to the face amount of the policy in determining whether the insurance at least equals the full replacement cost. Any deductible shall be paid by a party who would be liable for the loss in absence of insurance.

All insurance coverage obtained by the Board of Directors shall be written in the name of the Association as Trustee for the respective benefited parties, as further identified in (b) below. The provisions hereinafter set forth shall govern such insurance."

WITNESS my hand this 1 day of SEPTEMBER, 2020.

TWIN CREEKS PROPERTIES LLC

By: [Signature]
Jeffrey Kinney, Chief Manager

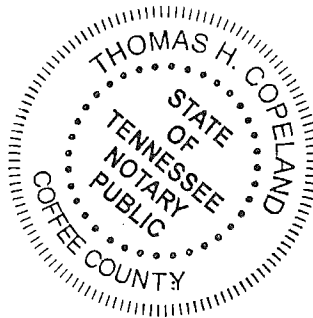
STATE OF TENNESSEE
COUNTY OF COFFEE

Personally appeared before me, a Notary Public in and for said State and County, JEFFREY KINNEY, to me known to be the person described in and who executed the foregoing instrument, and who acknowledged that he is a Chief Manager of Twin Creeks Properties LLC, and is authorized to execute this instrument on behalf of Twin Creeks Properties LLC, for the purposes therein contained.

WITNESS MY HAND AND OFFICIAL SEAL this 1 day of SEPTEMBER, 2020.

[Signature]
NOTARY PUBLIC

My Commission Expires: 3/17/21



TRUE COPY CERTIFICATION

I, THOMAS H. COPELAND, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

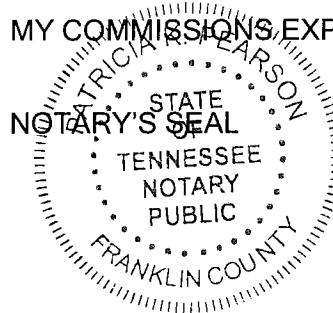
Thomas H. Copeland
SIGNATURE

STATE OF TENNESSEE
COUNTY OF COFFEE

Personally, appeared before me, PATRICIA K. PEARSON, a notary public for this county and state, Thomas H. Copeland, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Patricia K. Pearson
NOTARY SIGNATURE

MY COMMISSIONS EXPIRES: 03-18-2023



BK/PG:D446/651-653
20006018

3 PGS : AMENDMENT RES. COVENANTS	
DENISE MARSHALL 132279 - 20006018	
09/01/2020 - 01:55 PM	
VALUE	
MORTGAGE TAX	0.00
TRANSFER TAX	0.00
RECORDING FEE	15.00
DP FEE	2.00
REGISTER'S FEE	0.00
TOTAL AMOUNT	17.00

STATE OF TENNESSEE, FRANKLIN COUNTY

DENISE INGLE MARSHALL
REGISTER OF DEEDS