Classic Country Land, LLC
DECLARATION OF COVENANTS AND RESERVATIONS
From: 7/3/2026

Property Name: Cumberland Ridge Ranch

LEGAL DESCRIPTION - Please see “Exhibit A”

SECTION I: The following reservations and restrictive covenants are imposed upon the Property all of which are to be construed as covenants running with the title to the Property and with every part thereof.

Classic Country Land, LLC intends to subdivide the property and sell the property in parcels and desires to protect the property from environmental harm and unpleasant living conditions.

The foregoing reservations and restrictive covenants are to run with title to the Property and shall be binding upon all parties and all persons owning any part of the Property and shall continue in force until 7/3/2056, and shall automatically be extended thereafter for successive periods of ten years, provided however, that the then-owners of two-thirds of the square feet of surface area contained in the Property may vote to change these reservations and restrictive covenants in whole or in part at any time.
If the owner or any person in possession of any part of the Property shall violate any of the reservations and restrictive covenants herein set forth, it shall be lawful for any other person owning any part of the Property to prosecute any proceedings at law or in equity against any person or persons violating any such reservations and restrictive covenants either to prevent the violation thereof, or to recover damages, or both. Invalidation of any of these reservations and restrictive covenants by judgment or court order shall in no wise affect any of the other restrictions and restrictive covenants all of which shall remain in full force and effect.

Single Family Residential and Recreational Use Only: All parcels shall be used for residential and recreational purposes only. No commercial activity is permitted, including but not limited to the growing, cultivation, manufacturing, warehousing, possession, sale, or distribution of marijuana or products containing marijuana for commercial purposes or in violation of applicable laws. One (1) greenhouse for personal use is allowed, provided it does not exceed 200 square feet (e.g., an 8'x24' greenhouse is 192 square feet). All uses shall comply with Kentucky State Building Codes and if applicable, Cumberland County Building and Zoning Department regulations and permitted uses.The property shall not be used for any commercial purpose, and no commercial activity shall be engaged in thereon.

Dwelling Type: Conventional buildings, portable buildings, and tiny homes are all permitted. A travel trailer, recreational vehicle (RV), portable cabin, or camper unit may be used as a single-family dwelling. No structure of temporary character; tent, tent shack, or lean-to shall be used on any Parcel as a residence. Such structures may be used for recreational purposes only but shall not be allowed to remain on any parcel for more than 21 days per calendar year. There shall be only one single-family dwelling per five (5) acres of land.

Pets and Livestock: Farm animals are permitted with exceptions. Such animals shall not create a nuisance to neighboring landowners and must not contaminate natural streams or springs. No swine shall be raised, bred, or kept in a commercial capacity. For personal, non-commercial use only, no more than two (2) swine may be kept on any parcel at any given time.

A parcel may be used for ranching, including the keeping of horses and cattle, provided the parcel is properly fenced. Under no circumstances shall a stockyard or any other commercial activity (other than ranching) be permitted.

No more than three (3) dogs are permitted on any parcel. All animals must be securely contained within the boundaries of the property at all times and shall not be permitted to roam off the property.

Waste and Debris: Property must be kept free of any refuse, debris, and/or garbage: including but not limited to household wastes, derelict vehicles, inoperable machinery, old tires, or unused building materials. Derelict vehicles are defined as any vehicle that either does not run and/or is not licensed. Waste materials must always be kept in closed containers. Burying or dumping of garbage (including junk, trash, oil, petroleum, any other liquid, and solid waste) or littering of any kind on any parcel is strictly prohibited.

Environmental Protection: Any natural streams or springs on this property may not be dammed or re-routed and no foreign substances may be introduced into the waters thereof.

Nuisance and Compliance: No nuisance or offensive activity shall be maintained, allowed, or permitted on the property, and no use thereof shall be made or permitted which may be noxious, offensive, or detrimental to health or the use of any surrounding property, or which will create or emit any objectionable, offensive, or noxious odors, dust, gases, fumes, or other such material, or which will in any manner violate any applicable zoning ordinance or other regulations. No activity on the property shall be in violation of any applicable laws.

Roads: Deeded easements for all roads have been recorded. Individual owners are permitted to maintain these roads, however they are not obligated to do so. The use of commercial vehicles and heavy equipment is expressly prohibited, except when necessary for construction purposes.

