INNISBROOK ESTATES SUBDIVISION COVENANTS

ARTICLE I

DEFINITIONS

Unless the context shall prohibit, certain words used in this Declaration shall have the definitional meaning set forth as follows:

Section 1. "Association" shall mean and refer to Innisbrook Estate Homeowners' Association to be formed as soon as practical as permitted in Article VIII Section 1.

Section 2. "Declarant" shall mean and refer to the developer, J & M Enterprise.

Section 3. "Lot" shall mean and refer to the lots created by recorded subdivision plat from the properties described in Exhibits "A". The term shall also refer to the property created by any resubdivision that may be permitted under Section 2 of Article V hereof.

Section 4. "Owner" shall mean and refer to the record owner of each lot, whether one or more persons or entities, but excluding in all cases any party holding an interest merely as security for the performance of an obligation.

Section 5. "Common properties" shall mean and refer to properties and improvements intended to enhance Innisbrook Estates. These include the planter and decorative wall with the subdivision name at the entrance and their maintenence and upkeep of plantings. It shall also include the existing street lighting system.

ARTICLE II

PROPERTY SUBJECT TO THIS DECLARATION

Section 1. Property hereby subjected to this Declaration. The real property which is, by the recording of this Declaration, subjected to the covenants, conditions, restrictions, easements, assessments and liens hereafter set forth and which, by virtue of the recording of this Declaration, shall be held, transferred, sold, conveyed, used, occupied and mortgaged or otherwise encumbered subject to this Declaration is the real property described in Exhibit "A" attached hereto and by reference made a part hereof, being known as Phase I of Innisbrook Estates, a Subdivision.

ARTICLE III

ASSESSMENTS

Section 1. Purpose of Assessments. The assessments provided for herein shall be used for the improvement, maintenance and repair of the common properties, including the cost of labor, equipment, and materials as they become necessary, as deemed by Declarant or the future home owners association. Such costs shall include the costs of shurbery and flower replacement and lighting costs for street lighting system.

Section 2. Creation of the Lien and Personal Obligation for Assessments

Each lot now or hereafter subjected to this Declaration is subject to a lien and permanent charge in favor of Declarant for the annual assessment set forth in Section 3 of this Article III. Such assessments, together with such interest thereon and costs of collection thereof as herein provided, shall be a charge on and continuing lien upon the lot against which each such assessment is made. Such lien shall be perfected by filing of record in the Office of the Clerk of the Superior Court of Hall County a claim of lien. The claim of lien shall be substantially in the form attached hereto as Exhibit "B", and by this reference, made a part hereof. Also, each owner shall be personally liable for the portion of any assessment coming due while he is the owner of a lot, and his grantee shall be jointly and severally liable for such portion thereof as may be due and payable at the time of a conveyance but without prejudice to the rights of the grantee to recover from the grantor the amounts paid by the grantee therefor.

Any such assessment not paid by the due date shall bear interest from the due date at the maximum rate allowable under Georgia law, and Declarant may bring legal action against the property owner personally obligated to pay the same and/or foreclose its lien against the lot to which it relates. In either of such events, Declarant shall also be entitled to recover attorneys fees in an amount equal to fifteen (15%) percent thereof, and all costs of collection. Each property owner, by his acceptance of a deed or other conveyance to a lot, vests in Declarant or its agent the right and power to bring all actions against him personally for the collection of such charges as debt and to foreclose the aforesaid lien in any appropriate proceeding in law or in equity. Declarant shall have the power to bid in the lot at any foreclosure sale and to acquire, hold, lease, mortgage and convey the same. No property owner may be relieved from liability for the assessments provided herein by nonuse of the common properties or by abandonment of his lot, or otherwise.

Section 3. Annual Assessments. The annual assessment payable to Declarant for common expenses shall be determined as follows:

A. Common Expenses. Not later than December 1 of each calendar year, Declarant shall estimate and prepare a budget for the ensuing calendar year for the total of all common expenses anticipated during such year, which expenses shall be paid by annual assessments. If said estimated sum proves inadequate for any reason then, Declarant may levy at any time in the calendar year a further assessment for common expense.

If for any reason an annual budget is not made as required hereby, that portion of the annual assessment for common expense for the ensuing calendar year shall remain the same as for the previous calendar year.

