

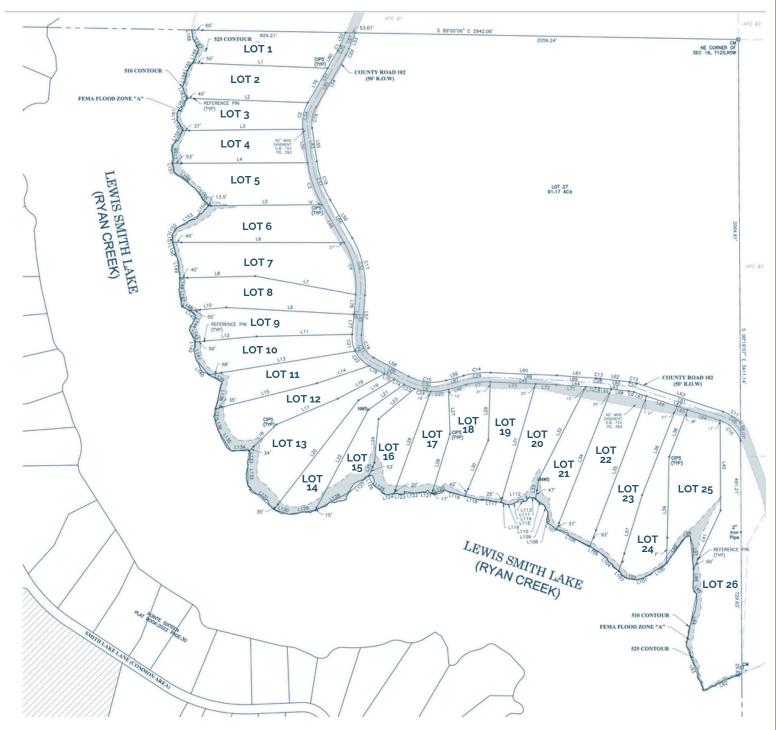
Your dream lake home is here...

Located on the Cullman County side of Smith Lake, Ryan's View is a premier 26-lot development offering some of the most stunning and sought-after waterfront property in the area. Each parcel features year-round deep water, scenic rock shorelines, and breathtaking views.

Positioned just off County Road 102 in Bremen, this exclusive community provides unparalleled access to Smith Lake, with Trident Marina and Grille only minutes away by water. This rare opportunity allows you to own a piece of untouched shoreline in one of the last remaining developable areas on this side of the lake. Now is the time to secure your place in Ryan's View.



Map





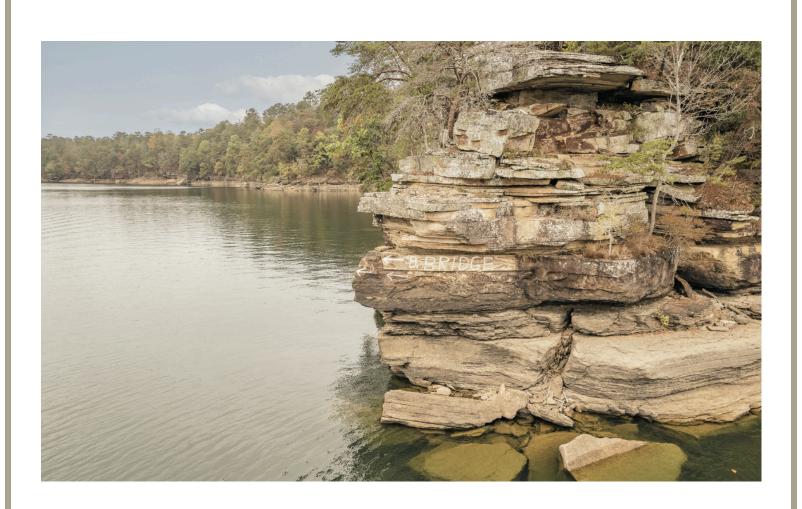
Lot#	Acres*	Water Frontage*	Price
1	3.28	198	399k
2	3.1	207	375k
3	2.42	196	425k
4	2.86	192	425k
5	3.5	309	525k
6	3.63	293	500k
7	4.56	196	430k
8	3.63	203	515k
9	3.33	198	495k
10	2.8	204	595k
11	2.66	227	550k



Lot#	Acres*	Water Frontage*	Price
12	3.22	349	850k
13 & 14	6.32	605	1.3 mil
15	1.9	422	650k
16	2.16	186	450k
17	2.17	205	549k
18	2.8	185	549k
19	2.82	196	549k
20	3.05	203	SOLD
21	2.72	222	499k
22	3.77	201	350k

