



**2024014653 00080**

FORSYTH CO. NC FEE \$34.00

PRESENTED & RECORDED:

05-08-2024 02:26:44 PM

LYNNE JOHNSON  
REGISTER OF DEEDS  
BY: ANGELA BOOE, DPTY

**BK: RE 3805**

**PG: 2204-2220**

Drafted by: Allison Tomberlin, Atty, Beechler Tomberlin, PLLC  
Return to: 380 Knollwood Street, Suite 305, Winston-Salem, NC 27104

**SECOND AMENDMENT TO DECLARATION OF  
COVENANTS, CONDITIONS, AND RESTRICTIONS FOR  
CLIFFMOOR TOWNHOMES ASSOCIATION, INC.**

This Second Amendment to Declaration of Covenants, Conditions, and Restrictions ("Second Amendment") is made as of the date hereinafter set forth by Cliffmoor Townhomes Association, Inc, a North Carolina corporation.

**RECITALS:**

1. The original Declarant, Taylor Development Group, LLC, recorded the certain Declaration of Covenants, Conditions and Restrictions for Cliffmoor Townhomes Association, Inc. in Book 3397, Page 4326 of the Forsyth County Registry (the "Declaration"), to establish restrictions, covenants and conditions for the property described and shown on the certain plat of Cliffmoor recorded in Plat Book 67, Page 162, Forsyth County Registry (the "Property") and referred to in the Declaration as the Cliffmoor Townhomes;
2. Declarant and other Owners (as such term is defined in the Declaration) amended the Declaration to modify certain provisions thereof by the First Amended to Declaration of Covenants, Conditions, and Restrictions for Cliffmoor Townhomes Association, Inc. ("First Amendment") in Book 3554, Page 37-45 of the Forsyth County Registry.
3. The Owners, having now gained control of the Cliffmoor Townhomes Association, Inc. ("the Association") from Declarant, desire to amend the Declaration to modify provisions concerning insurance responsibilities.
4. The Second Amendment has been executed as required by Section 3 of Article XI of the Declaration as evidenced by the signature pages attached hereto (which represent the signatures of seventy-five percent (75%) of Owners of Lots).

NOW, THEREFORE, the undersigned Owners hereby amend the Declaration as follows:

Original to: Allison Tomberlin

1. Sections 1 through of 5 of Article IX titled "Insurance" shall be deleted in their entirety and shall be replaced with the following:

**"Section 1. Insurance Coverage.** Insurance coverage on the Property shall be governed by the following provisions:

- (a) The Association shall maintain coverage that meets the coverage requirements set out in North Carolina General Statutes § 47F-3-113 for common elements and limited common elements. The Board of Directors of the Association may elect to exceed these coverage requirements when it deems it appropriate to do so to protect the Association or the Owners.
- (b) Each individual Owner shall maintain and remain solely responsible for his own insurance coverage of no less than One Hundred percent (100%) of the full replacement value of his own Lot and all improvements thereon, including but not limited to all interior improvements, such as interior walls, finishes, fixtures, equipment, built-in appliances, cabinets, upfits and upgrades. Any damages to the Owner's Lot (whether interior or exterior damage) shall be repaired or replaced promptly by the Owner in accordance with the original construction plans and specifications, unless substitute plans and specifications are approved by the Architectural Review Committee and the Board of Directors. The cost of repair or replacement of such damaged areas is the sole responsibility of the Owner or Owners of the damaged Lot or Lots.
- (c) Public liability insurance shall be secured by the Association with limits of no less than One Million and 00/100 (\$1,000,000.00) per occurrence and shall include an endorsement to cover liability of the Owners as a group or entity to a single Owner.

2. Except as expressly set forth herein, the remaining terms of the Declaration and First Amendment shall remain in full force and effect. If any remaining term or terms conflicts with the amendments stated herein, this Second Amendment shall control.

3. This Second Amendment shall take effect June 1, 2024.

IN WITNESS WHEREOF, the undersigned Owners have executed this Second Amendment to Declaration of Covenants, Conditions and Restrictions for Cliffmoor Townhomes Association, Inc.

[signature pages to follow]

SIGNATURE PAGE FOR  
LOT 1, CLIFFMOOR, PLAT BOOK 65, PAGE 048, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-25-4176.000

OWNER:

Jean C. Townsend Townsend

Jean C. Townsend, as trustee of the James E.  
Townsend Jr. and Jean Cly Townsend Trust dated  
March 7, 1994, as amended

STATE OF NORTH CAROLINA

Forsyth COUNTY

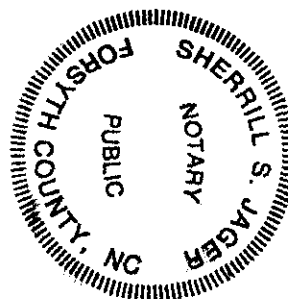
I certify that the following person personally appeared before me this day, acknowledging to me  
that he or she signed the foregoing document: Jean C. Townsend.