B. Due dates. The annual assessments payable to Declarant, as provided for in this Article III, shall be established on a calendar year basis and shall be prorated at the time title is transferred based on the number of months remaining in the calendar year. The due date of subsequent annual assessments shall be March 1 of each year.

Section 4. Uniform Rate of Assessment. Assessments shall be fixed at a uniform rate for all lots.

Lot 2, Future Development for Purposes of Assessment shall be considered one lot. Lots created from Lot 2 will begin to share its portion of assessments the first of the month following the transfer of title from Declarant or Declarant's heirs.

Section 5. Priority of Lien. The lien of the assessments provided for in this Article III shall be prior and superior to all other liens except only (A) ad valorem taxes and (B) all sums unpaid on a first mortgage if any, filed of record in the Office of the Clerk of the Superior Court of Hall County. The sale or transfer of any lot shall not affect the assessment lien. No such sale or transfer shall relieve the person acquiring title, and the successors in title and assigns thereof, from liability for any assessment thereafter becoming due or the lot from the lien thereof. Provided, however, Declarant may at any time, either before or after a first mortgage is placed on a lot, waive, relinquish or quit claim in whole or in part the right of Declarant to assessments provided for herein with respect to such lot coming due during the period while such lot is or may be held for liquidation by the first mortgages pursuant to such sale or transfer.

ARTICLE IV

ARCHITECTURAL STANDARDS

All property which is now or may hereafter be subject to this Declaration is subject to architectural and environmental review. This review shall be in accordance with this Article and such other standards as may be promulgated by this Declaration and by the Design Review Committee created hereby.

Section 1. Design Review Committee. The Design Review Committee (DRC) shall have exclusive jurisdiction over all new construction and modification of existing improvements as defined herein on any portion of the properties. The DRC shall consist of Declarant, or at the discretion of Declarant, a committee shall be appointed. The members of the DRC which shall consist of no less than two (2) members, none of whom shall be required to be lot owners, all of whom shall serve at the pleasure of Declarant or subject to such procedures as Declarant may establish.

Section 2. Improvements Covered. Jurisdiction of the DRC is intended to cover all improvements proposed for construction or modification on the structures or the individual lots. Without limiting the generality of the foregoing, but by way of illustration, these provisions shall apply to residences,

outbuildings of any sort, mailboxes, fences, and walls.

Section 3. Procedures. The DRC may promulgate detailed standards and procedures governing their areas of responsibility and practice. All plans shall be submitted to the DRC for written approval. No structure shall be erected on any lot until construction plans, specifications and a proposed site plan have been approved as consistent with the larger objectives of design compatibility of Innisbrook Estates. In the event the DRC fails to approve or to disapprove plans submitted to it within thirty (30) days after submission, the plans shall be deemed approved.

Section 4. DRC Committee. At the completion of development and until such time as the Homeowners Association is notified otherwise, the functions of the DRC committee shall be fulfilled by Declarant.

ARTICLE V

USE RESTRICTIONS

Section 1. Residential Use. Unless otherwise designated by Declarant on a recorded plat, each lot shall be used only for single family detached residential purposes.

Section 2. Subdividing Lots. No lot shall be subdivided, or its boundary lines changed, except with the express written consent of Declarant first had and obtained. However, Declarant hereby reserves to itself, its successors and assigns, the right to replat any lot shown on any recorded plat prior to delivery of a deed therefore to a property owner to create a modified lot or lots. The Convenants and Restrictions herein shall apply to each lot so created thereby. Lot 2 labeled future development on plat is excluded from this section and may be subdivided at any time.

Section 3. Animals and pets. No poultry house or yard, or similar structure shall be constructed or allowed to remain on any lot, nor shall livestock of any nature or classification whatsoever be kept or maintained on any lot. However, household pets shall be permitted, provided they are not raised for commercial purposes. Structures for the care, housing or confinement of any pets shall be approved by the DRC. Horses specifically are excluded from foregoing livestock and would be allowed on lots 3 acres or larger.

No dog identified under the Georgia Dangerous Dog Act, as implemented in Hall County, or as identified under any Animal Control Ordinance of Hall County, as a dangerous dog or as a potentially dangerous dog shall be allowed to be brought into the subdivision for any purpose, nor shall such dog be allowed to remain in the subdivision if so identified at some date after the owners purchase of subdivision property. Upon notice by Declarant or the Property Owner's Association, if the Association has been activated, owner shall have ten (10) days to remove the dog from the Subdivision.