Pricing

Lot#	Acres*	Water Frontage*	Price
23	3.57	207	325k
24	2.85	297	325k
25	4.2	376	249k
26	6.1	912	1.2 mil



OVERVIEW OF



These Rules and Regulations shall apply to the Ryan's View Subdivision and supplement the provisions of the Declaration of Covenants of Ryan's View Subdivision and the Certificate of Formation and Bylaws of Ryan's View Subdivision Association, Inc. Capitalized terms used in these Rules and Regulations are as defined in the Declaration of Covenants of Ryan's View Subdivision. The Board of Directors may alter, amend, delete or change these Rules and Regulations at any time upon a majority vote thereof.

SECTION 1 SIZE OF RESIDENTIAL STRUCTURES

No residence shall be fewer than 2,000 square feet of finished space, not including a basement, if any. No residential or other structure shall be higher than two stories above-grade.

SECTION 2 EXTERIOR MATERIALS

Exterior materials shall be of natural stone, brick or concrete siding as approved by the Architectural Review Committee ("ARC"). No vinyl siding will be permitted. Metal roofs will be permitted only if approved by the ARC.

SECTION 3 GARAGES

Detached and attached garages are allowed provided they match the main structure in style, colors, and materials.

SECTION 4 SETBACKS

Residential structures shall be constructed no closer than fifty (50) feet from the front line of the Lot and no closer than fifteen (15) feet from each side lot line.

SECTION 5 TRASH DISPOSAL

Trash, garbage and other waste shall be disposed of only in designated areas and in containers and bags specified by the Board. All refuse shall be disposed of in a clean and sanitary manner in sealed, waterproof bags, so as to avoid leakage in route to the refuse receptacles.

SECTION 6 STORAGE

Articles of personal property belonging to any Lot Owner, such as bicycles, wagons, toys, furniture (other than outdoor furniture), clothing and other articles, shall not be stored or kept in an area which is visible from the streets or from the lake.

SECTION 7 NUISANCES

No unlawful, immoral, noxious or offensive activities shall be carried on on any Lot, the Common Areas or elsewhere in the Subdivision, nor shall anything be done therein or thereon which shall constitute a nuisance or which shall, in the judgment of the Board of Directors, cause unreasonable noise, odors, light or other disturbance to others. All radios, televisions, musical instruments or other items which cause noise shall be maintained at a level that does not annoy or interfere with other Lot Owners' or tenants' enjoyment of the Property.

SECTION 8 PETS

8.1

The maintenance, keeping, breeding, boarding and/or raising of animals, livestock or poultry of any kind, regardless of number, shall be, and are hereby, prohibited on any Lot, or upon any Common Area, except that this shall not prohibit residents from keeping no more than a total of two (2) well-behaved, orderly dogs, cats and/or caged birds or other domestic pets, provided they are not kept or maintained for commercial purposes or for breeding. Menacing dog breeds shall not be allowed in the Subdivision.

- Pets shall not be allowed on any part of the Common Areas unattended for any period of time. No pets shall be permitted within the Common Areas unless they are carried or are on a leash.
- 8.3 Pet owners are responsible for cleaning where pets leave waste in the Common Areas, or adjacent properties and shall be cleaned up immediately. Failure to clean up after a pet shall subject the Lot Owner to a fine.
- 8.4 Any resident who has a pet in any portion of the Subdivision shall indemnify and hold the Association and each of its members, their tenants, guests and employees, free and harmless from any loss, claim or liability of any kind or character whatever arising by reason of keeping or maintaining such pet within the Subdivision.
- 8.5 The Board of Directors of the Association shall have the right to order any person whose pet is a nuisance to remove such pet permanently from the premises upon three (3) days' prior written notice.

SECTION 9 SIGNS

A maximum of two (2) signs, in size and color to be approved by the ARC, may be posted on a Lot upon a single sign slab approved by the ARC, at a height not to exceed five (5) feet from the ground level advertising the Lot for sale, or during the construction of such dwelling, containing information identifying the builder of such dwelling. No other signage, banners, flags, or advertising posters shall be allowed without obtaining ARC approval. The location of such signage shall be established by the ARC but in no event shall any signage authorized by this section or which may be approved by the ARC be attached, nailed or otherwise adhered to any tree or other plant life on a Lot.

