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SHERYL L. WHITE, DAVIS CNTY RECORDER
2002 OCT 17 8:54 AM FEE 46.00 DEP MT
REC'D FOR EQUITY TITLE AGENCY

PROTECTIVE COVENANTS FOR

12-489-0001 thru 0031

ST. ANDREWS POINTE SUBDIVISION

THE PROTECTIVE COVENANTS OF ST. ANDREWS POINT SUBDIVISION INCLUSIVE.
SYRACUSE CITY, DAVIS COUNTY, UTAH, DATED October 11, 2002.

1. ALL LOTS IN THE TRACT SHALL BE KNOWN AND DESCRIBED AS RESIDENTIAL LOTS FOR A DETACHED SINGLE FAMILY DWELLING NOT TO EXCEED TWO STORIES IN HIEGHT AND A PRIVATE 2 OR MORE CAR GARAGE.
2. NO BUILDING SHALL BE ERECTED, ALTERED OR PLACED ON ANY LOT UNTIL THE CONSTRUCTION PLANS AND SPECIFICATIONS AND A PLAN SHOWING THE LOCATION OF THE STRUCTURE HAVE BEEN APPROVED BY THE ARCHITECTURAL CONTROL COMMITTEE AS TO THE QUALITY OF WORKMANSHIP AND MATERIALS. HARMONY OF EXTERNAL DESIGN WITH EXISTING HOMES AND AS TO LOCATION WITH RESPECT TO TOPOGRAPHY AND FINISH ELEVATION.
3. THE ARCHITECTURAL CONTROL COMMITTEE (THE COMMITTEE) INITIALLY IS COMPOSED OF CROCKETT & KOEHLER, L.C. A MAJORITY OF THE COMMITTEE MAY DESIGNATE A REPRESENTATIVE TO ACT FOR THE COMMITTEE. THE MEMBERS SHALL HAVE FULL AUTHORITY TO DESIGNATE THEIR SUCCESSOR. NEITHER THE MEMBERS OF THE COMMITTEE NOR ITS DESIGNATED REPRESENTATIVE SHALL BE ENTITLED TO ANY COMPENSATION FOR SERVICES PERFORMED PURSUANT TO THIS COVENANT, OTHER THAN A PLAN CHECK FEE. NOR SHALL THEY HAVE ANY LIABILITY FOR THEIR DECISION. A TWO THIRDS MAJORITY OF THE THEN RECORDED OWNERS OF THE LOTS SHALL HAVE THE POWER, THROUGH A DULY RECORDED WRITTEN INSTRUMENT, TO CHANGE THE MEMBERSHIP OF THE COMMITTEE OR WITHDRAW FROM THE COMMITTEE OR RESTORE TO IT ANY OF ITS POWERS AND DUTIES, AND TO AMEND, CHANGE OR ALTER THESE PROTECTIVE COVENANTS.
4. ALL PLANS AND SPECIFICATIONS MUST BE APPROVED BY THE COMMITTEE PRIOR TO STARTING CONSTRUCTION. TWO COMPLETE SETS OF PLANS SHALL BE SUBMITTED TO THE COMMITTEE ALONG WITH THE PLAN REVIEW FEE BEFORE CONSTRUCTION CAN COMMENCE. AN APPROVED SET WILL BE SIGNED AND RETURNED TO THE CONTRACTOR AND ONE SIGNED SET WILL BE RETAINED IN A PERMANENT FILE BY THE OWNER/(DEVELOPER). CONSTRUCTION ON ALL LOTS MUST COMMENCE WITHIN 18 MONTHS OF THE DATE OF CLOSING. IN THE EVENT THAT CONSTRUCTION HAS NOT BEEN COMMENCED WITHIN THE 18 MONTHS, WRITTEN APPROVAL MUST BE OBTAINED FROM THE ABOVE MENTIONED COMMITTEE. THE COMMITTEE IS ENTITLED TO APPROVE PLANS AND SPECIFICATIONS, WHICH ARE NOT IN STRICT COMPLIANCE WITH THESE COVENANTS. IF THE COMMITTEE DETERMINES SUCH WOULD BE IN THE BEST INTEREST OF THE SUBDIVISION.
5. ALL DWELLINGS SHALL MEET CITY REQUIREMENTS REGARDING SET BACK LINES BE SET BACK AT LEAST 20 FEET TO ANY SIDE STREET LINE. NOT NEARER THAN 8 FEET TO ANY SIDE LOT LINE AND THE TOTAL WIDTH OF THE TWO SIDE YARDS SHALL BE NOT LESS THAN 18 FEET, AND THE REAR YARDS SHALL NOT BE LESS THAN 30 FEET. EXCEPT THAT HOMES LOCATED ON CORNER LOTS SHALL BE REQUIRED TO HAVE A REAR YARD OF NOT LESS THAN 30 FEET. FOR THE PURPOSE OF THESE COVENANTS, EAVES, STEPS AND OPEN PORCHES SHALL NOT BE CONSIDERED AS PART OF THE BUILDING TO DETERMINE SETBACKS. A DETACHED GARAGE OR OTHER PERMITTED ACCESSORY BUILDING MUST BE LOCATED 40 FEET OR MORE FROM THE SET BACK LINE, AND SHALL HAVE A MINIMUM SIDE

