

THIS DECLARATION OF PROTECTIVE COVENANTS, made as of the 13th day of January, 2003, by N. Ga. Land & Cattle Co., Inc., a Georgia Corporation (hereinafter referred to as "Declarant"), for Ravencliff Ridge (hereinafter referred to as the "Subdivision") pursuant to Plat recorded in Plat Book 39, Page 254 Records of Gilmer County, Georgia (hereinafter referred to as the "Plat"),

EXHIBIT 19.

WITNESSETH

WHEREAS, Declarant is the owner of the Subdivision, the Subdivision being a subdivision of all those certain lots, tracts or parcels of land lying and being in Land Lot 179 of the 12th District and 2nd Section of Gilmer County, Georgia; and

WHEREAS, it is to the interest, benefit and advantage of Declarant and each and every person who shall hereafter purchase any lot in the Subdivision (hereinafter collectively referred to in the singular as a "Lot" and in the plural as "Lots") that certain protective covenants governing and regulating the use and occupancy of the Subdivision be established, set forth and declared to be covenants running with the land.

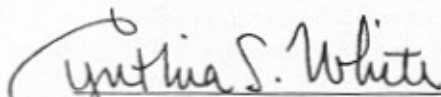
NOW THEREFORE, for and in consideration of the premises and of the benefits to be derived by Declarant and each and every subsequent owner of any of the Lots, Declarant does hereby set up, establish, promulgate and declare the following protective covenants to apply to all of the Lots and to all persons owning the Lots, or any of them, hereafter. These protective covenants shall be binding on all persons claiming under and through the Declarant until twenty (20) years from and after the date of this instrument, at which time such covenants may be extended with the consent of the owners of twenty-five percent (25%) of the lots.

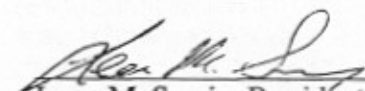
1. The property shall be used for residential purposes only.
2. Homes shall have a minimum of 1200 square feet of heated area excluding the basement.
3. No property shall be used for church or school purposes.
4. No mobile or modular homes shall be allowed on the property.
5. No junked cars, trash land fills or shacks shall be allowed on this property.
6. No commercial chickens or pigs shall be raised, kept or otherwise maintained on any lot; and no commercial dog kennels shall be permitted on any lot.
7. No roadways shall be cut through any subdivision lot to property lying outside the subdivision, without written approval of the developer.
8. Houses shall be completed and the lots cleared of all debris within one year of pouring the foundations.
9. The exterior finish of the homes shall be brick, stone, finished wood or other similar materials in keeping with quality constructed houses. Colors of homes shall be earth tones or white.
10. Temporary camping shall be permitted on any lot as long as not in plain sight of any home or road way.

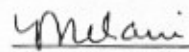
IN WITNESS WHEREOF, the Declarant has caused this instrument to be executed under seal, as of the day and year first above written.

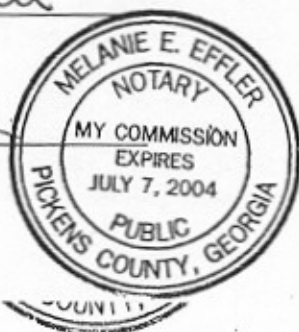
Executed in the presence of:

N. Ga. Land & Cattle Co., Inc.
By:


Cynthia S. White
Unofficial Witness


Leon M. Semig, President


Melanie E. Effler
Notary Public



(SEAL)