Date: 2-22-24

Sherrill S. Jager  
Signature of Notary Public

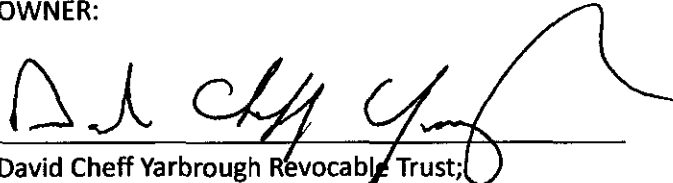
Sherrill S. Jager  
Printed Name of Notary Public

My Commission Expires: 8-30-27



SIGNATURE PAGE FOR  
LOT 2, CLIFFMOOR, PLAT BOOK 65, PAGE 048, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-25-5118.000

OWNER:

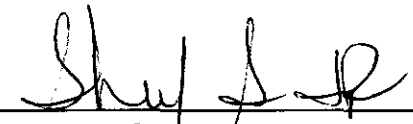
  
David Cheff Yarbrough Revocable Trust;  
David Cheff Yarborough, Trustee

STATE OF NORTH CAROLINA

Forsyth COUNTY

I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: David Yarbrough Revocable Trust; David Cheff Yarborough, Trustee.

Date: 8-22-24

  
Signature of Notary Public


Sherrill S Jager  
Printed Name of Notary Public

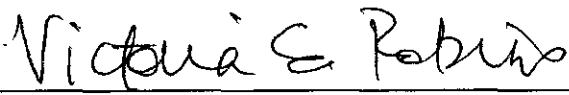
My Commission Expires: 8-30-27



SIGNATURE PAGE FOR  
LOT 3, CLIFFMOOR, PLAT BOOK 65, PAGE 048, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-25-5260.000

OWNER:

  
Edwin Robins

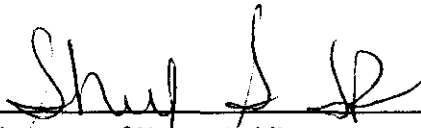
  
Victoria Robins

STATE OF NORTH CAROLINA

Forsyth COUNTY

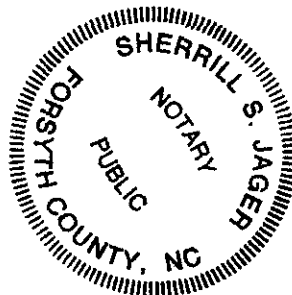
I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Edwin Robins and Victoria Robins.

Date: 2-22-24

  
Signature of Notary Public

Sherrill S. Jager  
Printed Name of Notary Public

My Commission Expires: 8-30-27



SIGNATURE PAGE FOR  
LOT 4, CLIFFMOOR, PLAT BOOK 65, PAGE 048, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-25-6201.000

OWNER:

Ariail Gores  
Ariail Gores

STATE OF NORTH CAROLINA

Forsyth COUNTY

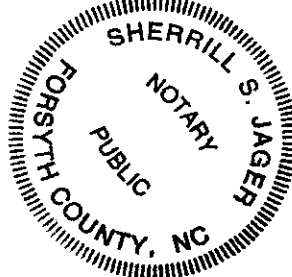
I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Ariail Gores.

Date: 2-22-24

Sherrill S. Jager  
Signature of Notary Public

Sherrill S. Jager  
Printed Name of Notary Public

My Commission Expires: 8-30-27



SIGNATURE PAGE FOR  
LOT 5, CLIFFMOOR, PLAT BOOK 75, PAGE 064, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-25-6198.000

OWNER:

Marybeth Grein  
Mary Beth Grein

STATE OF NORTH CAROLINA

Forsyth COUNTY

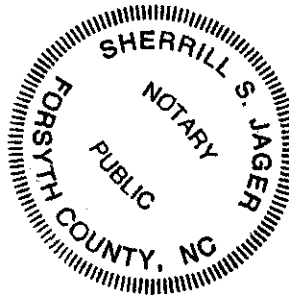
I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Mary Beth Grein.