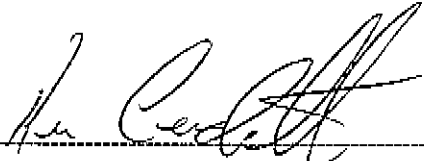
ACCOMODATION RECORDING ONLY. EQUITY
TITLE INSURANCE AGENCY, INC. MAKES NO
REPRESENTATION AS TO CONDITION OF
TITLE, NOR DOES IT ASSUME ANY RESPONSIB-
ILITY FOR VALIDITY, SUFFICIENCY OR
EFFECTS OF DOCUMENT.

YARD OF NOT LESS THAN 3 FEET. ALL BUILDINGS SET BACK AND REQUIREMENTS MUST MEET WITH SYRACUSE CODE.

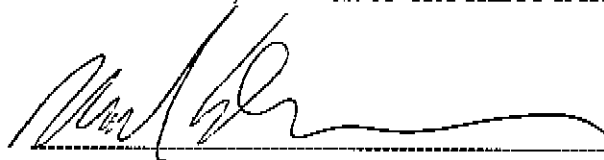
6. NO DWELLING SHALL BE PERMITTED ON ANY LOT WITH THE GROUND FLOOR AREA OF THE MAIN STRUCTURE, EXCLUSIVE OF THE OPEN PORCHES AND GARAGES OF LESS THAN 1,350 SQUARE FEET FOR ONE STORY DWELLING, NOR LESS THAN 1,500 SQUARE FEET FOR A DWELLING OF MORE THAN ONE STORY. ON MULTIPLE LEVEL DWELLINGS A TOTAL OF 1,500 SQUARE FEET MUST BE FINISHED ON LEVELS WITH WINDOW SILLS ABOVE GRADE (BASEMENT WITH WINDOW SILLS BELOW ON A 4'0" X 3' 6" MINIMUM WINDOW DO NOT MEET THIS REQUIREMENT.)
7. NO DWELLING OR GARAGE SHALL BE ERECTED ON ANY LOT HAVING LESS THAN 50 % BRICK OR NATIVE STONE OR STUCCO OR A COMBINATION THERE OF ON THE FRONT. THE BACK AND SIDES OF THE STRUCTURE MAY HAVE ALUMINUM OR VINYL SIDING OR A COMBINATION OF ABOVE DECORS. OTHER EXTERIOR MATERIALS MUST BE APPROVED BY THE COMMITTEE. ROOFING MATERIALS SHALL BE CEDAR, SHAKE OR BARTILE, OR ARCHITECTURAL GRADE SHINGLES OR AS APPROVED BY THE COMMITTEE.
8. NO MODULAR OR MOVE ON DWELLINGS WILL BE ACCEPTED ON ANY LOT.
9. NO BUILDING SHALL BE ERECTED OR PLACED ON ANY LOT HAVING AN AREA OF LESS THAN 10,000 SQUARE FEET.
10. NO OBNOXIOUS OR OFFENSIVE ACTIVITY SHALL BE CARRIED ON UPON ANY LOT, NOR SHALL ANYTHING BE DONE THERON WHICH MAY BE OR BECOME ANY ANNOYANCE OR NUISANCE TO THE NEIGHBORHOOD. NO STORAGE OF ANY ARTICLES THAT ARE UNSIGHTLY ON PATIOS, UNLESS IN ENCLOSED AREAS BUILT AND DESIGNED FOR SUCH PURPOSES. NO AUTOMOBILES, TRAILERS, BOATS, OR OTHER VEHICLES ARE TO BE STORED ON STREETS OR FRONT AND SIDE LOTS UNLESS THEY ARE IN RUNNING CONDITION PROPERLY LICENCED, AND ARE BEING REGULARLY USED. AUTOMOBILES MUST BE MOVED EVERY 24 HOURS. ALL RV STORAGE TO BE TO SIDE OR REAR OF HOMES. ALL ROOF MOUNTED HEATING AND COOLING EQUIPMENT TO BE SET BACK TO THE BACK SIDE OF THE ROOF OUT OF VIEW FROM THE STREET. ALL TV ANTENNAS ARE TO BE PLACED ON THE ATTIC OUT OF VIEW. SATELLITE DISHES, ETC., TO BE HIDDEN FROM VEW FROM THE STREET.
11. NO STRUCTURE OF TEMORARY CHARACTER, TRAILER, BASEMENT, TENT, SHACK, GARAGE, BARN, OR OTHER OUT BUILDINGS SHALL BE USED ON ANY LOT AT ANY TIME AS A RESIDENCE EITHER TEMPORARILY OR PERMANENTLY. EXCEPTION: TEMPORARY CONSTRUCTION OFFICE.
12. SUCH EASEMNET AND RIGHTS OF WAY SHALL VE RESERVED TO THE UNDERSIGNED, IT'S SUCCESSORS AND ASSIGNS, OR ANY OVER SAID REAL PROPERTY FOR THE ERECTION, CONSTRUCTION AND MAINTENANCE AND OPERATION THEREIN OR THEREON OF DRAINAGE PIPES OR CONDUITS AND PIPES, CONDUITS, POLES WIRES, AND OTHER MEANS OF CONVEYING TO AND FROM LOTS IN SAID TRACT, GAS, ELECTRICITY, POWER, WATER, TELEPHONE AND TELEGRAPH SERVICES, SEWAGE AND OTHER THINGS FOR CONVENIENCE TO THE OWNERS OR LOTS IN SAID TRACT. AS MAY BE SHOWN ON SAID MAP AND THE UNDERSIGNED, IT'S SUCCESSORS, AND ASSIGNS, SHALL HAVE THE RIGHT TO SO RESERVE ANY OR ALL OF THE LOTS SHOWN ON SAID MAP. NO STRUCTURES OF ANY KIND SHALL BE ERECTED OVER ANY OF SUCH EASEMENTS EXCEPT UPON WRITTEN PERMISSION OF THE OWNER OF THE EASEMENT, THEIR SUCCESSORS OR ASSIGNS.

