

Box 36

BOOK 9381 PAGE 876

THIS INSTRUMENT PREPARED BY:
Douglas A. Brace, Reg. #3485
ORTALE, KELLEY, HERBERT & CRAWFORD
200 Fourth Avenue North
Nashville, TN 37219-8985

**FIRST AMENDMENT TO AMENDED AND RESTATED
CORPORATE BY-LAWS OF
ABBOTTSFORD HOMEOWNERS ASSOCIATION, INC.**

THIS AMENDMENT IS MADE effective upon the date of recording of this instrument in the Register's Office for Davidson County, Tennessee by the Abbotsford Homeowners Association, Inc. (the "Association").

WHEREAS, the By-Laws for the Association are of record in Book 8106, page 20, Register's Office for Davidson County, Tennessee (the "By-Laws"); and

WHEREAS, the members of the Association desire to amend said By-Laws in accordance with paragraph 8.07 of the By-Laws; and

WHEREAS, attached hereto are the signature pages affirming the below described amendments to the By-Laws executed by least two-thirds (2/3) of the site owners subject to the Amended and Restated Declaration of Covenants, Conditions and Restrictions for Abbotsford, of record in Book 8106, page 1, Register's Office for Davidson County, Tennessee.

NOW, THEREFORE, for and in consideration of these premises and other good and valuable consideration, the undersigned hereby amends the By-Laws, as follows:

1. Section 4.07 of the By-Laws is deleted in its entirety and substituted in lieu thereof, the following:

4.07 Method of Voting; Proxies. Each member shall be entitled to one (1) vote per Lot or Lots owned by such member. No member shall be entitled to vote at any meeting of the Association until such member has presented evidence of ownership of a Lot in the Residential Planned Unit Development to the Board of Directors. The vote of each member may only be cast by such member or by a proxy given by such member to his duly authorized representative bearing a date not more than sixty (60) days prior to such meeting. Such proxy shall be filed with the secretary of the Association prior to or at the time of the

meeting and shall be valid for only one meeting. Any member in good standing with the Association can carry and vote any number of proxies assigned to them by individual members. If members do not designate on their proxy the name of a member, then the proxy will be voted by any one of the Board of Directors, unless the member shall designate by name a certain director. If title to a Lot shall be in the name of two or more persons as Owners, all of such persons shall be members of the Association and are referred to herein as "Joint Owners". Any one of such Joint Owners may vote at any meeting of the members of the Association and such vote shall be binding upon such other Joint Owners who are not present at such meeting until written notice to the contrary has been received by the Board of Directors in which case the unanimous vote of such Joint Owners (in person or by proxy) and shall be required to cast their vote as members. If two or more of such Joint Owners are present at any meeting, their unanimous action shall also be required to cast their vote as members of the Association.

2. Section 4.08 is deleted in its entirety.

3. Section 4.09, Cumulative Voting Denied, is re-numbered as Section 4.08.

IN WITNESS WHEREOF, these Amendments to the By-Laws of the Association are hereby adopted in accordance with the terms thereof, effective as above stated.

ABBOTTSFORD HOMEOWNERS ASSOCIATION,
INC., A Not-For-Profit Corporation

BY: Clifford J. Harrison

Name (Printed or typed)

Its: President

VICE

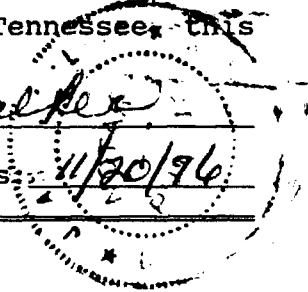
Gretchen T. Newton
Secretary

STATE OF TENNESSEE]
COUNTY OF DAVIDSON]

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Clifford J. Harrison with whom I am personally acquainted and who, upon oath, acknowledged him self to be president of **Abbottsford Homeowners Association, Inc.**, a Tennessee not-for-profit corporation, and that as secretary, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by him self as president.

9th day of May, 1994. WITNESS my hand and seal at Nashville, Tennessee, this

Jean M. Walker
NOTARY PUBLIC
My commission expires: 11/20/96



AFFIDAVIT AND CERTIFICATE OF
AMENDMENT TO BY-LAWS OF
ABBOTTSFORD HOMEOWNERS ASSOCIATION, INC.

STATE OF TENNESSEE]
COUNTY OF DAVIDSON]

The undersigned does hereby make oath and certify that he/she is duly appointed and acting secretary of Abbottsford Homeowners Association, Inc., a Tennessee not-for-profit corporation ("Association") and as such secretary, has taken all action necessary required by the Declarations of Covenants, Conditions and Restrictions and By-Laws pertaining to Abbottsford Homeowners Association, Inc. to amend the By-Laws of the Association and that the foregoing amendments to the By-Laws have been approved by at least two-thirds (2/3) of the site owners as required by Section 8.07 of the Association By-Laws.

IN WITNESS WHEREOF, the undersigned has executed this instrument as of the day and year first above written.

ABBOTTSFORD HOMEOWNERS ASSOCIATION,
INC.

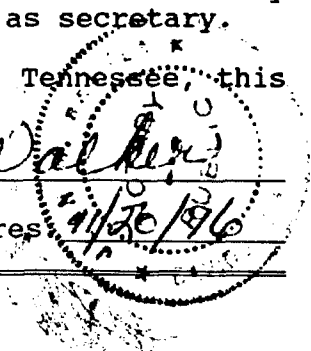
X BY: Gretchen V.H. Deaton
Gretchen V.H. Deaton
Name (Printed or typed)
Its: Secretary

STATE OF TENNESSEE]
COUNTY OF DAVIDSON]

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Gretchen Deaton with whom I am personally acquainted and who, upon oath, acknowledged her self to be secretary of Abbottsford Homeowners Association, Inc., a Tennessee not-for-profit corporation, and that as secretary, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by her self as secretary.

9th day of May, 1994. WITNESS my hand and seal at Nashville, Tennessee, this

Jean M. Walker
NOTARY PUBLIC
My commission expires 4/30/96



Page Three
Memo to: Owners
April 14, 1994

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BOOK 9381 PAGE 880

I hereby agree with the proposed changes to the Abbotsford Documents for Sections 4.07, 4.08, and 4.09.

4-5-94
Date

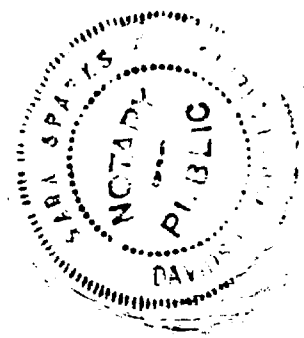
[Signature]
Signature

Before me, Sara Sparks, a Notary Public in and for the County and State aforesaid, personally appeared [Signature], with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbotsford Homeowners' Association, the within named bargainer, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 22 day of April, 1994.

Sara Sparks
Notary Public

My Commission Expires:



Page Three
Memo to: Owners
April 14, 1994

RECEIVED

BOOK 9381 PAGE 881

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

4/19/94
Date

Susan R. Birdwell
Signature

Before me, Lois C. Carter, a Notary Public in and for the County and State aforesaid, personally appeared Susan R. Birdwell, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 19th day of April, 1994.

Lois C. Carter
Notary Public

My Commission Expires:

March 25, 1995



Page Two
Letter to Abbottsford Owners
November 8, 1993

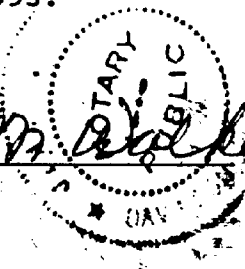
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Nov 22, 1993 Date Clifford J. Harrison Signed

Before me, Jean M. Walker, a Notary Public in and for the County and State aforesaid, personally appeared Clifford J. Harrison Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 22nd day of November, 1993.

