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EXHIBIT A

AMENDMENT TO COVENANTS, DECLARATIONS AND RESTRICTIONS  
FOR THE CROOKED POND POOL ASSOCIATION  
HILTON HEAD PLANTATION, HILTON HEAD ISLAND, SOUTH CAROLINA  
ADOPTED MARCH 28, 1992

WHEREAS, the COVENANTS, DECLARATIONS AND RESTRICTIONS FOR THE CROOKED POND POOL ASSOCIATION, HILTON HEAD PLANTATION, HILTON HEAD ISLAND, SOUTH CAROLINA dated the 23rd day of September, 1981, have been recorded in the Office of the Register of Mesne Conveyances for Beaufort County, South Carolina, in Deed Book 333 at Page 322 on September 24, 1981 (hereinafter referred to as "Covenants");

WHEREAS, the Covenants provide in Article VII, Section 4. the means by which they may be amended;

WHEREAS, by the FIRST ADDENDUM TO COVENANTS, DECLARATIONS AND RESTRICTIONS FOR THE CROOKED POND POOL ASSOCIATION dated January 31, 1985 which has been recorded in the office of the Register of Mesne Conveyances for Beaufort County, South Carolina, in Deed Book 413 at Page 152 on February 12, 1985 (the "First Amendment") the Covenants were amended;

WHEREAS, by the AMENDMENT TO COVENANTS, DECLARATIONS AND RESTRICTIONS FOR THE CROOKED POND POOL ASSOCIATION dated March 21, 1987 which has been recorded in the office of the Register of Mesne Conveyances for Beaufort County, South Carolina, in Deed Book 473 Page 1057 on March 25, 1987 (the "Second Amendment") the Covenants were further amended; and

WHEREAS, the Directors and members of the Crooked Pond Pool Association have determined that it is in the best interest of the Crooked Pond Pool Association and its members to further amend the Covenants in the manner hereinafter set forth;

NOW THEREFORE, know all men by these presents, that in accordance with the provisions of Article VII, Section 4, of the Covenants, at a duly called and properly constituted meeting of the membership of the Association held on the 28th day of March, 1992, the amendments to the Covenants hereinafter set forth were adopted.

THE COVENANTS, DECLARATIONS AND RESTRICTIONS FOR THE CROOKED POND POOL ASSOCIATION, HILTON HEAD PLANTATION, HILTON HEAD ISLAND, SOUTH CAROLINA, AS AMENDED, ARE HEREBY AMENDED AS FOLLOWS:

1. Article IV, Section 8, of the Covenants shall be amended to read as follows:

THE CROOKED POND POOL ASSOCIATION will issue notices of assessed Common Expenses to Record Owners prior to May 1 of each year. If payment of any such assessed Common Expense is not received by the Association on or before May 31 of the same year, the Record Owner as of the date of the notice of Assessment shall be in default and the Association shall have the right to commence enforcement of payment of the Assessment in any manner provided by law and in equity. In the event an attorney or attorneys are employed for collection of any past due Assessments, whether by suit or otherwise, each Record Owner agrees to pay

collection costs including reasonable attorney's fees incurred, in addition to any other amounts due and any other relief or remedy obtained. Any judgement rendered in any such action shall include the amount of the past due Assessment, together with late charges thereon provided in Section 9 below, the costs of collection, including court costs and reasonable attorneys' fees in such amount as may be fixed by the court. The Association shall have a lien against the Homesite of the Record Owner to secure the collection of the amount due hereunder including the past due Assessment and any additional amounts as provided in the Covenants. Any judgement received by the Association for the payment of any past due Assessments shall also include interest on the judgement until paid at the rate of the lesser of eighteen percent (18%) per annum or the maximum lawful rate as permitted by the laws of the State of South Carolina. The Association shall have the right and duty to attempt to recover any such unpaid Common Expense and costs of collection.

2. Article IV, Section 9, of the Covenants shall be amended to read as follows:

For an Assessment payment not received by May 31, the late charges to be added to said Assessment shall be as follows:

- a) If an Assessment payment is received by the Association after May 31 but on or before June 30, the late charge shall be fifteen percent (15%) of the Assessment which amount shall be added thereto and shall be collectible as a part of said Assessment.
- b) If an Assessment payment is received by the Association after June 30 but on or before July 31, the late charge shall be twenty-one percent (21%) of the Assessment which amount shall be added thereto and shall be collectible as a part of the Assessment.
- c) If an Assessment payment is received by the Association after July 31, the late charge shall be twenty-six percent (26%) of the Assessment which amount shall be added thereto and shall be collectible as part of said Assessment. In addition, the Assessment together with the twenty-six percent (26%) late charge shall begin to accrue a continuing late charge of one and one-half percent (1-1/2%) per month of such amount, compounded monthly, until payment is received of all Assessments, together with all late charges and costs of collection, including reasonable attorneys fees.

In addition to any other remedy provided in the Covenants, the Board of Directors of the Association may SUSPEND THE MEMBERSHIP RIGHTS of any member during the period when the assessment remains unpaid. Upon payment of such assessment, accrued late charges and costs of collection, the member's rights and privileges shall be automatically restored.

3. Except as modified or changed hereinabove, the Covenants, as previously amended, are reaffirmed and shall remain in full force and effect.

4. The President and Secretary of the Association are authorized and directed to execute this Amendment to Covenants, Declarations and Restrictions for the Crooked Pond Pool Association, Hilton Head Plantation, Hilton Head Island, South Carolina, to certify to its adoption, and to cause it to be recorded in the Office of the Register of Mesne Conveyances for Beaufort County, South Carolina. The provisions of this instrument shall become effective upon such recordation.

#### CERTIFICATION OF OFFICERS

By execution hereof, the undersigned officers of the Crooked Pond Pool Association certify that the within enumerated amendments were adopted by the affirmative vote of at least two-thirds