13. NO SIGN OF ANY KIND SHALL BE DISPLAYED TO THE PUBLIC VIEW ON ANY LOT EXCEPT ONE PROFESSIONAL SIGN ON NOT MORE THAN ONE SQUARE FOOT. ONE SIGN OF NOT MORE THAN FIVE SQUARE FEET ADVERTISING THE PROPERTY FOR SALE OR RENT, OR SIGNS USED BY A BUILDER TO ADVERTISE DURING CONSTRUCTION AND SALE PERIOD.
14. NO LOT SHALL BE USED OR MAINTAINED AS DUMPING GROUND FOR RUBBISH. TRASH, GARBAGE OR OTHER WASTE SHALL BE KEPT IN SANITARY CONTAINERS. ALL INCINERATORS OR OTHER EQUIPMENT FOR THE STORAGE OR DISPOSAL OF SUCH MATERIALS SHALL BE KEPT IN A CLEAN AND SANITARY CONDITION. EACH LOT AND ITS ABUTTING STREET ARE TO BE KEPT FREE OF TRASH, AND OTHER REFUSE BY THE LOT OWNER. NO UNSIGHTLY MATERIALS OR OTHER OBJECTS ARE TO BE STORED ON ANY LOT IN VIEW OF THE GENERAL PUBLIC. PURCHASER OR CONTRACTOR OF LOT SHALL BE HELD RESPONSIBLE FOR DAMAGES CAUSED BY HIM OR HIS CONTRACTOR TO ANY LOTS IN THE SUBDIVISION.
15. NO FENCE, WALL OR OTHER OBJECT OF SIMILAR DESIGN MAY BE CONSTRUCTED ON ANY LOT NEARER THE STREET LINE THAN THE FRONT HOUSE LINE, NOR SHALL ANY FENCE, WALL OR OTHER OBJECT OF SIMILAR DESIGN BE CONSTRUCTED ON ANY LOT TO A HEIGHT GREATER THAN 6 FEET.
16. NO FENCE, WALL, HEDGE OR SHRUB PLANTING WHICH OBSTRUCTS FROM LINES AT ELEVATIONS BETWEEN 2 AND 6 FEET ABOVE THE ROADWAYS SHALL BE PLACED OR PERMITTED TO REMAIN ON ANY CORNER LOT WITHIN THE TRIANGULAR AREA FORMED BY THE STREET PROPERTY LINES AND LINE CONNECTING THEM AT POINTS 20 FEET FROM THE INTERSECTION OF A STREET LINES, OR IN THE CASE OF A ROUNDED PROPERTY CORNER FORM THE INTERSECTION OF THE STREET LINES EXTENDED. THE SAME SIGHT LINE LIMITATIONS SHALL APPLY ON ANY LOT WITHIN 10 FEET FROM THE INTERSECTION OF A STREET PROPERTY LINE WITH THE EDGE OF A DRIVEWAY OR ALLEY PAVEMENT. NO TREE SHALL BE PERMITTED TO REMAIN WITHIN SUCH DISTANCES OF SUCH INTERSECTIONS UNLESS THE FOLIAGE LINE IS MAINTAINED AT SUFFICIENT HEIGHTS TO PREVENT OBSTRUCTION OF SUCH SIGHT LINES.
17. NO OIL DRILLING, OIL DEVELOPMENT OPERATIONS, OIL REFINING, QUARRING OR MINIMUM OPERATIONS OF ANY KIND SHALL BE PERMITTED UPON OR IN ANY LOT. NOR SHALL OIL WELL, TANKS, TUNNELS, MINERAL EXCAVATIONS OR SHAFTS BE PERMITTED UPON OR IN ANY LOT. NO DERRICK OR OTHER STRUCTURE DESIGNED FOR USE IN BORING FOR OIL OR NATURAL GAS SHALL BE ERECTED, MAINTAINED OR PERMITTED UPON ANY LOT.
18. WITHIN ONE YEAR OF OCCUPANCY OF ANY HOME BUILT ON A LOT IN SAID SUBDIVISION, THE FRONT AND SIDE YARDS SHALL BE PLANTED IN LAWN OR OTHER ACCEPTABLE LANDSCAPING SO AS NOT TO BE AN EYESORE. "ACCEPTABLE LANDSCAPING" AND LAWN SHALL BE INTERPRETED BY THE MAJORITY OF THE THEN EQUITY HOME OWNERS IN THE SUBDIVISION.
19. THESE COVENANTS ARE TO RUN WITH THE LAND AND SHALL BE BINDING ON ALL PARTIES AND ALL PERSONS CLAIMING UNDER THEM FOR A PERIOD OF 20 YEARS FROM THE DATE THESE COVENANTS ARE RECORDED. AFTER WHICH TIME SAID COVENANTS SHALL BE AUTOMATICALLY EXTENDED FOR SUCCESSIVE PERIOD OF 10 YEARS UNLESS AN INSTRUMENT SIGNED BY A MAJORITY OF THE THEN OWNERS OF THE LOTS HAS BEEN RECORDED CHANGING SAID COVENANTS IN WHOLE OR IN PART. ENFORCEMENT SHALL BE BY PERSONS VIOLATION OR ATTEMPTING TO VIOLATE ANY COVENANTS EITHER TO RESTRAIN INVALIDATION