Jean M. Walker
Notary Public



My Commission Expires
11/20/96

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RECEIVED APR - 5 1994

BOOK 9381 PAGE 883

Page Two
Letter to Abbottsford Owners
November 8, 1993

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

3-28-94 Date Whe Freeman Signed

Before me, Dave Jo Waggoner, a Notary Public in and for the County and State aforesaid, personally appeared Whe Freeman, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 28th day of March, 1994.



My Commission Expires

March 22, 1997

Dave Jo Waggoner
Notary Public

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Page Two
Letter to Abbottsford Owners
November 8, 1993

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BOOK 9381 PAGE 884

108 abbottsford


I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

January 14, 1994 Date W.P. Russell Signed

Before me, Maria Ann Hecox, a Notary Public in and for the County and State aforesaid, personally appeared W. P. Russell, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14th day of January, 1994.

Maria Ann Hecox
Notary Public



My Commission Expires
My Commission Expires MAR 23, 1996

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Page Two
Letter to Abbottsford Owners
November 8, 1993

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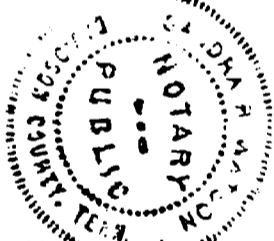
BOOK 9381 PAGE 885

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11/15/93 Date [Signature] Signed

Before me, Sandra R. Watson, a Notary Public in and for the County and State aforesaid, personally appeared Robert J. Pratt, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 15th day of November, 1993.



Sandra R. Watson
Notary Public

My Commission Expires

01/25/97

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Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED NOV 15 1993
BOOK 9381 PAGE 886

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11/15/93 Date Richard B. Penuel Signed

Before me, Angela C. Bates, a Notary Public in and for the County and State aforesaid, personally appeared Richard B. Penuel, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 15th day of November, 1993.

Angela C. Bates
Notary Public



My Commission Expires
7/26/97

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RECEIVED JAN 19 1994

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 887

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Jan 20, 1994 Date Maurice W. Pinson signed

Before me, STEPHEN C. DEBELL, a Notary Public in and for the County and State aforesaid, personally appeared MAURICE W. PINSON, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 18 day of JANUARY, 1994.

Stephen C. Debell
Notary Public



My Commission Expires

July 23, 1994

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Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 888

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

3-30-94 Date Henderson Hillier signed
Mary J. Hillier

Before me, Carol C. Arnold a Notary Public in and for the County and State aforesaid, personally appeared Henderson Hillier + Mary J. Hillier, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 30 day of March, 1994.

Carol C. Arnold
Notary Public

My Commission Expires
My Commission Expires MAR 23, 1996



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RECEIVED APR 19 1994

BOOK 9381 PAGE 889

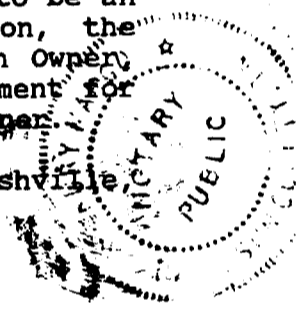
Page Two
Letter to Abbottsford Owners
November 8, 1993

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

4-13-1994 Date Edward H. Johnson Signed

Before me, Ruby Margo, a Notary Public in and for the County and State aforesaid, personally appeared Edward H. Johnson, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville Tennessee, this 13 day of April, 1994.



Ruby Margo
Notary Public

My Commission Expires

My Commission Expires Sept. 24, 1994

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Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 890

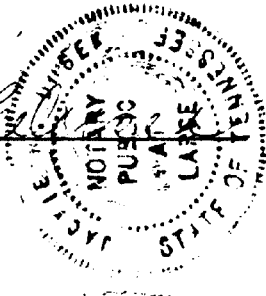
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11-22-93 Date Deon Kirk Shaffer Signed

Before me, Jackie Ruser, a Notary Public in and for the County and State aforesaid, personally appeared D. Kirk Shaffer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 22nd day of November, 1993.

Jackie Ruser
Notary Public



My Commission Expires

7-26-97

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Page Two
Letter to Abbottsford Owners
November 8, 1993

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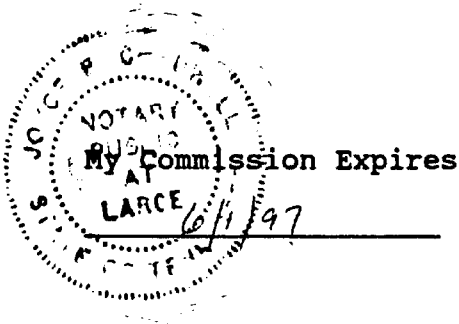
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Jan 18, 1994 Date James W. Felchus Signed

Before me, Joyce B. Chadwell, a Notary Public in and for the County and State aforesaid, personally appeared James W. Felchus (M), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 18th day of January, 1994.

Joyce B. Chadwell
Notary Public



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Letter to Abbottsford Owners
November 8, 1993

RECEIVED APR 4 1994

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I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

3-29-94 Date David A. Carter Signed

Before me, Connie Elliott
David A. Carter, a Notary Public in and for the County and State aforesaid, personally appeared David A. Carter, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 29 day of March, 1994.

Connie Elliott
Notary Public

My Commission Expires

10-14-94



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Letter to Abbottsford Owners
November 8, 1993

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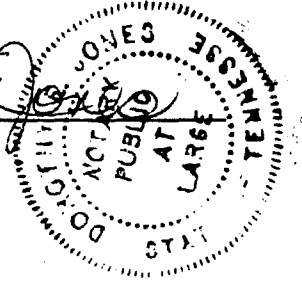
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

3-25-94 Date J.W. Bilyeu Signed

Before me, Dorothy E. Jones, a Notary Public in and for the County and State aforesaid, personally appeared J.W. Bilyeu, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 25th day of March, 1994.

Dorothy E. Jones
Notary Public



My Commission Expires
7/22/95

Page Two
Letter to Abbottsford Owners
November 8, 1993

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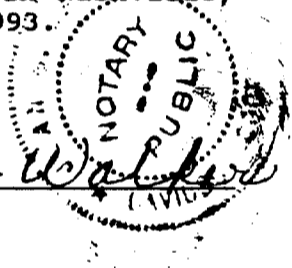
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11-22-93 Date James E. Warren Signed

Before me, Jean M. Walker, a Notary Public in and for the County and State aforesaid, personally appeared James E. Warren, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 22nd day of November, 1993.

Jean M. Walker
Notary Public

A circular notary seal for Jean M. Walker, Notary Public, with the year 1993 visible at the bottom.

My Commission Expires
11/20/96

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED NOV - 2 1993
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I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09

NOV 23, 93 Date [Signature] Signed

Before me, Tracy A. Olive, a Notary Public in and for the County and State aforesaid, personally appeared Donald A. [Signature], with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 23 day of November, 1993.



Tracy A. Olive
Notary Public

My Commission Expires
TRACY A. OLIVE, NOTARY PUBLIC
WHEELANDER COUNTY, STATE OF TENNESSEE
MY COMMISSION EXPIRES 3-13-96

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Page Three
Memo to: Owners
April 14, 1994

RECEIVED APR 19 1994

BOOK 9381 PAGE 896

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

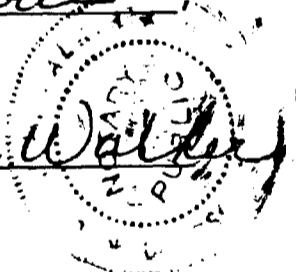
4/17/94
Date

Steve Bosland
Signature

Before me, Jean M. Walker, a Notary Public in and for the County and State aforesaid, personally appeared Steve Bosland, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainer, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 17th day of April, 1994.