No dog with a history of use as fighting dogs or attack dogs, to specifically include, but not limited to, pit bull dogs and

doberman pinschers, shall be allowed to be brought into the subdivision for any purpose, nor shall such dog be allowed to remain in the subdivision.

Declarant or the Association, as applicable, may, in its sole discretion, and upon showing of a paid, non-cancellation liability policy of an amount not less than Two Million Dollars ($2,000,000.00), and upon showing of a good cause, grant a waiver to the limitations as to breed which are set out above. Such waiver shall be for an initial period not to exceed six (6) months and may thereafter be extended and renewed for a period or periods not to exceed one year each, on the same or modified conditions.

Any restrictions contained in the section shall not apply to a bona fide trained guide dog for a blind person residing or visiting in the subdivision.

All animals shall be confined to the owners property and shall not be allowed to roam the subdivision at will. It is the responsibility of each animal owner to insure their pets do not disturb other lot owners. Failure to comply with this regulation after being given written notice that a problem exists may invoke fines and other actions by either Declarant or the Innisbrook Home Owners Association in accordance with Article IX Section 3 hereof.

Section 4. Motor Vehicles, Trailers, Boats, Etc. Motor homes, truck campers, trailers of any kind and boats shall be stored in the rear of the residence and shall not be allowed to become an eyesore. Vehicles and trailors shall not be parked on the street.

Section 5. Waste Material Containers. Containers for garbage or other refuse on individual lots shall be underground or in a screened sanitary enclosure as approved by DRC which must be compatible in appearance and location to the previously constructed house. Any such screened sanitary enclosure must exceed in height by at least one (1) foot any garbage containers placed or to be placed therein. Incinerators for garbage, trash or refuse shall not be used. Under no circumstances shall any household garbage, trash or other refuse be burned or disposed of on any lot.

Section 6. Prohibited Activities. Noxious or offensive activities shall not be permitted on any lot. No lot owner may allow any motorized vehicle to be operated for any reason other than the normal construction and repairs of improvements at a noise level that disturbs the solace and integrity of the neighborhood. Such vehicles as motor bikes, go-carts if operated on any lot or street shall be muffled to prevent noise from disturbing the community. This section does not apply to lawnmowers, garden tractors, garden tillers, etc., provided such are not unusually noisy.

The entire residential area is designated as a bird and game preserve, and the use of firearms for hunting is prohibited.

Section 7. Unsightly or unkempt Conditions. The pursuit of

hobbies or other activities, including specifically, without limiting the generality of the foregoing, the assembly and disassembly of motor vehicles and other mechanical devices which might tend to cause disorderly, unsightly or unkempt conditions, shall not be pursued or undertaken on any lot in a location visible from a street.

Section 8. Ongoing Maintenance. All lots, together with the exterior of all improvements located thereon shall be maintained in a neat and attractive condition by their respective property owners. Such maintenance shall include, but shall not be limited to, painting, repairing, replacing and caring for roofs, gutters, downspouts, building surfaces, trees, shrubs, grass, walks and other exterior improvements. Upon the failure or refusal of any lot owner to maintain his lot and the exterior of all improvements located thereon in a neat and sound condition, Declarant may, after fourteen (14) days' notice to such owner, enter upon such lot and perform such exterior maintenance as Declarant, in the exercise of its sole discretion, may deem necessary or advisable. Such lot owner shall be personally liable to Declarant for the direct and indirect cost of such maintenance, and the liability for such cost shall be permanent charge and lien upon such lot enforceable by Declarant by any appropriate proceding in law or in equity. Although notice given as herein provided shall be sufficient to give Declarant the right to enter upon such lot and perform such maintenance, entry for such purposes shall be only between the hours of 7:00 a.m. and 6:00 p.m. on any day except Sunday.

Section 9. Governmental Regulations. All governmental building codes, health regulations, zoning restrictions and the like applicable to all lots shall be observed. In the event of any conflict between any provision of any such governmental code, regulation or restriction and any provision of this Declaration, the more restrictive provision shall apply.