Should any road damage be incurred due to such use, the owners of said vehicles and/or equipment shall be required to repair the road to its original condition. If the owners of said vehicles and/or equipment are not the property owners, then the property owner shall ultimately be financially responsible for any and all damage and shall be required to indemnify and hold harmless all other owners. Delivery vehicles are permitted to use the access roads.

Structure/Fencing Setbacks: Owners must keep all required setbacks and easements clear of any structures, materials, or objects placed, stored, or erected. The designated setbacks are as follows: seventy (70) feet from any access road or recorded road easement and fifty (50) feet from any parcel boundary. Additionally, a twenty (20) foot interior perimeter utility and access easement is reserved along all parcel boundaries. Fences and mailboxes are the sole exemptions to the 70'/50' setbacks; however, they shall not encroach upon or interfere with any road or utility easement.

Additional Subdivision of Parcels: No parcel may be subdivided into more than 2 parcels without the express written consent of the Seller.

Covenant Violations: In the event of a violation, Classic Country Land, LLC will make reasonable attempts to contact the Owner by phone or email within five (7) days of the violation being identified. If the violation is not resolved within those 5 days, whether due to unsuccessful contact attempts or failure to cure following contact, written notice shall be provided via certified mail, return receipt requested. The Owner shall have fourteen (14) days from the date notice is mailed to fully remedy the violation. If the violation is not cured within said 14-day period, Classic Country Land, LLC reserves the right to pursue any and all remedies available at law or in equity, including but not limited to: injunctive relief to compel compliance, recovery of damages caused by the violation, and recovery of reasonable attorney fees and costs incurred in enforcement. Additionally, any neighboring owner of any part of the property shall have independent standing to pursue the same remedies against a violating owner.

SECTION II: The foregoing reservations and restrictive covenants are to run with the land until the Contract for Deed has been paid in full and ownership has been conveyed to the purchaser.

Residing on the Property: You agree not to take up residence on the property until you have completed a Residency Permit from Classic Country Land, LLC. You further agree to keep Classic Country Land, LLC apprised of your full-time address.

Single Family Residential and Recreational Use Only: All parcels shall be used for residential and recreational purposes only. Under no circumstances shall any commercial activity be permitted, which includes commercial growing of marijuana. One (1) greenhouse for personal use is allowed, so long as it is not larger than 200 square feet (an 8'x24' greenhouse is 192 square feet for example). All uses shall comply with Kentucky State Building Codes and if applicable, Cumberland County Building and Zoning Department regulations and permitted uses.The property shall not be used for any commercial purpose, and no commercial activity shall be engaged in thereon.

Dwelling Type: Conventional buildings, portable buildings, and tiny homes are all permitted. A travel trailer, recreational vehicle (RV), portable cabin, or camper unit may be used as a single-family dwelling. No structure of temporary character; tent, tent shack, or lean-to shall be used on any Parcel as a residence. Such structures may be used for recreational purposes only but shall not be allowed to remain on any parcel for more than 21 days per calendar year. There shall be only one single-family dwelling per five (5) acres of land.

Subleasing: You agree not to rent, lease, sublet, loan, or assign any part of this property for the duration of this Contract for Deed.

Pets and Livestock: Farm animals are permitted with exceptions. Such animals shall not create a nuisance to neighboring landowners and must not contaminate natural streams or springs. No swine shall be raised, bred, or kept in a commercial capacity. For personal, non-commercial use only, no more than two (2) swine may be kept on any parcel at any given time.

A parcel may be used for ranching, including the keeping of horses and cattle, provided the parcel is properly fenced. Under no circumstances shall a stockyard or any other commercial activity (other than ranching) be permitted.

No more than three (3) dogs are permitted on any parcel. All animals must be securely contained within the boundaries of the property at all times and shall not be permitted to roam off the property.

Utility/Water Installation: Any utility construction on a parcel shall be the Buyer's responsibility at the Buyer's sole expense. Any well drilled on a parcel will also be the Buyer's responsibility and sole expense. Well permits must be obtained from the county if required.

Waste and Debris: Property must be kept free of any refuse, debris, and/or garbage: including but not limited to household wastes, derelict vehicles, inoperable machinery, old tires, or unused building materials. Derelict vehicles are defined as any vehicle that either does not run and/or is not licensed. Waste materials must always be kept in closed containers. Burying or dumping of garbage (including junk, trash, oil, petroleum, any other liquid, and solid waste) or littering of any kind on any parcel is strictly prohibited.