Jean M. Walker
Notary Public



My Commission Expires:

11/20/96

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Page Two
Letter to Abbottsford Owners
November 8, 1993

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BOOK 9381 PAGE 897

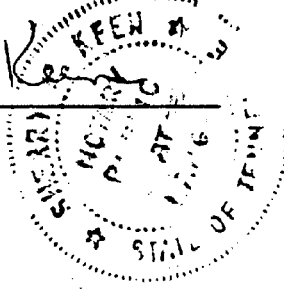
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

January 31, 1994 Date [Signature] Signed

Before me, Sherry M. Keen, a Notary Public in and for the County and State aforesaid, personally appeared Yoshiyuki Eryu, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 1st day of February, 1994.

Sherry M. Keen
Notary Public



My Commission Expires

3-25-96

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Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 898

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

3/29/94 Date John G. Williams Signed

Before me, Virginia L. Bennett, a Notary Public in and for the County and State aforesaid, personally appeared John G. Williams, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 29 day of March, 1994.

Virginia L. Bennett
Notary Public



My Commission Expires
May 23, 1994

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Letter to Abbottsford Owners
November 8, 1993

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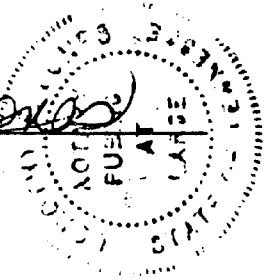
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11-19-93 Date Susan G. Stokes Signed

Before me, Dorothy E. Jones, a Notary Public in and for the County and State aforesaid, personally appeared SUSAN G. STOKES, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 19th day of November, 1993.

Dorothy E. Jones
Notary Public



My Commission Expires

7/22/95

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Letter to Abbottsford Owners
November 8, 1993

RECEIVED 12 19 1993

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I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1-13-94 Date [Signature] Signed

Before me, Phyllis L. Nicholson, a Notary Public in and for the County and State aforesaid, personally appeared Grindsey W. Cooper, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 13th day of January, 1994.

Phyllis L. Nicholson
Notary Public



My Commission Expires
3/22/97

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Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 20 1994

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1-15-94 Date [Signature] Signed

Before me, Jeanmarie N. Steadman, a Notary Public in and for the County and State aforesaid, personally appeared William H. Edwards, Sr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 19th day of January, 1994.

Jeanmarie N. Steadman
Notary Public



My Commission Expires

~~My Commission Expires July 27, 1996~~

RECORDED APR 20 1994

Page Three
Memo to: Owners
April 14, 1994

BOOK 9381 PAGE 902

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

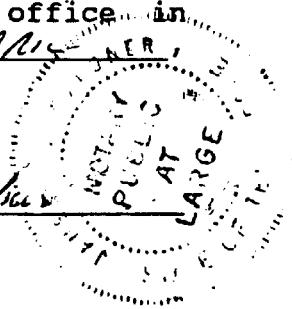
4/19/94
Date

[Signature]
Signature

Before me, JAMES E. GARNDER, a Notary Public in and for the County and State aforesaid, personally appeared G. E. THORNTON, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 19th day of APRIL, 1994.

[Signature]
Notary Public



My Commission Expires:

1-27-96

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Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 903

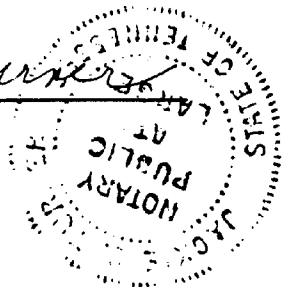
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1/13/94 Date Carl A. Neuman Signed

Before me, JACKIE S. TURNER, a Notary Public in and for the County and State aforesaid, personally appeared Carl A. Neuman, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 13 day of January, 1994.

Jackie S. Turner
Notary Public



My Commission Expires

5/22/94

137

BOOK 9381 PAGE 904

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED NOV 19 1993

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

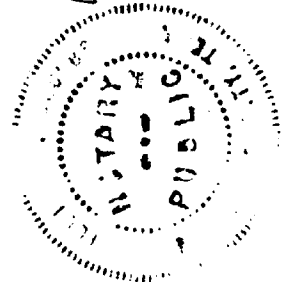
11-18-93 Date Sara Ann Brandon Signed
Thomas G. Brandon

Before me, William H. Coombs, a Notary Public in and for the County and State aforesaid, personally appeared Sara Ann Brandon and Thomas G. Brandon, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 18th day of November, 1993.

William H. Coombs
Notary Public

My Commission Expires
My Commission Expires May 25, 1996.



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BOOK 9381 PAGE 905

Page Two
Letter to Abbottsford Owners
November 8, 1993

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I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

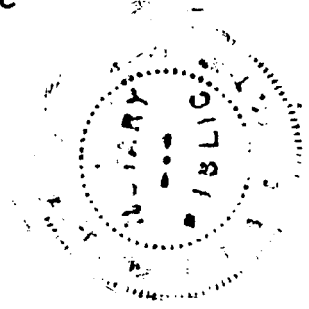
1-31-94 Date Linda L. Elder Signed

Before me, Jeanne Fawcush, a Notary Public in and for the County and State aforesaid, personally appeared Linda Elder, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 31st day of January, 1994.

Jeanne Fawcush
Notary Public

My Commission Expires
3/22/97



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BOOK 9381 PAGE 906

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED NOV 10 1993

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

November 17/93 Date Dorothy L. Williams Signed

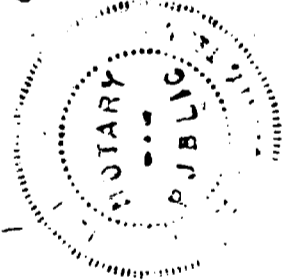
Before me, William H. Coombs, a Notary Public in and for the County and State aforesaid, personally appeared Dorothy L. Williams, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 17th day of November, 1993.

William H. Coombs
Notary Public

My Commission Expires

My Commission Expires May 25, 1996.



140 Abbottsford Dr.
Edw. H. Williams
Dorothy L. Williams

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BOOK 9381 PAGE 907

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 19 1994

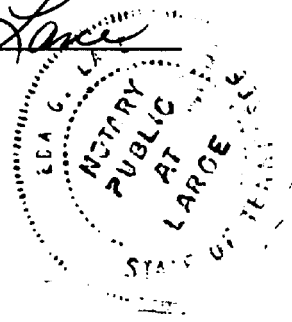
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1-14-94 Date Jeffrey A. Zeitlin Signed

Before me, Reda G. Lane, a Notary Public in and for the County and State aforesaid, personally appeared Jeffrey A. Zeitlin, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14th day of JANUARY, 1994.

Reda G. Lane
Notary Public



My Commission Expires

11-28-94

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BOOK 9381 PAGE 908

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

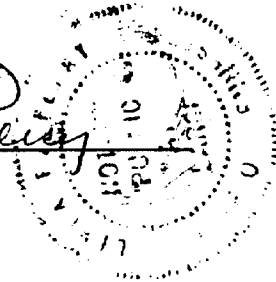
1-28-94 Date Christopher H. Williams signed

CHRISTOPHER H. WILLIAMS
206 KENSINGTON PARK

Before me, Linda F. Perry, a Notary Public in and for the County and State aforesaid, personally appeared CHRISTOPHER WILLIAMS, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 1/28 day of JANUARY, 1994.

Linda F. Perry
Notary Public



My Commission Expires

3/26/94

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Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 909

RECEIVED JAN 14 1994

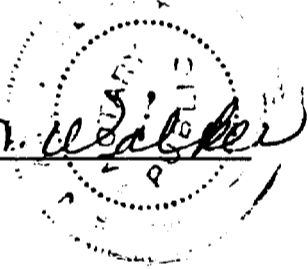
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Jan 12, 1994 Date Pat D. Stratton Signed

Before me, Jean M. Walker, a Notary Public in and for the County and State aforesaid, personally appeared Pat D. Stratton, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 12th day of January, 1994.

