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File No.: 05-475

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Rabun County, GA

JOINT TENANCY WITH SURVIVORSHIP WARRANTY DEED

STATE OF GEORGIA,

COUNTY OF RABUN

File #: 05-475

This Indenture made this 21st day of October, 2005, between Andrew J. Hunt, of the County of Rabun, State of Georgia, as party of the first part, hereinafter called Grantor, and Rene Arteaga and Lorraine Arteaga, Sean E. Forbes, of the County of St. Lucie, State of Florida, as joint tenants with survivorship and not as tenants in common as parties of the second part, hereinafter called Grantees (the words "Grantor" and "Grantees" to include their respective heirs, successors and assigns where the context requires or permits).

WITNESSETH that: Grantor, for and in consideration of the sum of **TEN AND 00/100 DOLLARS (\$10.00)** and other good and valuable considerations in hand paid at and before the sealing and delivery of these presents, the receipts whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey and confirm unto the said Grantees, as joint tenants and not as tenants in common, for and during their joint lives, and upon the death of either of them, then to the survivor of them, in fee simple, together with every contingent remainder and right of reversion, and to the heirs and assigns of said survivor, the following described property:

All that tract or parcel of land lying and being in Land Lot 3 of the Fourth Land District of Rabun County, Georgia and being Lot A containing 2.01 acres as more particularly described upon that certain plat of survey prepared by William F. Roladerl, Georgia Registered Land Surveyor No. 2042, dated September 26, 2005, which is recorded in Plat Book 54, Page 107, Clerk's office, Rabun County Superior Court. Reference is had and made to said plat of survey for a full and complete description of the property herein conveyed.

The above described tract of land is conveyed subject to those certain Covenants and Restrictions which are recorded in Deed Book X-28, Page 94, aforesaid records.

The grantor herein reserves for himself, his heirs, successors and/or assigns a non-exclusive, perpetual easement over and across that drive extending from McCrackin Road across Tract A to Tract B. Said driveway easement is for the purposes of ingress and egress as shown upon the above referenced plat of survey.

Futher, the property herein conveyed is subject to that certain utility line and easement crossing said proeprty as shwon upon the above-referenced plat of survey.

THIS CONVEYANCE is made subject to all zoning ordinances, easements and restrictions of record affecting said bargained premises.

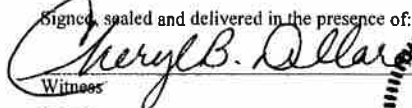
TO HAVE AND TO HOLD the said tract or parcel of land, with all and singular the rights, members and appurtenances thereof, to the same being, belonging, or in anywise appertaining, to the only proper use, benefit and behoove of the said Grantees, as joint tenants and not as tenants in common, for and during their joint lives, and upon the death of either of them, then to the survivor of them in **FREE SIMPLE**, together with every contingent remainder and right of reversion, and to the heirs and assigns of said survivor.

THIS CONVEYANCE is made pursuant to Official Code of Georgia Section 44-6-190, and it is the intention of the parties hereto to hereby create in Grantees a joint tenancy estate with right of survivorship and not as tenants in common.

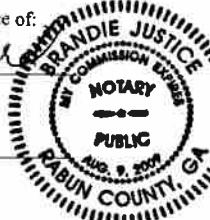
AND THE SAID Grantor will warrant and forever defend the right and title to the above described property unto the said Grantee against the claims of all persons whomsoever.

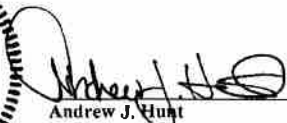
IN WITNESS WHEREOF, the Grantor has hereunto set grantor's hand and seal this day and year first above written.

Signed, sealed and delivered in the presence of:


Witness


Notary Public




Andrew J. Hunt

FILED & RECORDED
DATE: 9/30/2005
TIME: 4:30 PM
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PAGE: 94
Holly E Henry-Perry, Clerk
Rabun County, GA

COVENANTS AND RESTRICTIONS

State of Georgia
County of Rabun
Our File No. 05-971

The following Covenants and Restrictions shall apply to the lands of Andrew T. Hunt and being those certain tracts or parcels of land designated as Tract 1 consisting of 2.04 acres, Tract 2 consisting of 2.03 acres, and Tract 3 consisting of 2.03 acres as shown upon a plat of survey dated September 26, 2005 prepared by William F. Rolader, Georgia Registered Land Surveyor Number 2042, said survey being recorded in the office of the Clerk of Rabun Superior Court in Plat Book 56, page 82 Said survey is incorporated herein by reference for a full and complete description of said lands.

The following covenants and restrictions shall constitute covenants running with the title to the above-described lands and are as follows:

-1-

The property shall be used for single family residential purposes only. No more than one single-family residence may be constructed upon a tract.

-2-

No mobile homes shall be allowed upon the property. For purposes of these covenants and restrictions, the term "mobile home" shall include modular homes, manufactured homes, double-wide houses with shingle roofs, house trailers, campers and other homes delivered to the property with wheels affixed.

-3-

A tract may not be sub-divided.

IN WITNESS WHEREOF, the undersigned has caused these Covenants and Restrictions to executed on this 30 day of SEPTEMBER, 2005

 (Seal)
Andrew J. Hunt

Prepared by:
Albert O. English, LLC
17 Chechero Street
Clayton, GA 30525
(706) 782-4285