

**FIFTH AMENDMENT TO  
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF  
TELLICO HARBOR PROPERTY ASSOCIATION, INC.**

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**ARTICLE XIV  
OWNERSHIP AND USE OF SHORELINE STRIP**

Ownership of the Shoreline Strip remains in TVA, the operating entity of Tellico Reservoir, which attempts to administer the area in such manner as to affect a reasonable balance between the right of the general public to use the Tellico Reservoir and its shore lands and the right to use and peaceful enjoyment by the Owners of abutting lands.