Jean M. Walker
Notary Public



My Commission Expires
Nov. 20, 1996

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Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 17 1994

BOOK 9381 PAGE 910

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1-13-1994 Date Harvey C. White Signed

Before me, Patricia J. Wilson, a Notary Public in (and for the County and State aforesaid), personally appeared Harvey C. White, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 13 day of January, 1994.

Patricia J. Wilson
Notary Public

NOTARY PUBLIC
My Commission Expires
10-12-97

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RECEIVED MAR 29 1994

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 911

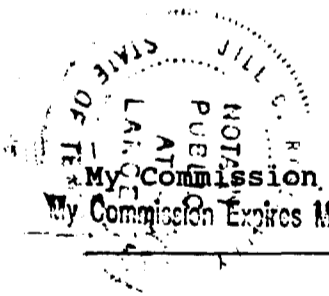
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

3-28-94 Date Suzanne J Schu Signed
509 Belgrave Park
210 Kensington Park

Before me, Jill C. Rosenberry, a Notary Public in and for the County and State aforesaid, personally appeared Suzanne T. Schu, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 28th day of March, 1994.

Jill C. Rosenberry
Notary Public



My Commission Expires..
My Commission Expires March 23, 1996

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 912

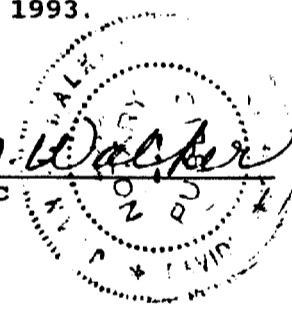
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11/22/93 Date Lloyd E King, Jr. Signed

Before me, Jean M. Walker, a Notary Public in and for the County and State aforesaid, personally appeared Lloyd E. King, Jr. + wife, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 22nd day of November, 1993.

Jean M. Walker
Notary Public



My Commission Expires
11/20/96

212

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 14 1994
BOOK 9381 PAGE 913

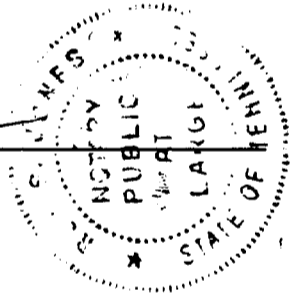
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08 and

1/12/94 Date signed

Before me, Roy S. Jones, a Notary Public in and for the County and State aforesaid, personally appeared Cason A. Dickinson, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 12th day of January, 1994.

Roy S. Jones
Notary Public



My Commission Expires
5/11/95

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Page Three
Memo to: Owners
April 14, 1994

BOOK 9381 PAGE 914

I hereby agree with the proposed changes to the Abbotsford Documents for Sections 4.07, 4.08, and 4.09.

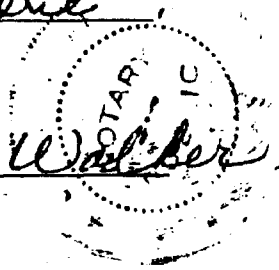
4/17/94
Date

Earl W. Cox
Signature

Before me, Jean M. Walker, a Notary Public in and for the county and State aforesaid, personally appeared Earl W. Cox, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbotsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 17th day of April, 1994.

Jean M. Walker
Notary Public



My Commission Expires:

11/20/96

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Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 17 1994

BOOK 9381 PAGE 915

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1/14/94 Date Louise B. Demetres Signed

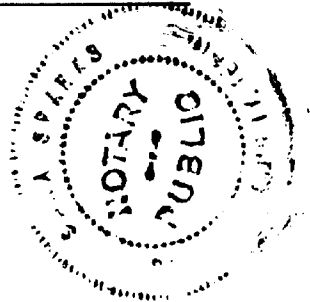
Before me, Sara Sparks, a Notary Public in and for the County and State aforesaid, personally appeared LOUISE B. DEMETRES, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14 day of January, 1994.

Sara Sparks

Notary Public

My Commission Expires



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Page Three
Memo to: Owners
April 14, 1994

APR 19 1994
BOOK 9381 PAGE 916

I hereby agree with the proposed changes to the Abbotsford Documents for Sections 4.07, 4.08, and 4.09.

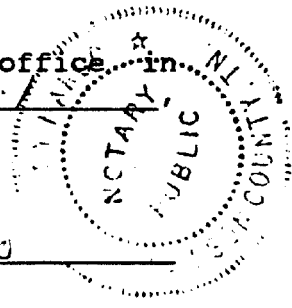
4-20-94
Date

Hortense Doward
Signature

Before me, Ruby Margo, a Notary Public in and for the County and State aforesaid, personally appeared Hortense Doward, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbotsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 20 day of April 1994.

Ruby Margo
Notary Public



My Commission Expires:
APR 21 1996

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Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 917

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11/24/93 Date Edgar F Arnold Signed

Before me, _____, a Notary Public in and for the County and State aforesaid, personally appeared _____, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 24th day of November, 1993.

Mary Jane Russell
Notary Public



My Commission Expires
My Commission Expires MAY 23, 1994

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Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 918

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11/17/93 Date [Signature] Signed

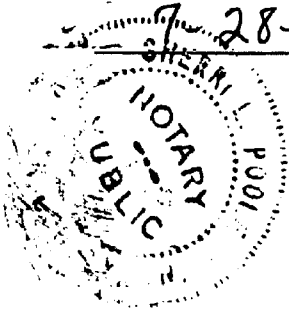
Before me, Sherri L. Poole, a Notary Public in and for the County and State aforesaid, personally appeared Roy H. Price, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 17th day of November, 1993.

Sherri L. Poole
Notary Public

My Commission Expires

7-28-96



300

RECEIVED JAN 17 1994

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 919

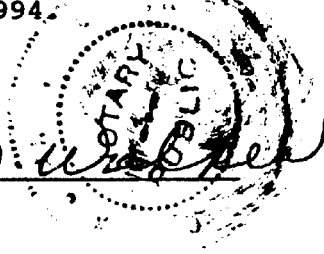
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1/14/94 Date Samuel J. Faust Signed
FAUST 301 St James

Before me, Gene M. Walker, a Notary Public in and for the County and State aforesaid, personally appeared Samuel J. Faust, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14th day of January, 1994.

Gene M. Walker
Notary Public



My Commission Expires
Nov. 20, 1996

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Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 920

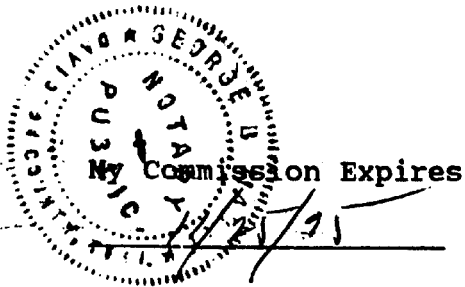
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11-19-93 Date George W. Layman signed
301 St. James Park

Before me, George B. Moly, a Notary Public in and for the County and State aforesaid, personally appeared George W. Layman, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainer, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 19th day of Nov., 1993.

George B. Moly
Notary Public



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RECEIVED APR 21 1994

Page Three
Memo to: Owners
April 14, 1994

BOOK 9381 PAGE 921

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

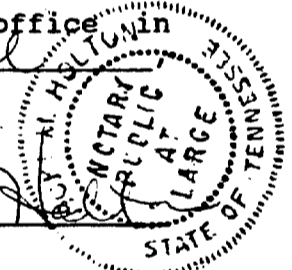
4/14/94
Date

Linda T. Brown
Signature

Before me, Vicki M. Hecton, a Notary Public in and for the County and State aforesaid, personally appeared Linda T. Brown & Daniel L. Brown with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office Nashville, Tennessee, this 14th day of April 1994.