Section 10. Signs. No signs of any kind or any billboards or high and unsightly structures shall be erected or displayed to public view on any lot, except one sign of not more that two (2) square feet may be used to advertise the property for sale. However this does not prohibit the placing of a permanent sign identifying the subdivision at the entrance from Britt Whitmire road, or a temporary sign at or near the entrance to allow Declarant to advertise property for sale.

Section 11. Temporary Structures. Neither a temporary or permanent residence shall be established on any lot in a trailer, mobile home, basement, tent, shack, garage, barn or any other out building. No residence of a temporary character shall be permitted under any circumstances. This section is not intended to disalow the use of a trailer during the construction phase of the residence. Providing, however, that said trailer used during construction shall be removed immediately upon completion of said residence.

Section 12. Size of Dwellings. Dwellings erected on any lot

shall have not less than eighteen hundred (1800) square feet of floor space on the main floor with a ceiling height of not less than eight (8) feet in all enclosed, heated, habitable areas. The floor space requirement shall be exclusive of any space in garages, carports, and finished basements. This space requirement may be modified as follows: In two story buildings having not less than twenty-one hundred (2100) square feet of floor space in habitable areas, the main floor requirement may be reduced to eleven hundred (1,100) square feet of area exclusive of garages, finished basements, and other nonhabitable areas. No dwelling shall be over two stories, excluding basement.

Section 13. Building Completion. Once construction or modification plans have been approved by the DRC and groundbreaking has taken place, the project shall be diligently pursued to completion, and no dwelling shall be occupied until completed, including landscaping as per plans and specifications approved by the DRC. All driveways must be paved prior to occupancy.

Section 17. Satellite Dish. Prior to installation of a satellite dish plans must be submitted to the DRC committee showing exact location and identifying if needed how the dish is to be screened from view from the street or adjacent lots.

Section 18. Special Building Requirements

A. No exposed concrete block or exposed foundations are permitted.
B. No contemporary designed homes are allowed.
C. All heating and cooling compressor equipment and similar devices must be screened from the street by shrubbery, fencing, or similar devices.
D. No underground homes are allowed.
E. All lot owners are encouraged to get approval of plans for building from Declarant or the DRC committee prior to deciding on any house plans to prevent unnecessary expenses in ordering plans that may not be approved.
F. No metal roofs are allowed.
G. Each residence shall be a total electric building, built under the guide lines of the "Good Cents" program which are availabe from Jackson Electric Membership Corp. However, swimming pool heaters and other out buildings are excluded from this requirement. All alternative heating sources for pools or out buildings must however, be pre-approved by the DRC committee prior to installation to insure their placement does not become unsightly.
H. Chain link and all other metal fence shall be prohibited from being placed any nearer to the street than the front edge of the house.

ARTICLE VI

EASEMENTS

SECTION 1. Declarant hereby reserves for itself its successors or assigns, blanket easements upon, across, over, and under all of the properties for ingress, egress, installation, replacing, repairing, and maintaining master television antennae systems, security, and similar systems, walkways, and all utilities, including, but not limited to water, sewers, telephones, gas, and electricity, which easements may be assigned by Declarant by written instrument.

Such easements shall be used in a reasonable manner and at reasonable times in order to minimize the effect upon the use and enjoyment of privately owned property. (These reserved easements may be assigned by Declarant by a written instrument.) The exercise of these easements for the construction and installation of any given utility shall not bar the further exercise of these easements for the construction and installation of other utilities. Utility easements are similarly reserved within the rights of way of all public and private streets established by dedication or by recorded plats within the property. The execution of formal easements for such utility purposes, as and when such utility easements shall be deemed by Declarant to be appropriate, shall be entirely at the discretion of Declarant and Declarant hereby retains the right to execute any such easement agreements without the joint execution of the consent of the owner of any parcel or lot affected thereby. For such purposes, the use of all or any part of such easements and rights of way may be granted or assigned at any time hereafter by Declarant to any person, firm, governmental unit or agency or corporation furnishing such services.

No lot may be used as a means of ingress or egress to adjoining properties.

Section 2. Others. There is hereby reserved, without further assent or permit, a general easement to Declarant, its agents and employees, and to all policemen, firemen, ambulance personnel and all similar persons to enter upon the property or any portion thereof which is now or hereafter made subject to this Declaration and proper performance of their respective duties.