Septic Systems: If occupied by a residence; a septic system, composting system, a maintained portable toilet, or outhouse must be constructed in accordance with all federal, state, and local standards.

Environmental Protection and Cutting Timber: You agree not to cut or remove marketable timber (Any tree with a stump diameter of 16" and larger, no lower than 6" from ground level) from the property without the express written permission of Classic Country Land, LLC during the term of indebtedness. Should you violate this clause by cutting any tree or trees of stated size without permission, you agree to pay Classic Country Land, LLC not less than $1,000 per tree cut. The beauty of the property is in the mixture of trees and open space. Trees having a stump diameter of 16" and larger, no lower than 6" from ground level may only be cut if the following conditions are met: a) are dead or dying or b) removal is required to clear land for building sites, access roads, fire prevention, enable installation of utilities, view corridors, or recreational open space. In any event, not more than twenty percent (20%) of any one parcel may be cut or cleared. Any timber cut from the property shall not be removed from the premises or sold for profit; including but not limited to logs, lumber, firewood, etc. Commercial wood harvesting is prohibited. Excavation and selling of surface or subsurface rock is prohibited. Any natural streams or springs on this property may not be dammed or re-routed and no foreign substances may be introduced into the waters thereof.

Nuisance and Compliance: No nuisance or offensive activity shall be maintained, allowed, or permitted on the property, and no use thereof shall be made or permitted which may be noxious, offensive, or detrimental to health or the use of any surrounding property, or which will create or emit any objectionable, offensive, or noxious odors, dust, gases, fumes, or other such material, or which will in any manner violate any applicable zoning ordinance or other regulations. No activity on the property shall be in violation of any applicable laws.

Hunting: Hunting of all kinds for all game or other animals, whether on foot or by vehicle, is prohibited on or from any of the access roads within the property. Please contact the State Wildlife Dept. for required licenses and seasons.

Roads: Deeded easements for all roads have been recorded. Individual owners are permitted to maintain these roads, however they are not obligated to do so. The use of commercial vehicles and heavy equipment is expressly prohibited, except when necessary for construction purposes. Should any road damage be incurred due to such use, the owners of said vehicles and/or equipment shall be required to repair the road to its original condition. If the owners of said vehicles and/or equipment are not the property owners, then the property owner shall ultimately be financially responsible for any and all damage and shall be required to indemnify and hold harmless all other owners. Delivery vehicles are permitted to use the access roads.

Structure/Fencing Setbacks: Owners must keep all required setbacks and easements clear of any structures, materials, or objects placed, stored, or erected. The designated setbacks are as follows: seventy (70) feet from any access road or recorded road easement and fifty (50) feet from any parcel boundary. Additionally, a twenty (20) foot interior perimeter utility and access easement is reserved along all parcel boundaries. Fences and mailboxes are the sole exemptions to the 70'/50' setbacks; however, they shall not encroach upon or interfere with any road or utility easement.

Additional Subdivision of Parcels: No parcel may be subdivided until the Contract for Deed has been paid in full and ownership has been conveyed to the purchaser.

Covenant Violations: In the event of a covenant violation, Classic Country Land, LLC will make reasonable attempts to contact the Owner by phone or email within five (7) days of the violation being identified. If the violation is not resolved within those 7 days, whether due to unsuccessful contact attempts or failure to cure following contact, written notice shall be provided via certified mail, return receipt requested. The Owner shall have fourteen (14) days from the date notice is mailed to fully remedy the violation. If the violation is not cured within said 14-day period, the Owner shall pay Classic Country Land, LLC $25.00 per day beginning on day 15, and continuing each day thereafter until the violation is fully confirmed as cured to the satisfaction of Classic Country Land, LLC. Accrued daily fees shall be added to the Owner's account balance and shall be applied before any regularly scheduled contract payment. Failure to cure the violation may also constitute a default under the Contract for Deed and subject the Owner to the remedies set forth therein.

No deviation of any kind shall be permitted from these covenants unless written permission is granted from the Seller.