Vicki M. Hecton
Notary Public



My Commission Expires:

3-23-96

303

BOOK 9381 PAGE 922

Page Two
Letter to Abbottsford Owners
November 8, 1993

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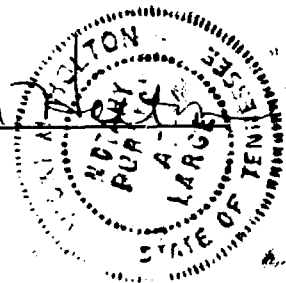
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1-20-94 Date Richard Hoeten Signed

Before me, Wicki M. Hoeten, a Notary Public in and for the County and State aforesaid, personally appeared Richard Hoeten, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 20th day of January, 1994.

Wicki M. Hoeten
Notary Public



My Commission Expires

3-23-96

304

BOOK 9381 PAGE 923

Page Two
Letter to Abbottsford Owners
November 8, 1993

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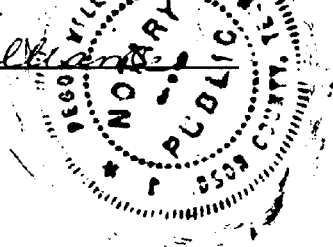
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

2/6/94 Date Paul A. Barnett Signed

Before me, Peggy Williams, a Notary Public in and for the County and State aforesaid, personally appeared Paul H. Barnett, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 7th day of February, 1994.

Peggy Williams
Notary Public



My Commission Expires
3-22-97

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Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED NOV 17 1993

BOOK 9381 PAGE 924

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11/15/93 Date Richard D. Bird Signed

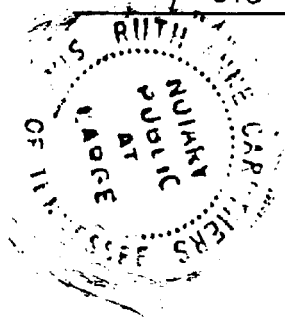
Before me, Ruth Anne Caruthew, a Notary Public in and for the County and State aforesaid, personally appeared Richard D. Bird, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 15th day of November, 1993.

Ruth Anne Caruthew
Notary Public

My Commission Expires

1-22-95



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RECEIVED APR 19 1994

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 925

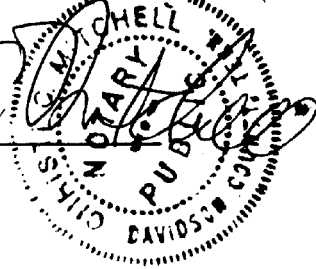
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

April 4 ' 94 Date Donna Huff Signed

Before me, CHRISTI C. MITCHELL, a Notary Public in and for the County and State aforesaid, personally appeared DONNA HUFF, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 4th day of April, 1994.

Christi C. Mitchell
Notary Public



My Commission Expires
My Commission Expires MAR. 23, 1996

BOOK 9381 PAGE 926

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Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 17 1994

DAN GAUDETTE

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08 and 4.09

1/14/94 Date Daniel A. Gaudette Signed

Before me, JACKIE S. TURNER, a Notary Public in and for the County and State aforesaid, personally appeared DANIEL A. GAUDETTE, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14 day of JANUARY, 1994.

Jackie S. Turner
Notary Public



My Commission Expires

May 22, 1994

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Jan. 31, 1994. Date Aviva Gorstein Signed
Fred Gorstein

Before me, Janice E. Lotterer, a Notary Public in and for the County and State aforesaid, personally appeared Aviva & Fred Gorstein, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 31 day of January, 1994.

Janice E. Lotterer
Notary Public



My Commission Expires

5/24/97

402

Page Three
Memo to: Owners
April 14, 1994

BOOK 9381 PAGE 928

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

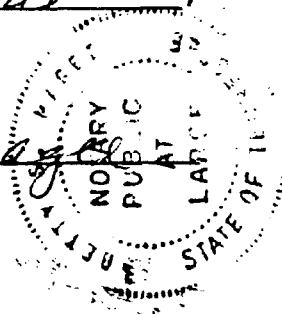
April 15, 1994
Date

Charles Hampton White
Signature

Before me, Betty A. Maggel, a Notary Public in and for the County and State aforesaid, personally appeared Charles Hampton White, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 18th day of April, 1994.

Betty A. Maggel
Notary Public



My Commission Expires:

7-27-96

RECEIVED APR 22 1994

403

RECEIVED APR 18 1994

Page Two
Letter to Abbottsford Owners
November 8, 1993

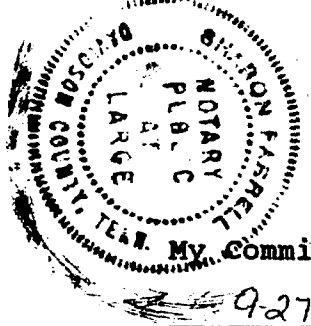
BOOK 9381 PAGE 929

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

April 7, 1994 Date Constance V. Grimsby Signed

Before me, Sharon Farrell, a Notary Public in and for the County and State aforesaid, personally appeared _____, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 7th day of April, 1994.



Sharon P. Farrell
Notary Public

My Commission Expires 9-27-97

404

Page Three
Memo to: Owners
April 14, 1994

RECEIVED

BOOK 9381 PAGE 930

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

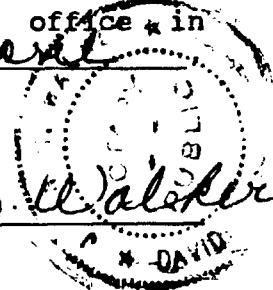
4/21
Date

[Signature]
Signature

Before me, Jean M. Walker, a Notary Public in and for the county and State aforesaid, personally appeared Earl Senca, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainer, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 21st day of April 1994.

Jean M. Walker
Notary Public

A circular notary seal for Jean M. Walker, Notary Public, with the name "DAVID" at the bottom.

My Commission Expires:
11/20/96

405

BOOK 9381 PAGE 931

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 20 1994

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Jan 18, 1994 Date Michael J. Dimond Signed

Before me, JOAN C. Eskew, a Notary Public in and for the County and State aforesaid, personally appeared Michael J. Dimond, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 18th day of January, 1994.

Joan C. Eskew
Notary Public

My Commission Expires

My Commission Expires March 11, 1995



406

BOOK 9381 PAGE 932

Page Three
Memo to: Owners
April 14, 1994

I hereby agree with the proposed changes to the Abbotsford Documents for Sections 4.07, 4.08, and 4.09.

4/14/94
Date

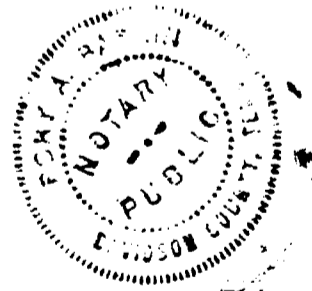
[Signature]
Signature

Before me, ROY A. BASKIN, a Notary Public in and for the County and State aforesaid, personally appeared WILLIAM BLACKIE JR, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbotsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14 day of April, 1994.

Rory A Baskin
Notary Public

My Commission Expires:
My Commission Expires MAR. 25, 1995



Page Three
Memo to: Owners
April 14, 1994

RECEIVED
APR 12 1994

I hereby agree with the proposed changes to the Abbotsford Documents for Sections 4.07, 4.08, and 4.09.