ARTICLE VII

SALES OF LOTS

Section 1. Right of First Refusal. In the event any lot owner should elect to sell a lot that does not have a completed residence located thereon, the Declarant shall have a right of first refusal to meet any bona fide offer of purchase and sale on the same terms and conditions of such offer. Under such circumstances, the lot owner shall deliver written notice of such offer to Declarant, together with a copy of any proposed contract or other writing evidencing such offer. On the failure of

Declarant to meet such bona fide offer within fifteen (15) days after such written notice thereof from the lot owner desiring to sell, the lot owner desiring to sell shall be free to sell said property in accordance with the terms and conditions of such offer.

Section 2. Sale by Mortgagee. Should any lot now or hereafter made subject to this Declaration become subject to a mortgage as security in good faith or for value, the holder thereof, on becoming the owner of such interest through whatever means, or the seller at any sale under power of sale therein contained, shall have the unqualified right to sell or otherwise dispose of said interest and the fee ownership of said lot without offer to Declarant, provided, however, the seller shall otherwise sell and purchaser shall take subject to the Covenants and Restrictions of this Declaration.

ARTICLE VIII

INNISBROOK ESTATE PROPERTY OWNERS' ASSOCIATION

1. As soon as Declarant deems, in its sole discretion, that a sufficient number of lots in the subdivision have been sold, it shall activate a property owners' association for the purpose of maintaining the standards and enforcing the restrictions contained in this Declaration of Covenants and Restrictions, and for such additional purposes as its membership shall from time to time deem necessary or proper. Said association shall be known as the Innisbrook Estate Homeowners' Association, but may be organized as a corporation or an unincorporated association. All owners of building sites within the development shall, by acceptance of their deeds, be required to become members of the association and shall be subject to its rules and regulations. Each platted building site within the development shall have one (1) vote. Declarant shall have one vote for each lot which it has not sold.

2. The association shall have, in addition to those powers and authority contained elsewhere in this Declaration, and not by way of limitation or restriction, the following powers and authority:

(a) To enforce and provide for the enforcement of the covenants and restrictions contained herein.

(b) To maintain and provide for any and all common properties within the development, and to pay any expenses relating to them.

(c) To provide for the common protection and security of the development.

(d) To assess and collect from the members such sums as may be necessary or proper in accordance with Article III, Section 3 of this Declaration.

(e) The association shall have the power and authority to adopt rules and regulations by a sixty-four percent (64%) vote of its members which shall be binding and enforceable against all of the members.

(f) The Association shall have the authority to maintain and repair lighting facilities and other common properties within the development. It shall have the authority to employ or contract for the employment of security personnel and provide for any trash or

rubbish removal services required or desired by its members.

(g) When Declarant desires to activate the Association, he shall give all of the then owners of lots in the subdivision written notice of that fact. Declarant shall give all owners notice of the date of the first meeting of the association. At the said first meeting, Declarant may, at his option, provide by-laws to be approved and adopted by the members; unless the members make changes in said by-laws and said changes are adopted by a vote of sixty-four percent (64%) of the owners of lots in the subdivision, the submitted by-laws will be in effect. The initial officers of the association shall also be elected at the first meeting.

Once the home owners association has been activited, Declarant shall have no further responsibility or liability for the maintenance of any signs, or common properties. Such responsibility shall be the sole responsibility of the association.

ARTICLE IX

GENERAL PROVISIONS

Section 1. Term. These covenants shall run with the land and be binding on all parties owning a lot in said subdivision, as well as all parties claiming under them, subject to the exceptions stated herein, for a period of twenty (20) years. At the expiration of said term, these covenants shall automatically be extended for successive periods of ten (10) years unless terminated by an instrument in writing by a majority of the then owners of lots in said subdivision.

Section 2. Amendment. The Covenants and Restrictions of this Declaration may be amended at any time and from time to time during the first twenty (20) year period, and at any time and from time to time during the period of any extension and renewal thereof, by an agreement signed (a) by Declarant, if it is the owner of any lots then subject thereto, and (b) by at least two-thirds (2/3) of the property owners whose lots are then subject thereto. Any such amendment shall not become effective until the instrument evidencing such change has been filed for record in the Office of the Clerk of the Superior Court of Hall County, Georgia. Every purchaser or grantee of any interest in any property now or hereafter made subject to this Declaration, by acceptance of a deed or other conveyance thereof, thereby agrees that the Covenants and Restrictions of this Declaration may be amended as provided in this section.