Date: 8-22-24

Sherrill S. Jager  
Signature of Notary Public

Sherrill S Jager  
Printed Name of Notary Public

My Commission Expires: 8-30-27



SIGNATURE PAGE FOR  
LOT 6, CLIFFMOOR, PLAT BOOK 75, PAGE 064, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-25-7105.000

OWNER:

Kenneth Waddell  
Kenneth Waddell

Elaine Waddell  
Elaine Waddell

STATE OF NORTH CAROLINA

Forsyth COUNTY

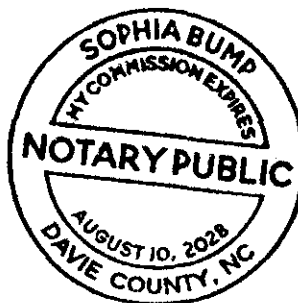
I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Kenneth Waddell and Elaine Waddell.

Date: 3/04/24

Sophia Bump  
Signature of Notary Public

Sophia Bump  
Printed Name of Notary Public

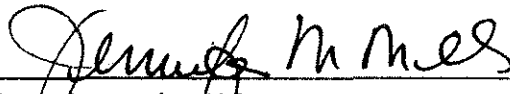
My Commission Expires: 8/10/2028





SIGNATURE PAGE FOR  
LOT 7, CLIFFMOOR, PLAT BOOK 73, PAGE 95, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-25-7019.000

OWNER:

  
Dawn Properties, LLC

STATE OF NORTH CAROLINA

Iredell COUNTY

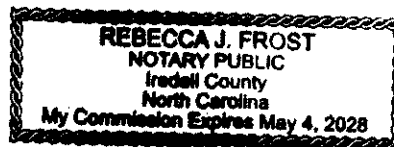
I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Dawn Properties, LLC.

Date: 4-11-24

  
Signature of Notary Public

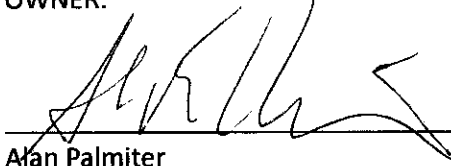
Rebecca J. Frost  
Printed Name of Notary Public

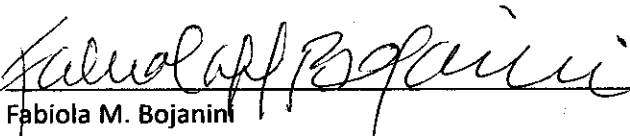
My Commission Expires: 5-4-2028



SIGNATURE PAGE FOR  
LOT 11, CLIFFMOOR, PLAT BOOK 72, PAGE 96, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-24-6922.000

OWNER:

  
Alan Palmiter

  
Fabiola M. Bojanini

STATE OF NORTH CAROLINA

Forsyth COUNTY

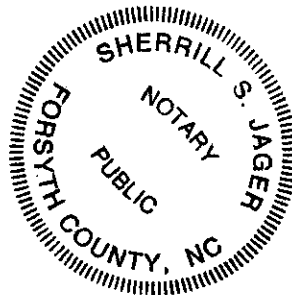
I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Alan Palmiter.

Date: 4-10-2024

  
Signature of Notary Public

Sherri S. Jager  
Printed Name of Notary Public

My Commission Expires: 8-20-2027



SIGNATURE PAGE FOR  
LOT 12, CLIFFMOOR, PLAT BOOK 72, PAGE 96, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-24-5980.000

OWNER:

Kristin Bennett

Kristin Bennett

STATE OF NORTH CAROLINA

Forsyth COUNTY

I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Kristin Bennett.

Date: 3.22.24

Amy Lynch  
Signature of Notary Public

Amy Lynch  
Printed Name of Notary Public

My Commission Expires: 9-1-2024



SIGNATURE PAGE FOR  
LOT 13, CLIFFMOOR, PLAT BOOK 72, PAGE 97, FORSYTH COUNTY REGISTRY  
TAX PARCEL #6815-24-5900.000

OWNER:

Michael D. Avent, Sr.

Michael D. Avent, Sr.

Deanna B. Avent

Deanna B. Avent

STATE OF NORTH CAROLINA

Forsyth COUNTY

I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Michael D. Avent, Sr. and Deanna B. Avent

Date: 2-22-24

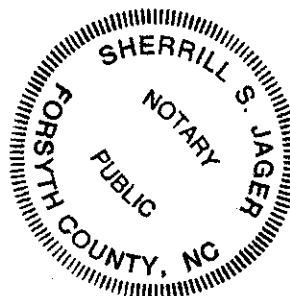
Sherrill S. Jager

Signature of Notary Public

Sherrill S. Jager

Printed Name of Notary Public

My Commission Expires: 8-30-27



SIGNATURE PAGE FOR  
LOT 14, CLIFFMOOR, PLAT BOOK 72, PAGE 97, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-24-4962.000

OWNER:

  
\_\_\_\_\_  
Anju Saraswat

STATE OF NORTH CAROLINA

Forsyth COUNTY

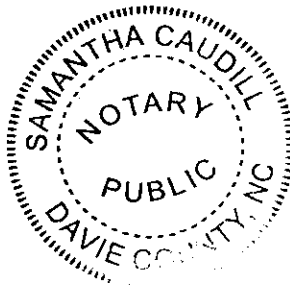
I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Anju Sarawat.