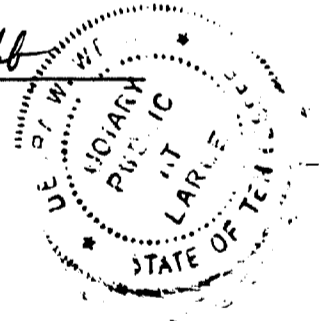
4-20-94
Date

Jane W. Yount
Signature

Before me, Dedra W. Webb, a Notary Public in and for the County and State aforesaid, personally appeared Jane W. Yount, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbotsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 20th day of April, 1994.

Dedra W. Webb
Notary Public



My Commission Expires:

March 2, 1997

500 BELGRAVE
PARIL

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 934

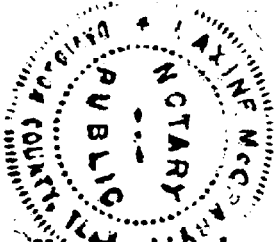
RECEIVED DEC - 2 1993

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Nov. 23 1993 Date John E. Davis Signed

Before me, Maxine McCrary, a Notary Public in and for the County and State aforesaid, personally appeared John E. Davis, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 23 day of November, 1993.



My Commission Expires
3-25-95

Maxine McCrary
Notary Public

MAXINE MCCRARY, NOTARY PUBLIC
DAVIDSON COUNTY, STATE OF TENNESSEE
MY COMMISSION EXPIRES 03-25-95

501

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 19 1994

BOOK 9381 PAGE 935

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1/14/94 Date W. W. Griffith Jr. Signed

Before me, Jean M. Walker, a Notary Public in and for the County and State aforesaid, personally appeared W. W. Griffith Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14th day of January, 1994.

Jean M. Walker
Notary Public

A circular notary seal for Jean M. Walker, Notary Public, with the text "NOTARY PUBLIC" and "JEAN M. WALKER" visible within the seal's border.

My Commission Expires
Nov. 20, 1996

502

Page Three
Memo to: Owners
April 14, 1994

RECEIVED APR 20 1994
BOOK 9381 PAGE 936

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

4/10/94
Date

Paul W. Enoch, Jr.
Signature

Before me, Wingard P. St. Clair, a Notary Public in and for the County and State aforesaid, personally appeared Paul W. Enoch, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainer, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 13th day of April 1994.

Wingard P. St. Clair
Notary Public



My Commission Expires:

May 19, 1997

505

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 27 1994

BOOK 9381 PAGE 937

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Jan 23, 1994 Date Jerry E. Gordon Signed

Before me, Joan C. Eskew, a Notary Public in and for the County and State aforesaid, personally appeared Jerry E. Gordon, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 24th day of January, 1994.

Joan C. Eskew
Notary Public

My Commission Expires
My Commission Expires March 11, 1996



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Page Three
Memo to: Owners
April 14, 1994

RECEIVED APR 19 1994

BOOK 9381 PAGE 938

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

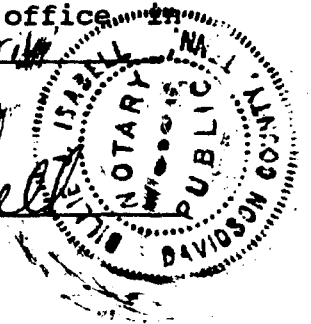
4/18/94
Date

Archie R. Dukes
Signature

Before me, Billie Isbell, a Notary Public in and for the County and State aforesaid, personally appeared Archie R. Dukes, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 18 day of April 1994.

Billie Isbell
Notary Public



My Commission Expires:
My Commission Expires Nov. 25, 1995

Page Three
Memo to: Owners
April 14, 1994

BOOK 9381 PAGE 939

I hereby agree with the proposed changes to the Abbotsford Documents for Sections 4.07, 4.08, and 4.09.

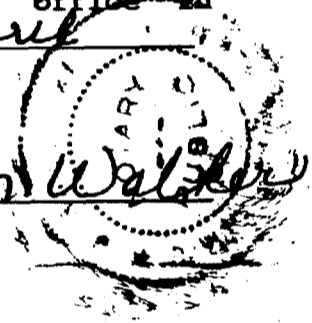
4/14/94
Date

Richard M. Joon
Signature

Before me, Jean M. Walker, a Notary Public in and for the County and State aforesaid, personally appeared Richard M. Joon, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbotsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 17th day of April 1994.

Jean M. Walker
Notary Public



My Commission Expires:
11/20/96

RECEIVED APR 19 1994

508

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 17 1994

BOOK 9381 PAGE 910

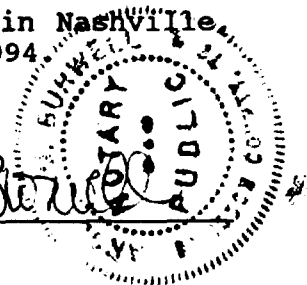
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Jan. 14, 1994 Date Betty C. Bedrise Signed

Before me, Angele M. Burwell, a Notary Public in and for the County and State aforesaid, personally appeared Betty C. Bedrise, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14th day of January, 1994.

Angele M. Burwell
Notary Public



My Commission Expires
My Commission Expires MAR. 25, 1995

509

RECEIVED JAN 27 1994

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 941

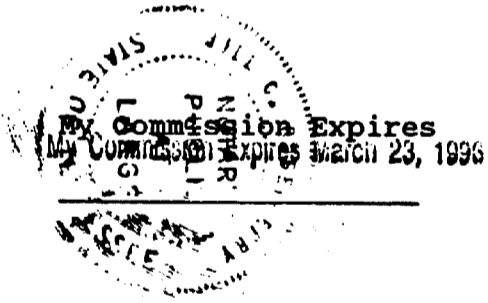
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

January 25, 1994 Date Suzanne J. Schriver signed
509 Belgrave Park

Before me, Jill C. Rosenberry, a Notary Public in and for the County and State aforesaid, personally appeared Suzanne T. Schriver, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 25th day of January, 1994.

Jill C. Rosenberry
Notary Public



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Page Two
Letter to Abbotsford Owners
November 8, 1993

RECEIVED JAN 31 1994

BOOK 9381 PAGE 942

I hereby agree with the proposed changes to the Abbotsford Documents for Sections 4.07, 4.08, and 4.09.

1-24-94 Date Elgenia Marshall Signed

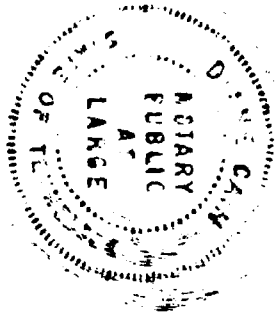
Before me, _____, a Notary Public in and for the County and State aforesaid, personally appeared _____, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbotsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 25 day of January, 1994.

Diane Cain
Notary Public

My Commission Expires

5-23-94



511

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 19 1994

BOOK 9381 PAGE 943

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

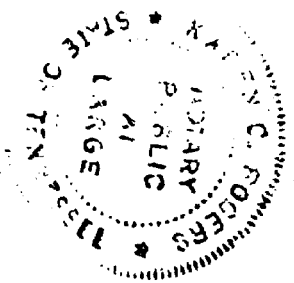
January 18, 1994 Date Nancy L. Snowden Signed

Before me, Karen C. Rogers, a Notary Public in and for the County and State aforesaid, personally appeared Nancy L. Snowden, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 18th day of January, 1994.

Karen C. Rogers
Notary Public

My Commission Expires
9-13-95



600

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED

BOOK 9381 PAGE 944

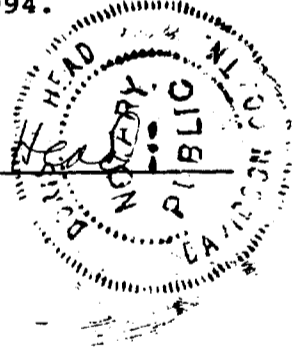
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Jan 31, 1994 Date Sydney Spector Signed

Before me, Dorish Head, a Notary Public in and for the County and State aforesaid, personally appeared Sydney Spector, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 31st day of January, 1994.