SECTION 10 PARKING AND DRIVING

- No vehicle or trailer for watercraft of any sort shall be parked on the Common Areas (except in a designated parking space, if any).
- No vehicle which cannot operate on its own power shall remain on any Lot for more than ten days without the express permission of the Board of Directors of the Association. A violation of this rule will result in the vehicle being towed away at the expense of the Owner and/or the imposition of a fine.

SECTION 11 COMMON ELEMENTS

- Only authorized maintenance personnel are allowed to adjust any Common Area equipment.
- Any damage to any equipment located on the boat ramp or other Common Area or adjacent property caused by an Owner, his family members, guests, tenants, invitees or pets shall be repaired by the Association, and the cost thereof shall be assessed against the Lot Owner as a special assessment.
- 11.3 No item of common ownership shall be removed from the Common Areas or damaged by any resident or guest. Any Owner, resident, family member, guest, tenant or invitee violating this rule shall be sanctioned, fined or subject to criminal prosecution by the Association. The Owner of the Lot in which said resident resides or guest visits shall be held responsible for the cost of any item so removed or damaged.

SECTION 12 ASSOCIATION MANAGEMENT

Complaints or suggestions regarding the management of the Subsivision or regarding the actions of other Owners or residents shall be made in writing to the Board of Directors of the Association.

12.2

No Owner shall request or cause an employee of the Association, or of any management company employed by the Association, to do any private work during normal business hours on any Lot, except as authorized in writing by the Association.

SECTION 13 STRUCTURES AND SATELLITE DISHES

No structures or appurtenances, such as a doghouse, tent, shack, treehouse, clothesline, trailer, aerial antenna or playground equipment, shall be placed or erected on any Lot which is visible from the street or from the lake. Fences are allowed provided they do not obstruct an adjoining property owner's water view. No satellite dishes over one (1) meter shall be allowed on the Lot at any time. Satellite dishes less than one (1) meter will be allowed on the Lot only with the express written approval of the Board of Directors as to location of the receiving equipment and dish.

SECTION 14 LEASE AGREEMENTS

Entire Lots may be leased by the Lot Owners; provided, however, that any such lease and the rights of any tenant thereunder are hereby made expressly subject to the power of the Association to prescribe reasonable rules and regulations relating to the lease and rental of Lots and to enforce the same directly against such tenant or other Occupant by the exercise of such remedies as the Board deems appropriate;

provided, however, that no restrictions shall be imposed which shall have the individual or cumulative effect of prohibiting or materially impairing the rental or lease of Lots. No individual rooms may be rented. Further, all leases must be in writing for a term no less than twelve (12) months, with a copy provided to the Association upon request by the Association. This restriction on use shall be a covenant running with each Lot, creating a burden on each Lot and Lot Owner for the benefit of every other Lot and Lot Owner. Notwithstanding anything contained in this Section to the contrary, each Lot Owner shall be responsible for the actions of his tenants and nothing herein or in any such lease shall relieve a Lot Owner of his obligations under the Subdivision Documents. Each Lot Owner who has or who shall lease his Lot irrevocably empowers and authorizes the Association or its managing agent to enforce the Rules and Regulations of the Association and to terminate the lease of and evict any tenant who fails to comply with said Rules or who provides other sufficient cause for termination of the lease and eviction in accordance with the laws of the State of Alabama, the Subdivision Documents or any contract for lease. The Association, the Board or its managing agent shall not become liable to any Lot Owner or sublessor or other party for any loss of rents or other damages resulting from the reasonable exercise of the provisions of this Section. The provisions of this Section shall not be applicable to the Developer who is irrevocably empowered without any limitation at all times, whether for permanent or temporary occupancy

to sell, lease or rent Lots for any period and under any terms to any lessees or purchasers or transferees with the right to take any action necessary to consummate the sale or rental of said Lots, including, but not limited to, post signs, have employees in the offices maintained in the Subdivision buildings, use the Common Areas and show Lots to prospective tenants. Sales office signs and all items pertaining to the rental or sale of Lots shall not be considered Common Areas and shall remain the property of the Developer.

SECTION 15 TENANTS

The Board of Directors shall have the authority to contact any tenant in the Subdivision and counsel or discuss any relevant issue concerning the Subdivision Documents, Rules and Regulations or any violations thereof. Thereafter, should the tenant violate or continue to violate the Subdivision Documents or Rules and Regulations, the Lot Owner will take appropriate legal action to remedy the violations. The Lot Owner remains subject to fines for any violations by the tenant.