Exhibit "A"

Being the property of William H. Steele, Jr. & Sharon Steele (Deed Book 115 Page 195 and Deed Book 162 Page 585) as recorded in the office of the Cumberland County Court Clerk, and being more particularly described as follows:

Unless stated otherwise, any monument referred to herein as a "set rebar" is ½ inch in diameter, eighteen inches in length with plastic cap stamped J. Capps PLS #3970. Bearing used to begin survey taken from True North G.P.S. observation on 3-30-15.

Recorded in Plat Cabinet 2 Slide **113-B**

Being a certain tract of land lying on the North right-of-way of Hwy. #1880 (Smith Grove Road) and on the West right-of-way of Brush Creek Road. Located in the Claywell community of Cumberland County, KY.

Beginning at a set ½" rebar on the North right-of-way of Hwy. #1880 (Smith Grove Rd.) – 50' R/W, said rebar being located 25 ft. from centerline and being an agreed corner with Mary Ann Taylor (Deed Book 104 Page 437);

Thence leaving said right-of-way with Taylor with agreed lines generally along an old fence line N 19 deg 55 min 21 sec E 387.65 ft. to a 20" oak on the West side of a roadbed; thence N 10 deg 38 min 30 sec E 128.26 ft. to an 18" hickory on the West side of the roadbed; thence N 35 deg 37 min 42 sec E 135.16 ft. to an 18" beech on the East side of the roadbed; thence leaving the road bed and continuing with the old fence line N 51 deg 52 min 06 sec W 41.13 ft. to a set ½" rebar at a stump; thence N 28 deg 37 min 24 sec W 54.59 ft. to a 24" hickory; thence N 25 deg 53 min 18 sec W 100.35 ft. to an 18" twin hickory; thence N 21 deg 28 min 40 sec W. 256.30 ft. to a set ½" rebar at a post; thence N 21 deg 36 min 49 sec W 103.29 ft. to a 14" buckeye; thence N 13 deg 12 min 47 sec W 106.40 ft. to a set ½" rebar at a 6" buckeye; thence N 05 deg 37 min 12 sec E 165.04 ft. to a 20" white oak; thence N 02 deg 23 min 19 sec E 49.73 ft. to an 18" white oak; thence N 08 deg 45 min 34 sec E 165.87 ft. to a 24" beech; thence N 08 deg 17 min 12 sec W 77.20 ft. to a 20" poplar; thence N 62 deg 22 min 08 sec E 27.71 ft. to a set ½" rebar at a 6" cedar; thence N 75 deg 59 min 43 sec E 60.09 ft. to a set ½" rebar at a 20" maple; thence N 19 deg 33 min 37 sec W 63.77 ft. to a 24" ash; thence N 17 deg 19 min 21 sec W 285.62 ft. to a set ½" rebar at a fence intersection; thence N 14 deg 47 min 18 sec W 340.34 ft. to a 30" red oak; thence N 19 deg 42 min 52 sec W 268.57 ft. to a set ½" rebar at a fence intersection (Referenced: N 40 deg 24 min 23 sec E 39.36' from a 5/8" rebar cap #3712 found), being a corner to Taylor and being in the line of David McArthur Et. Al. (Deed Book 159 Page 332 and Plat Cabinet 2 Slide 58A Tract #1);

Thence with McArthur Et. Al. N 40 deg 24 min 33 sec E 1322.33 ft. to a 5/8" rebar cap #3914 found at a post in the center of an old roadbed, being a corner to McArthur Et. Al. and being in the line of Dianna Dampier [Deed Book 79 Page 495 and Deed Book 162 Page 271(survey performed by Bell Land Surveying & Mapping on 9-12-13)];

Thence with Dampier S 38 deg 44 min 43 sec E 382.33 ft. to a 5/8" rebar cap #3914 found; thence S 31 deg 34 min 54 sec E 193.53 ft. to a 5/8" rebar cap #3914 found; thence S 53 deg 51 min 36 sec E 59.00 ft. to a 12" maple found; thence S 17 deg 20 min 59 sec E 59.25 ft. to a 12" buckeye found; thence S 16 deg 37 min 01 sec E 57.57 ft. to a 12" hickory found; thence S 10 deg 15 min 16 sec E 91.34 ft. to a 16" triple hickory found; thence S 17 deg 26 min 57 sec E 89.01 ft. to a 16" chestnut oak found; thence S 08 deg 45 min 33 sec E 92.98 ft. to a 14" maple found; thence S 04 deg 36 min 49 sec E 107.36 ft. to a 14" hickory found; thence S 05 deg 57 min 37 sec E 229.65 ft. to a twin hickory found; thence S 14 deg 44 min 45 sec E 349.67 ft. to a 48" white oak found; thence S 25 deg 35 min 36 sec E 209.22 ft. to a 5/8" rebar cap #3914 found; thence S 36 deg 22 min 28 sec E 73.28 ft. to a 5/8" rebar cap #3914 found; thence S 35 deg 50 min 28 sec E 83.12 ft. to a 24" hickory found; thence S 47 deg 28 min 50 sec E 60.80 ft. to a 14" twin hickory found, being in the line of Dampier and being a corner to Daryl Davis (Deed Book 118 Page 655);

