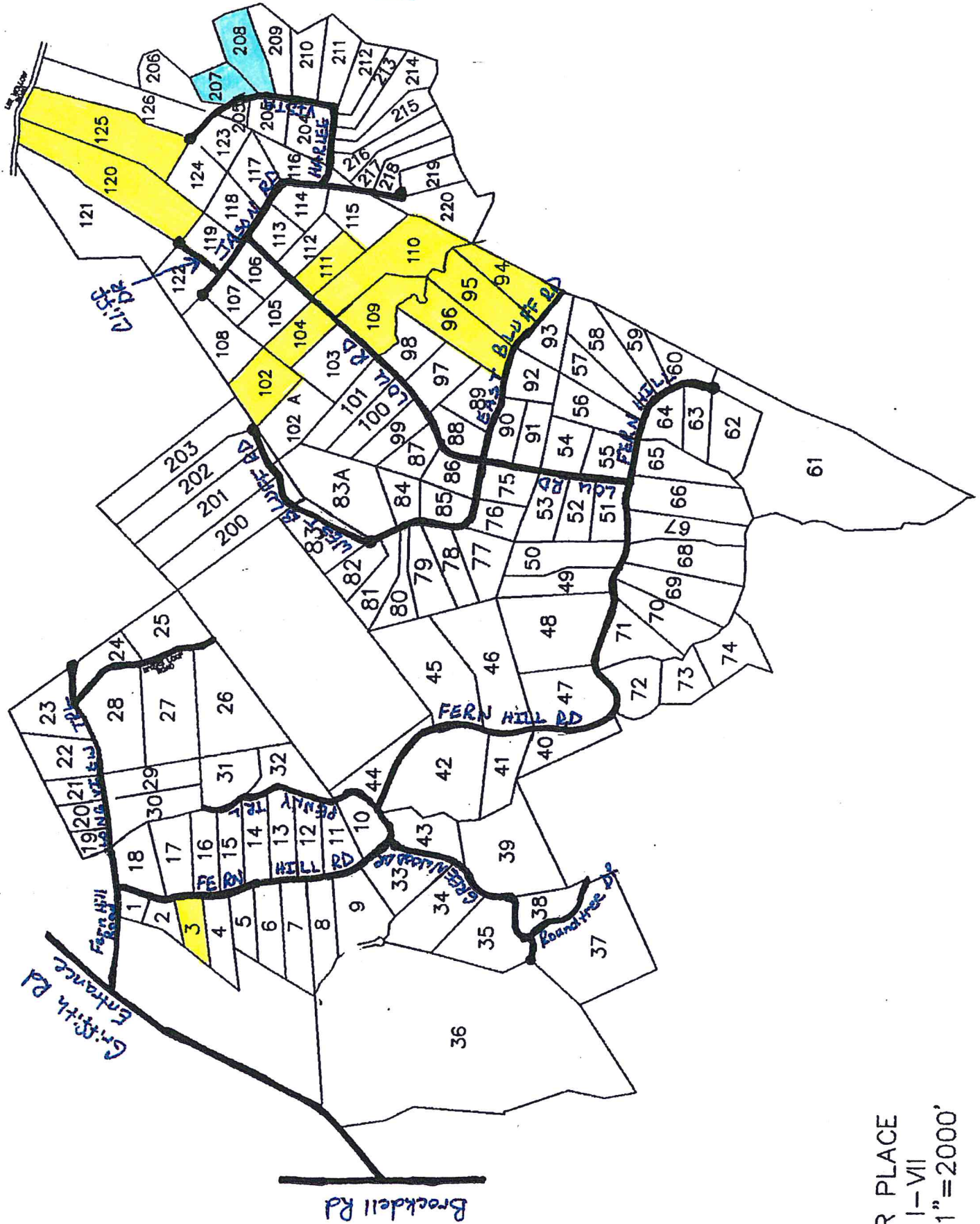


High Cliffs@ Gardner Place

Gardner Place



ER PLACE
S I-VII
1"=2000'

Gardner Place Price List

All prices & terms are subject to change without notice.

Lot#	Price/ Acre	Acres	Price	20%Down	Payment
3	\$4,000	4.59	\$18,360	\$3,672	\$170.54
94	\$4,500	8.57	\$38,565	\$7,713	\$358.22
95	\$4,500	11.91	\$53,595	\$10,719	\$497.83
96	\$4,500	12.59	\$56,655	\$11,331	\$526.25
102	\$4,000	8.86	\$35,440	\$7,088	\$329.19
104	\$5,000	6.73	\$33,650	\$6,730	\$312.56
109	\$4,500	11.01	\$49,545	\$9,909	\$460.21
110	\$4,000	17.76	\$71,040	\$14,208	\$659.87
111	\$5,000	5.89	\$29,450	\$5,890	\$273.55
120	\$3,500	22.70	\$79,450	\$15,890	\$737.99
125	\$3,500	20.34	\$71,190	\$14,238	\$661.26

All prices and terms are subject to change without notice.

Owner financing available on select properties with 20% down payment for a period of 120 months at 7% interest.

EXHIBIT A



Gardner Place Restrictions

- 1. There shall be no cutting of merchantable timber, except for underbrush and clearing for house site, driveway, yard and garden areas, horse lot, and an area below the bluff to create a view.
2. There shall be no accumulation of debris, refuse or trash; no placement or storage of junk; and no placement of non-operating vehicles on property.
3. Tracts shall be used residential purposes only.
4. No alcoholic beverages shall be sold or stored for the purposes of sale on any portion of the property.
5. A home or cabin must contain at least twelve hundred (1,200) square feet, excluding porches. The exterior of any home or cabin must be completed within one (1) year from the commencement of construction.
6. No modular or mobile homes are permitted.
7. Camping is permitted on a temporary basis by the owner or by the owner's permission. Camping periods shall not consist of more than 14 days each and any camping trailer may not be visible from road right of ways. The interval between any two camping periods shall not be less than 30 days.
8. Tracts containing five (5) acres or less are limited to one residence per tract. Tracts containing more than (5) acres are limited to one (1) residence per five (5) acres.
9. No tract may be subdivided.
10. No building shall be placed closer than 100 feet from the edge of any street right-of-way, except where such restriction creates an undue hardship upon the owner, the owner may obtain a waiver from the developer, so as to alleviate the hardship.
11. No building shall be placed closer than 40 feet from any side or back lot line, except where such restriction creates an undue hardship upon the owner, the owner may obtain a waiver from the developer, so as to alleviate the hardship.
12. There is reserved a fifteen (15) foot utility easement along all roadways.
13. These restrictions shall constitute a servitude with the land.
14. No barb wire or wire fencing of any type shall be placed along any street right-of-way.
15. No hunting of wildlife of any type is allowed in this development, either by property owners or their guests.
16. The failure to enforce any right, reservation, restriction or condition contained herein, however long continued, shall not be deemed a waiver of the right to do so thereafter as to the same breach or as to a breach occurring prior to or subsequent thereto and shall not bar or affect its enforcement. The invalidation by any court or any restriction herein contained shall not in any way effect any other restrictions but they shall remain in full force and effect.

I have read and understand the above restrictions

Signed _____ Dated _____

Signed _____ Dated _____