Dorish Head
Notary Public



My Commission Expires
May 24, 1997

601

Page Three
Memo to: Owners
April 14, 1994

RECEIVED APR 22 1994

BOOK 9381 PAGE 945

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

4-20-94
Date

Howard L. Isaacs
Signature

601 GREEN PARK
NASHVILLE, TN 37215-2448

Before me, Morris Levine, a Notary Public in and for the County and State aforesaid, personally appeared Howard L. Isaacs, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 20th day of April, 1994.

Morris Levine
Notary Public



My Commission Expires:
My Commission Expires July 23, 1994

604

Page Three
Memo to: Owners
April 14, 1994

RECEIVED APR 25 1994

BOOK 9381 PAGE 946

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

4-22-94
Date

Kitty Moon
Signature

Before me, CHARLES W. FOREHAND, a Notary Public in and for the County and State aforesaid, personally appeared KITTY S. MOON, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainer, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 22nd day of APRIL, 1994.

Charles W. Forehand
Notary Public

My Commission Expires:

May 23, 1994



605

RECEIVED JAN 19 1994

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 947

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1/14/94 Date Clyde Alley, Jr. signed

Before me, Simile G. McClure, a Notary Public in and for the County and State aforesaid, personally appeared Clyde Alley, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14th day of January, 1994.

Simile G. McClure
Notary Public



My Commission Expires
7/23/94

606

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 17 1994


BOOK 9381 PAGE 948

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

14 January 1994 Date Jack H. Dalton Signed

Before me, JoAnn Wright, a Notary Public in and for the County and State Tennessee, personally appeared Jack H. Dalton, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14 day of January, 1994.

JoAnn Wright
Notary Public 

My Commission Expires
3/25/95

607

RECEIVED APR - 4 1994

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 949

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

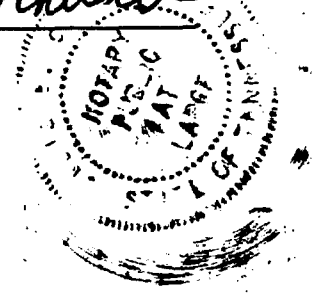
3.30.94 Date [Signature] Signed

[Signature]

Before me, _____, a Notary Public in and for the County and State aforesaid, personally appeared FRANK M. WARREN, JR, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 30th day of March, 1994.

[Signature]
Notary Public



My Commission Expires
3.22.97

608

Page Three
Memo to: Owners
April 14, 1994

RECEIVED APR 20 1994

BOOK 9381 PAGE 950

I hereby agree with the proposed changes to the Abbotsford Documents for Sections 4.07, 4.08, and 4.09.

4/18/94
Date

Constance Woolsey
Signature

Before me, Dorothy Page Herndon, a Notary Public in and for the County and State aforesaid, personally appeared Constance Woolsey, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbotsford Homeowners' Association, the within named bargainer, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 18th day of April, 1994.

Dorothy Page Herndon
Notary Public

My Commission Expires:

January 14, 1996



Abbotsford Homeowners Assoc.
4219 Hillsboro Rd, Suite 300
Nashville, TN 37215

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Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED FEB 3 1994

BOOK 9381 PAGE 951

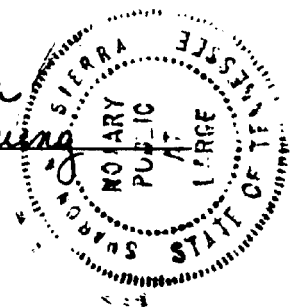
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

2-1-94 Date [Signature] Signed

Before me, SHARON M SIERRA YOUNG, a Notary Public in and for the County and State aforesaid, personally appeared HAYWOOD D. COCHRANE, JR., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 10 day of February, 1994.

[Signature]
Notary Public



My Commission Expires

3/22/97

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 27 1994

BOOK 9381 PAGE 952

611

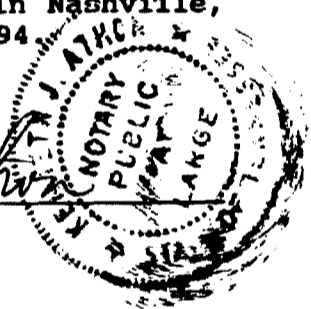
I hereby ^{do NOT} agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Raymond H. Walters Date 1/25/94 Signed

Before me, _____, a Notary Public in and for the County and State aforesaid, personally appeared RAYMOND H. WALTERS, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 25 day of January, 1994.

Kevin J. Atkinson
Notary Public



My Commission Expires
Mar 26, 94

612

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED MAR 17 1994

BOOK 9381 PAGE 953

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1/14/1994 Date Charles Woke Signed

Before me, Robert A Sandifer Jr., a Notary Public in and for the County and State aforesaid, personally appeared Charles Woke, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 14 day of Jan, 1994.

Robert A Sandifer Jr.
Notary Public



My Commission Expires

2 June 1994

Page Three
Memo to: Owners
April 14, 1994

RECEIVED 25 1994

614

BOOK 9381 PAGE 354

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

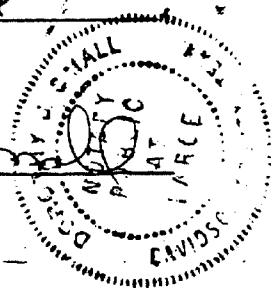
4-19-94
Date

Marguerita Riggall
Signature

Before me, Dorothy J. Small, a Notary Public in and for the County and State aforesaid, personally appeared MARGUERITA RIGGALL, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 19 day of April 1994.

Dorothy J. Small
Notary Public



My Commission Expires:

January 24, 1998

701

Page Three
Memo to: Owners
April 14, 1994

BOOK 9381 PAGE 955

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

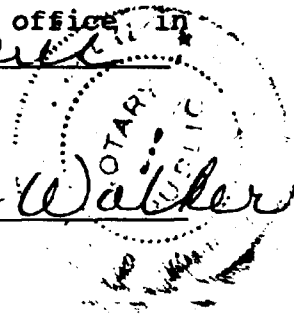
April 17, 1994
Date

Maryanne K. Alderman
Signature

Before me, Jean M. Walker, a Notary Public in and for the County and State aforesaid, personally appeared Maryanne K. Alderman, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office, in Nashville, Tennessee, this 17th day of April, 1994.

Jean M. Walker
Notary Public



My Commission Expires:

11/20/96

RECEIVED APR 22 1994

702

Page Three
Memo to: Owners
April 14, 1994

RECORDED

BOOK 9381 PAGE 956

I hereby agree with the proposed changes to the Abbotsford Documents for Sections 4.07, 4.08, and 4.09.

4-16-94
Date

Richard A. Bangert
Signature

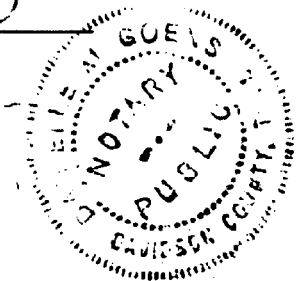
Before me, Danielle M. Goens, a Notary Public in and for the County and State aforesaid, personally appeared Richard A. Bangert, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbotsford Homeowners' Association, the within named bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 16th day of April, 1994.

Danielle M. Goens
Notary Public

My Commission Expires:

January 27, 1996



703

Page Two
Letter to Abbottsford Owners
November 8, 1993

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BOOK 9381 PAGE 957

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

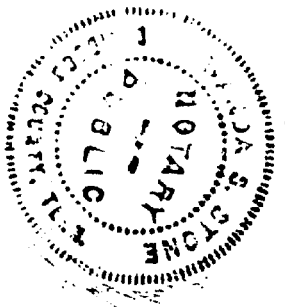
1/19/94 Date [Signature] Signed

Before me, Wanda S. Stone, a Notary Public in and for the County and State aforesaid, personally appeared A Clyde Hatlin, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 19 day of January, 1994.

