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MAIL TO PAUL CARTER
145 S. CRYSTAL LAKES DR. #84
ST. GEORGE, UT. 84770

00973011 Bk 1793 Pg 0309
RUSSELL SHIRTS * WASHINGTON CO RECORDER
2005 SEP 22 11:03 AM FEE \$15.00 BY SW
FOR: CARTER PAUL

17 August 2005

Subject:

FIVE # 3
LOT # 54, 59, 60 & 53

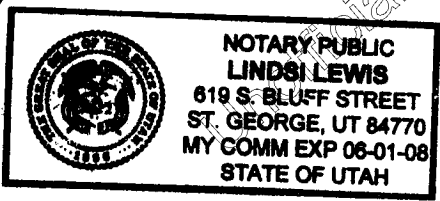
Resolution pertaining to the half-assessment charge for vacant lots at Crystal Lakes.

1. Background--CC&Rs Article IV Finances and operations, states in Section 7 that "Both annual and special assessments must be fixed at a uniform rat for all improved lots."
2. On advice of counsel this resolution is issued by the Board of Directors of Crystal Lakes Townhomes Association to affirm and record a decision of the Board in office in 1997. At that time the Board granted the owners of four improved lots, upon which no homes are built, the right to pay one-half of the uniform rate for annual assessments (monthly dues).
3. In view of the eight years during which this policy has been in effect the Homeowners Association, and the Board, acting on behalf of the Association, waives any right to challenge this policy. The policy remains in effect.
4. This one-half assessment does not apply to special assessments. These will continue to paid at the uniform rate.

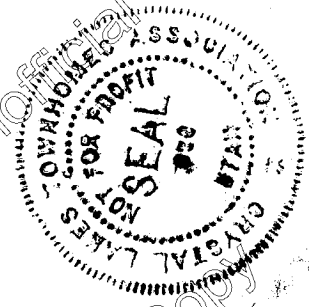
Paul Carter, President

Today's date Aug 31, 2005

George Clare, Secretary



cx-6/1/08



DECLARATION OF COVENANTS CONDITIONS AND RESTRICTIONS OF CRYSTAL LAKES TOWNHOMES

THIS IS A DECLARATION of Covenants, Conditions and Restrictions which establishes a planned unit development known as Crystal Lakes Townhomes.

RECITALS

Declarant is the owner of certain real property in St. George, Washington County, Utah, which is more particularly described below.

Declarant will convey the properties subject to certain protective covenants, conditions, restrictions, reservations, assessments, charges and liens as hereinafter set forth.

It is the desire and intention of Declarant to construct townhomes and sell and convey the same to various purchasers, and to convey common area to an Association in which the townhome owners will be members.

DECLARATION

Declarant hereby declares that all of the properties described below shall be held, sold, conveyed and occupied subject to the following covenants, conditions, restrictions, easements, assessments, charges and liens, and to the Map recorded concurrently. This is for the purpose of protecting the value and desirability of the Properties. This Declaration and the Map shall be construed as covenants of equitable servitude, shall run with the properties and be binding on all parties having any right, title or interest in the properties or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

The Properties are located in St. George, Washington County, Utah, and are described as:

BEGINNING AT A POINT ON THE WEST RIGHT-OF-WAY LINE FOR 1950 WEST STREET, SAID POINT BEING S 0°57'03" E 594.38 FEET ALONG THE CENTER SECTION LINE AND S 48°33'02" E 1411.07 FEET FROM THE NORTH 1/4 CORNER OF SECTION 27, TOWNSHIP 42 SOUTH, RANGE 16 WEST, SALT LAKE BASE AND MERIDIAN, SAID POINT ALSO BEING ON A 399.36 FOOT RADIUS CURVE TO THE LEFT; AND RUNNING THENCE SOUTHWESTERLY 539.17 FEET ALONG THE ARC OF SAID CURVE AND THE WEST LINE OF 1950 WEST STREET (LONG CHORD BEARING IS S 8°07'30" W 499.14 FEET); THENCE LEAVING 1950 WEST STREET AND RUNNING S 68°27'52" W 95.86 FEET; THENCE S 79°50'38" W 123.33 FEET; THENCE N 53°28'40" W 221.47 FEET; THENCE N 36°31'20" E 80.00 FEET; THENCE N 11°53'33" E 33.00 FEET; THENCE N 36°31'20" E 80.00 FEET; THENCE S 53°28'40" E 146.67 FEET; THENCE N 68°27'52" E 110.69 FEET; THENCE N 9°51'29" E 26.25 FEET; THENCE N 62°24'13" W 178.52 FEET; THENCE N 27°35'47" E 66.57 FEET; THENCE N 78°37'51" W 59.17 FEET; THENCE N 4°55'38" E 67.74 FEET; THENCE N 34°40'17" W 54.93 FEET; THENCE N 4°55'38" E 80.00 FEET; THENCE S 85°04'22" E 278.27 FEET; THENCE S 53°52'35" E 72.33 FEET TO THE POINT OF BEGINNING.

CONTAINING 3.155 ACRES.

ARTICLE I - DEFINITIONS

The following definitions control in this Declaration. These terms, though defined, are generally not capitalized in the Declaration.

Section 1. Declaration means this instrument, and any amendments.

Section 2. Plat or Map means the subdivision plat recorded herewith entitled "Crystal Lakes Townhomes Phase I," consisting of one (1) sheet, prepared and certified by Lloyd Ried Pipe, a Utah Registered Land Surveyor" or any replacements thereof, or additions thereto.