Thence with Davis S 43 deg 52 min 32 sec W 223.13 ft. to a 22" walnut found; thence S 64 deg 14 min 20 sec E 487.29 ft. to a 26" beech found; thence S 52 deg 35 min 44 sec E 262.13 ft. to a set ½" rebar at a 6" cedar found; thence S 01 deg 39 min 55 sec E 134.00 ft. to a set ½" rebar; thence S 62 deg 48 min 45 sec E 319.14 ft. to a 16" walnut found; thence S 40 deg 49 min 42 sec E 198.26 ft. to a set ½" rebar at a 6" box elder found; thence S 28 deg 50 min 36 sec W 294.80 ft. to a 10" twin box elder found; thence S 23 deg 28 min 19 sec W 101.55 ft. to a 10" hickory found; thence S 41 deg 54 min 29 sec E 162.00 ft. to a ½" rebar found on the West right-of-way of Brush Creek Road (30' R/W), said rebar being located 15 ft. from centerline and being a corner to Davis;

Thence with the right-of-way of Brush Creek Road for two calls:

S 13 deg 41 min 59 sec W 236.94 ft.

a curve to the right, having a radius of 289.58 ft., a central angle of 28 deg 49 min 33 sec, a chord distance of 144.16 ft., and a chord bearing of S 34 deg 04 min 47 sec W, South along said curve 145.69 ft.

to a set ½" rebar on the West right-of-way of Brush Creek Road (30' R/W), said rebar being located 15 ft. from centerline and being a corner to Christopher Bradshaw Et. Al. (Deed Book 142 Page 38);

Thence leaving said right-of-way with Bradshaw Et. Al. N 57 deg 53 min 18 sec W 111.10 ft. to a 10" locust found; thence N 82 deg 51 min 12 sec W 132.90 ft. to a ½" rebar cap #2603 found at an 8" ash; thence S 63 deg 50 min 04 sec W 103.06 ft. to a 20" hickory found; thence S 24 deg 16 min 28 sec W 88.92 ft. to a set ½" rebar; thence S 59 deg 12 min 07 sec W 147.30 ft. to a 10" locust found; thence N 63 deg 34 min 25 sec W 324.76 ft. to a ½" rebar cap #2603 found at an 8" maple; thence N 36 deg 27 min 49 sec W 269.92 ft. to a ½" rebar cap #2603 found; thence S 66 deg 02 min 36 sec W 135.46 ft. to a ½" rebar cap #2603 found; thence S 31 deg 26 min 36 sec W 273.92 ft. to a ½" rebar cap #2603 found at a 14" poplar; thence N 87 deg 46 min 54 sec W 194.59 ft. to a ½" rebar cap #2603 found at an 8" poplar; thence S 62 deg 11 min 17 sec W 164.73 ft. to a ½" rebar found; thence S 78 deg 47 min 18 sec W 140.30 ft. to a ½" rebar found on the North right-of-way of Hwy. #1880 (Smith Grove Rd.) – 50' R/W, said rebar being located 25 ft. from centerline and being a corner to Bradshaw Et. Al.;

Thence with the right-of-way of Hwy. #1880 (Smith Grove Rd.) for seven calls:

N 62 deg 33 min 53 sec W 64.01 ft.
N 64 deg 47 min 14 sec W 52.29 ft.
N 65 deg 44 min 59 sec W 42.50 ft.
N 66 deg 29 min 15 sec W 88.62 ft.
N 66 deg 18 min 30 sec W 90.30 ft.
N 66 deg 03 min 28 sec W 104.78 ft.
N 65 deg 35 min 43 sec W 122.47 ft.