Amendment Index By-Laws, Declaration of Covenants, Conditions, and Restrictions

First Amendment	 Lots within Bay Pointe Properties within Bay Pointe, to include lot 40, which are non-waterfront (do not adjoin the waters of Lake Norman) Properties that are Waterfront (adjoin the waters of Lake Norman)
Second Amendment	Attached garages, annual assessments, and dumpsters required during construction
Third Amendment	Waiver for Lot 10 (attached garage)
Fourth Amendment	Common Access Area rights and financial obligations of all members of Bay Pointe Home Owners Association (HOA), both waterfront and non-waterfront lot owners
Fifth Amendment	Satellite Dish Receivers
Sixth Amendment	Requirements, guidelines and restrictions for renting of properties within Bay pointe
Seventh Amendment	Requirements, guidelines and restrictions for the construction of Accessory Buildings