This Declaration may be amended unilaterally at any time and from time to time by Declarant: (a) if such amendment is necessary to bring any provision hereof into compliance with any applicable governmental statute, rule or regulation or judicial determination which shall be in conflict therewith, (b) if such amendment is necessary to enable any reputable title insurance company to issue title insurance coverage with respect to the lots subject to this Declaration, (c) if such amendment is required by an institutional or governmental lender or purchaser of mortgage loans, including for example, the Federal National Mortgage

Association or Federal Home Loan Mortgage Corporation, to enable such lender or purchaser to make or purchase mortgage loans on the lots subject to this Declaration, or (d) if such amendment is necessary to enable any governmental agency or reputable private insurance company to insure mortgage loans on the lots subject to this Declaration, provided any such amendment shall not adversely affect the title to any owner's lot unless such lot owner shall consent thereto in writing.

Section 3. Enforcement. Enforcement of the Covenants and Restrictions contained herein and of any other provision hereof shall be by any appropriate proceeding at law or in equity brought by Declarant or by any lot owner against any person or persons violating or attempting to violate said Covenants, Restrictions or other provisions, either to restrain violations, to enforce personal liability, or to recover damages, or by any appropriate proceeding at law or in equity. Any failure by Declarant or any property owner to enforce any of said Covenants and Restrictions or other provision shall in no event be deemed a waiver of the right to do so thereafter.

In addition to all other rights for specific enforcement or for damages, violation of these covenants may subject the violator to a fine of fifty ($50) dollars per day for each day during which such violation continues. Such fine may be assessed against the violator, at the discretion of Declarant, in the same manner and subject to the same rights of enforcement as the lien for assessments created by Article III of this Declaration.

In any successful action seeking enforcement of these covenants, the party seeking enforcement of the covenants shall be entitled to reasonable attorney fees from the party violating the covenants.

Section 4. Delegation and Assignability. Declarant shall at all times and from time to time have the right to delegate any and all functions herein reserved to Declarant. Further, notwithstanding any other provision contained herein to the contrary, Declarant shall have the right at all times and from time to time to fully transfer, convey and assign all or any part of its right, title and interest under this Declaration, provided, however, that any such transferee, grantee or assignee shall take such right subject to all obligations of Declarant also herein contained in respect thereto and such transferee, grantee or assignee shall be deemed to have assumed the same.

Section 5. Severability. Whenever possible, each provision of this Declaration shall be interpreted in such manner as to be effective and valid, but if any provision of this Declaration or the application thereof to any person or to any property shall be prohibited or held invalid, such prohibition or invalidity shall not affect any other provision or the application of any provision or application, and to this end the provisions of this Declaration

are declared to be severable.

Section 6. Captions. The captions of each section hereof as to the contents of each section are inserted only for convenience and are in no way to be construed as defining, limiting, extending or otherwise modifying or adding to the particular sections to which they refer.

Section 7. Gender and Grammar. The singular wherever used herein shall be construed to mean the plural when applicable, and the use of the masculine pronouns shall include the neuter and feminine.

IN WITNESS WHEREOF, the undersigned Declarant has executed this Declaration this 23 day of October, 1992.

INNISBROOK ESTATES DEVELOPMENT

By: J & M Enterprises

Signed, sealed and delivered this 23 day of October, 1992.

Robert W Lawson

Amanda M. Childers

Notary Public (AFFIX SEAL)

My commission Expires: 9-8-96

Michael L. Scupin
OWNER

Judy L. Scupin
OWNER

Georgia, Hall County, Clerk Superior Court
Filed in office, this 26 day of Oct.
1992 at 1:15 P. M. Recorded in Book 1848
Page 163-164 this 27 day of Oct. 1992
Dwight S. Wood
DWIGHT S. WOOD, Clerk
Pd. ck.## 4109
file. Bobby Lawson

Exhibit "A"

All that tract or parcel of land lying and being in Land Lot 7, 11th Land District, Hall County, Georgia containing 41.61 acres, more or less and being more particularly described according to a plat by Michael L. Scupin, registered land surveyor dated November 10, 1988 for Judy Scupin entitled Innisbrook Estates recorded in plat book 134 pages 136-137. Said plat is made a part hereof and incorporated herein by reference thereto.