SECTION 16 CONSTRUCTION UPON OR IMPROVEMENTS TO LOTS

Prior to the commencement of any construction upon any Lot or improvement to any Lot, the Lot Owner must obtain the written approval of the Board of Directors of the Association. Prior written approval will only be given after submission of drawings or plans showing in detail the nature and extent of construction or improvement. The Lot Owner shall post a damage deposit with the Association in an amount set by the ARC at least one (1) week before commencement of construction or improvement. A general inspection will be conducted of the roads and Common Areas in the general area of the construction prior to the commencement of construction to determine the preexisting condition of the area. The Board of Directors may require proof of contractor liability insurance.

During construction, the contractors, workmen, suppliers and employees must take care to not damage the roads or Common Areas of the Subdivision. Further, such contractors, workmen, suppliers and employees are not permitted on any other part of the Subdivision Property and will be ejected if they are observed on any other portion of the Property. The Lot Owner shall be totally responsible for the contractors, workmen, suppliers and employees while they are on the Subdivision Property, and the cost to repair any damage or loss to the Subdivision Property caused by the contractors, workmen, suppliers and employees will be assessed as a special assessment against the Lot Owner hiring such contractors. Construction activities are limited to Monday through Friday, 7:00 a.m. to 6:00 p.m., and such activities may not interfere with the quiet enjoyment of the other Lot Owners.

No portion of the Common Areas may be altered in any way by any Lot Owner. After the construction or improvements are completed, the Lot Owner must notify the Association, and a walkthrough of the general area of the construction will be performed by an appointed agent of the Association before any portion of the damage deposit will be returned. The cost to repair any damage caused by the construction will be deducted from the deposit. If the cost to repair any damage caused by the construction exceeds the deposit, a special assessment will be made against the Lot Owners.

SECTION 17

ADMISSION OF GUESTS ON SUBDIVISION PROPERTY

17.1 No garage sales may be held in the Subdivision.

17.2

Each Lot Owner is responsible for every person such Owner or resident admits into the Subdivision, and such entry shall not be permitted except to invited or expected family members, guests and invitees. Any damage caused by the invited person or guest will be assessed against the Lot Owner, and the Lot Owner will be responsible for paying any fine assessed by reason of the tenant, invited guest or family member of the Lot Owner.

17.3

Any Owner who has his or her Lot for sale is responsible for any person on the Lot viewing such Lot and is responsible for providing ingress and egress to such prospective purchaser or sales agent.

SECTION 18 RULES AND REGULATIONS

There shall be no violation of any of these Rules and Regulations or of the terms and provisions of the Subdivision Documents, or other supplemental Rules which may, from time to time, be adopted by the Board of Directors and promulgated among the membership in writing. Any consent or approval given under these Rules and Regulations may be added to, amended, or repealed at any time by resolution of the Board of Directors.

SECTION 19 ENFORCEMENT OF RULES AND REGULATIONS

The Association is responsible for the notification of residents and/or Lot Owners regarding violation of these Rules. A minimum fine of \$250 will be assessed against any resident and Owner who violates, or allows to be violated by his family members, guests, tenants, invitees or pets, any Rule or Regulation. Also, fines may be assessed to cover costs of repairs and damages resulting from any violation.

All charges and fines imposed by the Association are due and payable on the first day of each month unless otherwise specified. Failure to pay the fine by the 15th of each month will result in a \$100 late penalty per month. Payment shall be made by check or money order, payable to Ryan's View Subdivision Association, Inc. Failure to pay any fine or assessment shall constitute a lien against the Lot or the Lot Owner.

SECTION 20 ASSESSMENTS

The Association dues shall be set at \$80.00 per month. The Association will charge an initial assessment from all purchasers of Lots from the Developer in the amount of \$500 to initially fund the Association. All monthly Association assessments are due and payable on the first day of each month unless otherwise specified. Payment should be made directly to Ryan's View Subdivision Association, Inc. at

_______. Failure to pay by the 15th day of each month will result in a 10% late penalty per month that the assessment is late plus 18% interest on the total outstanding amount. After assessments are sixty (60) days late, the matter will be turned over to the Association's attorney, who shall then institute collection procedures against the Lot Owner. The delinquent Lot Owner will be responsible for the payment of any attorney's fees and costs arising from the legal action.



CONTACT US



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