Date: 4/26/24

  
\_\_\_\_\_  
Signature of Notary Public

Samantha Caudill  
\_\_\_\_\_  
Printed Name of Notary Public

My Commission Expires: 9/10/28



SIGNATURE PAGE FOR

LOT 15, CLIFFMOOR, PLAT BOOK 72, PAGE 97, FORSYTH COUNTRY REGISTRY

TAX PARCEL #6815-24-4969.000

OWNER:

Larry Bruce Kiger

Larry Bruce Kiger

Mandie Vanhoy Kiger

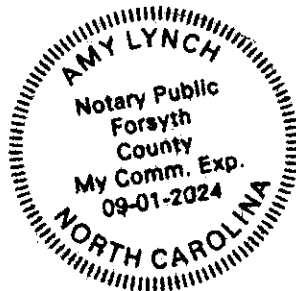
Mandie Vanhoy Kiger

STATE OF NORTH CAROLINA

Forsyth COUNTY

I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Larry Bruce Kiger and Mandie Vanhoy Kiger.

Date: 4-3-2024



Amy Lynch  
Signature of Notary Public

Amy Lynch  
Printed Name of Notary Public

My Commission Expires: 9-1-2024

SIGNATURE PAGE FOR  
LOT 16, CLIFFMOOR, PLAT BOOK 72, PAGE 97, FORSYTH COUNTY REGISTRY  
TAX PARCEL # 6815-25-4063.000

OWNER:

  
Lewis Ledford

  
Susan Ledford

STATE OF NORTH CAROLINA

Forsyth COUNTY

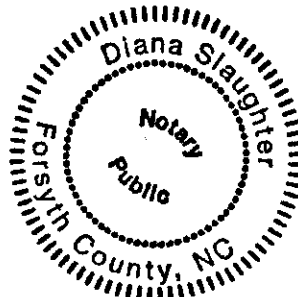
I certify that the following person personally appeared before me this day, acknowledging to me that he or she signed the foregoing document: Lewis Ledford and Susan Ledford.

Date: 2/28/24

  
Signature of Notary Public

Diana Slaughter  
Printed Name of Notary Public

My Commission Expires: 11-13-27



Cliffmoor Townhomes Association, Inc. Annual Meeting

Thursday, February 22, 2024

The annual meeting was called to order at 5:40p.m., and a quorum was present.

The 2023 cash flow statement was reviewed, and any questions asked were answered. There was a discussion that new pest control for termites would be quoted, and it was agreed that Mosquito Authority would be rehired for the upcoming year. Signature was to determine which homeowners wanted their patios included in this service, and Mosquito Authority would be notified. There was also a request that homeowners be notified before each treatment to reduce exposure for pets, and bird feeders.

The 2024 budget was reviewed and passed with a unanimous vote, and a dues increase was also passed.

Wall Maintenance of pressure washing was discussed, and Signature was to get quotes for this service.

The open seat on the Board for 2024 was voted on, and the new 2024 Board member will be Susan Ledford, electing her to a 3-year term.

The proposed Second Amendment discussion took place and questions were asked of an independent insurance agent concerning the present situation and reason for change. The Covenant change was approved with an amended date of June 1, 2024. It was also approved for Signature to get a proxy from those not present to obtain a 75% requirement for this change. *New insurance policies would be required per the amendment to include replacement value, and Signature would need a copy of each new homeowner's policy.* When this amendment is finalized, there was a discussion concerning the possibility of listing Cliffmoor HOA as an interested party on each individual policy, which would protect the Cliffmoor community from any insurance laps and would also allow renewed policies moving forward to be on file with the management company, keeping records up to date for each unit.

A new landscaping company was introduced. They have only been on site for a few weeks, and they will be trying to get the property in good condition. *Please do not approach the workers, but if there are concerns, Marybeth Grein has agreed to take any concerns into account and discuss them with the new crew.* Parking was also addressed, and residents were reminded that owners are required by the covenants to park in their garages, leaving the few common spaces for company or overnight guests.



The gate was discussed and reminded that the gate locks at 9:00 p.m., and unlocks around 5:00a.m. Please do not call for gate maintenance, but report any issues to a member of the Board or Signature Real Estate.

Other items discussed included an updated list of residents and their contacts, which Signature advised they would provide, and the possibility of a quarterly or semiannual newsletter for residents, which the Board would need to generate.

*With no further discussion, the meeting was adjourned at 6:50.*

Respectfully submitted, Marybeth  
Grein