OF ANY OF THESE COVENANTS BY JUDGEMENT OF COURT ORDER SHALL IN NO WAY AFFECT ANY OF THE OTHER PROVISIONS THAT SHALL REMAIN IN FULL FORCE AND EFFECT. ENFORCEMENT SHALL BE BY HOMEOWNERS WHO HAVE PURCHASED LOTS IN SAID SUBDIVISION AND BUILT HOME ON THEM. THE DEVELOPER AND OR ARCHITECT CONTROL COMMITTEE ACCEPTS NO RESPONSIBILITY FOR ENFORCEMENT AND SHALL HAVE NO LIABILITY FOR PERSONS VIOLATION THESE COVENANTS. THE SUCCESSFUL PARTY TO ANY LITIGATION BASED UPON OR RESULTING FROM THESE COVENANTS SHALL BE ENTITLED TO REASONABLE ATTORNEYS FEES AND COSTS FOR THE ENFORCEMENT OF THESE COVENANTS.



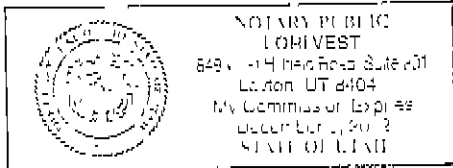
KEN CROCKETT, MEMBER OF CROCKETT & KOEHLER, L.C.



MARK KOEHLER, MEMBER OF CROCKETT & KOEHLER, L.C.

STATE OF UTAH)
COUNTY OF DAVIS SS:
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ON THE 11th DAY OF OCTOBER, 2002, PERSONALLY APPEARED BEFORE ME, KEN CROCKETT & MARK KOEHLER, MEMBERS OF CROCKETT & KOEHLER, L.C.



NOTARY PUBLIC