[Signature]
Notary Public

My Commission Expires
9-16-96



704

Page Two
Letter to Abbottsford Owners
November 8, 1993

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BOOK 9881 PAGE 958

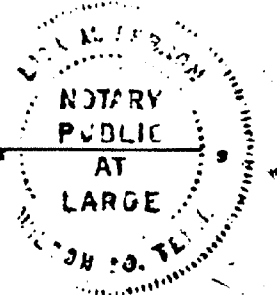
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11-17-93 Date James E. Clyde Signed

Before me, Lisa M. Ferron, a Notary Public in and for the County and State aforesaid, personally appeared James E. Clyde, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 17 day of November, 1993.

Lisa M. Ferron
Notary Public



My Commission Expires
Sept. 28, 1997

705

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 959

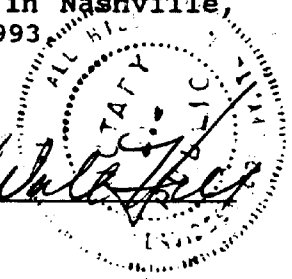
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

Nov 22, 1993 Date [Signature] Signed

Before me, Kimberly Wade Hill, a Notary Public in and for the County and State aforesaid, personally appeared O. C. CARMICHAEL III, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand, and official seal at office in Nashville, Tennessee, this 22nd day of NOVEMBER, 1993

Kimberly Wade Hill
Notary Public



My Commission Expires
July 27, 1996

712

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED JAN 20 1994

BOOK 9381 PAGE 960

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

January 1994 Date A. J. Kazimi Signed

Before me, Delores C. Gilreath, a Notary Public in and for the County and State aforesaid, personally appeared A. J. Kazimi, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 17th day of January, 1994.

Delores C. Gilreath
Notary Public

My Commission Expires
May 28, 1991



714

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 961

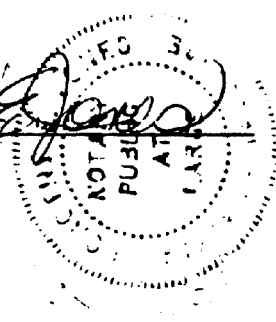
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11/15/93 Date Linda H. Ware Signed

Before me, Dorothy E. Jones, a Notary Public in and for the County and State aforesaid, personally appeared LINDA H. WARE, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 15th day of November, 1993.

Dorothy E. Jones
Notary Public



My Commission Expires

7/22/95

801

Page Two
Letter to Abbottsford Owners
November 8, 1993

RECEIVED NOV 18 1993

BOOK 9381 PAGE 962

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11/16/93 Date Edwin W. Moats Jr. Signed

Before me, ANITA D. MOORE, a Notary Public in and for the County and State aforesaid, personally appeared EDWIN W. MOATS JR, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 16 day of NOVEMBER, 1993.

Anita D. Moore
Notary Public



My Commission Expires
3-26-94

802

Page Two
Letter to Abbottsford Owners
November 8, 1993

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BOOK 9381 PAGE 963

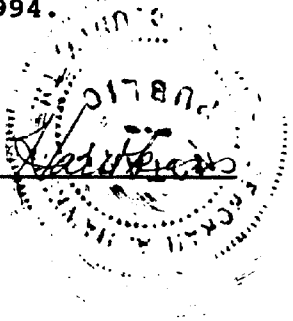
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1-31-94 Date Joe N. [Signature] Signed

Before me, Deborah A. Hawkins, a Notary Public in and for the County and State aforesaid, personally appeared Joe Sorala, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 31st day of January, 1994.

Deborah A. Hawkins
Notary Public



My Commission Expires

January 27, 1996

867

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 964

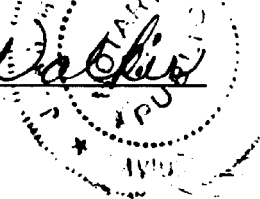
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

11-22-93 Date *[Signature]* Signed

Before me, *Jesse M. Walker*, a Notary Public in and for the County and State aforesaid, personally appeared *G. H. Smalleywood*, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this *22nd* day of *November*, 1993.

Jesse M. Walker
Notary Public

A circular notary seal for Jesse M. Walker, Notary Public, State of Tennessee. The seal contains the text "THE GREAT SEAL OF THE STATE OF TENNESSEE" around the perimeter and "JESSE M. WALKER" and "NOTARY PUBLIC" in the center.

My Commission Expires
11/20/96

804

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 965

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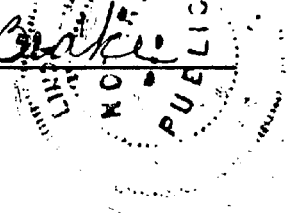
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1-31-94 Date Lois C. Holt Signed

Before me, Sunda Brake, a Notary Public in and for the County and State aforesaid, personally appeared LOIS C. HOLT, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 31st day of JANUARY, 1994.

Sunda Brake
Notary Public



My Commission Expires

11-25-95

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Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 966

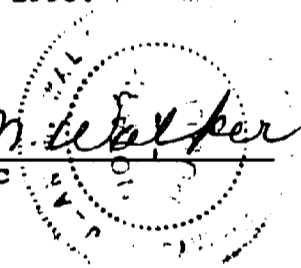
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

NOV 22, 1993 Date Robert L. Reeves Signed

Before me, Jean M. Walker, a Notary Public in and for the County and State aforesaid, personally appeared Robert L. Reeves, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 22nd day of November, 1993.

Jean M. Walker
Notary Public



My Commission Expires
11/20/96

814

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 967

I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1-13-94

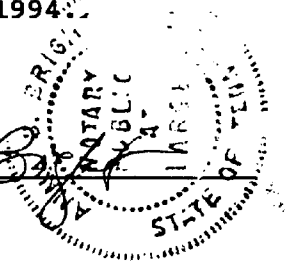
Date

Signed

Before me, Anna S. Bight, a Notary Public in and for the County and State aforesaid, personally appeared Wane Noode, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 13th day of January, 1994.

Anna S. Bight
Notary Public



My Commission Expires
My Commission Expires NOV. 25, 1995

905

Page Two
Letter to Abbottsford Owners
November 8, 1993

BOOK 9381 PAGE 968

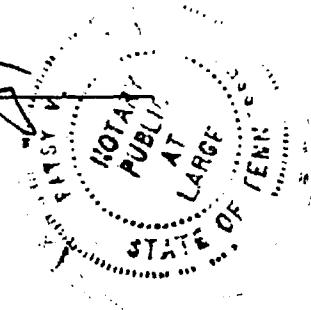
I hereby agree with the proposed changes to the Abbottsford Documents for Sections 4.07, 4.08, and 4.09.

1-12-94 Date *Elizabeth M. Finkle* Signed

Before me, *Patsy V. Denton*, a Notary Public in and for the County and State, aforesaid, personally appeared *Elizabeth M. Finkle*, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged to be an owner of record of Abbottsford Homeowners' Association, the within names bargainor, a corporation, and that as such Owner, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing his name as Owner.

WITNESS, my hand and official seal at office in Nashville, Tennessee, this 12th day of January, 1994.

Patsy V. Denton
Notary Public



My Commission Expires
Sept. 16, 1995

62301

IDENTIF. ↑ REFERENCE

94 JUN 17 PM 3:17
FELIX G. MURPHY REGISTER
DAVIDSON COUNTY, TN.

7437 06/17 0101 03CHECK 372-00