

When recorded. Mail to:
Holmes and Jensen Inc
PO Box 721
Salt Lake City, Utah

Melvin Shoggett
TOWN PROSPECT

11/20/85
SECURITY TITLE
DEP

Dec 22 4 00 PM '85

KATIE L. DIXON
RECORDER
SALT LAKE COUNTY,
UTAH

FOX BEADOW

(A Planned Unit Development)

4371106

SECURITY TITLE COMPANY
ACCOMMODATION RECORDING ONLY

DECLARATION
OF COVENANTS, CONDITIONS AND RESTRICTIONS
PLAT "D"

THIS DECLARATION, made on the date hereinafter set forth by Holmes and Jensen, Inc., John F. Lettig, Elizabeth A. Lettig, Gregory D. Wayman, Lisa M. Wayman, Matthew C. Remund, Molly E. Remund, Phillip S. Lockett, Lori S. Lockett, Jesus V. Chacon, Olivia Chacon, Richard H. Elkins, Regine S. Elkins, Gaylen B. Fawson, LeAnn Fawson, Mark S. Baird, Lynn Baird, John Richard Williams, David A. Grant, Cherie H. Grant, Hector L. Herrera, Margarita R. Herrera, David L. Clark, Marsha B. Clark, Tawn M. Kent, Asha E. Kent, Williamsburg Mortgage Corp., and Zions First National Bank, hereinafter referred to as "Declarant."

WITNESSETH:

WHEREAS, Declarant is the owner of certain property in the County of Salt Lake, State of Utah, which is more particularly described as follows:

Full Legal Description
SEE EXHIBIT "A" ATTACHED

BOOK 5855 PAGE 2045

FOX SHADOW

(A Planned Unit Development)

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OF COVENANTS, CONDITIONS AND RESTRICTIONS
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BOOK 5855 PAGE 2098

NOW, THEREFORE, Declarant hereby declares that all of the property described in Exhibit "A" shall be held, sold and conveyed subject to the following easements, restrictions, covenants and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property and be binding on all parties having any right, title or interest in the described property or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each owner thereof.

ARTICLE I

DEFINITIONS

Section 1. Association. Association shall mean and refer to Fox Shadow Homeowners' Association, Inc. a Utah non-profit corporation, its successors and assigns.

Section 2. Owner(s). Owner (s) shall mean and refer to the record, whether one or more persons or entities, of a fee simple title to any Lot which is a part of the Property, or a contract vendor, but excluding those having an interest, merely as security for the performance of an obligation.

Section 3. Properties. Properties shall mean and refer to that certain real property hereinabove described, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

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Section 4. Common Area. Common Area shall mean all real property (including the improvements thereto) owned by the Association for the common use and enjoyment of the Owners including the Roadways. The Common Area to be owned by the Association at the time of the conveyance of the first Lot shall be described as follows:

The common area and roadways as the same appear upon the recorded plat of Fox Shadows Plat "C" P.U.D.

Section 5. Declarant. Declarant shall mean and refer to Holmes and Jensen, Inc., John F. Lettig, Elizabeth A. Lettig, Gregory D. Wayman, Lisa M. Wayman, Matthew C. Remund, Molly E. Remund, Phillip S. Lockett, Lori S. Lockett, Jesus V. Chacon, Olivia Chacon, Richard H. Elkins, Regine S. Elkins, Gaylen B. Fawson, LeAnn Fawson, Mark S. Baird, Lynn Baird, John Richard Williams, David A. Grant, Cherie H. Grant, Hector L. Herrera, Margarita R. Herrera, David L. Clark, Marsha B. Clark, Tawn M. Kent, Asha E. Kent, Williamsburg Mortgage Corp., and Zions First National Bank and their successors and assigns.

Section 6. Lot. Lot shall mean and refer to any plot of land within the exterior boundaries of the Property which plot is intended to be used and occupied by a single family as such Lots are shown upon any recorded subdivision plat of the Property and designated on said plat for private ownership and individually numbered with the exception of the Common Area.

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Section 7. Mortgage. Mortgage shall mean a Deed of Trust as well as a Mortgage.

Section 8. Mortgagee. Mortgagee shall mean any person or entity named as a beneficiary under or a holder of a deed of trust as well as a mortgage and any successor to the interest of such person or entity.

Section 9. Plat. Plat shall mean that certain subdivision plat entitled Fox Shadow Plat "D," a Planned Unit Development, and recorded in the Office of the County Recorder of Salt Lake County, State of Utah.

Section 10. Roadways. Roadway shall mean that portion of Common Area consisting of the streets within the exterior boundaries of the Property for the use and benefit of the Owners, as such Roadways are identified and depicted on the Plat.

ARTICLE II

PROPERTY RIGHTS

AND ASSOCIATION POWERS

Section 1. Owner's Easements of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Area which

shall be appurtenant to and shall pass with the title to every Lot subject to the following provisions:

(a) the right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area;

(b) the right of the Association to suspend the voting rights and right to use of the recreational facilities by an Owner for a period during which any assessment then due against his Lot remains unpaid, and for a period not to exceed 60 days for any infraction of its published rules and regulations;

(c) the right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the Owners and subject to the Mortgagee rights provided for hereinafter. No such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer signed by two thirds (2/3) of each class of Owners has been recorded.

Section 2. Delegation of Use. Any Owner may delegate, in accordance with the Bylaws, his right of enjoyment to the Common Area and any recreational facilities to the members of his family and his tenants and shall be deemed to have delegated said rights to contract purchasers who reside on the Property.

ARTICLE III

MEMBERSHIP AND VOTING RIGHTS

Section 1. Every owner of a Lot shall be a member of the Association. Membership shall be appurtenant to and may be separated from ownership of any Lot.

Section 2. The Association shall have two classes of voting memberships.

Class A. Class A members shall be all Owners, with the exception of the Declarant, and shall be entitled to one vote for each Lot owned. In no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member(s) shall be the Declarant and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier: (a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership, or (b) five (5) years after date of recording the Declaration.

Section 3. Additional land within the overall Fox Shadow PUD may be annexed by the Declarant without the consent of members within five years of the date of this instrument provided that the FHA and VA determine that the annexation is in accord with the general plan heretofore approved by them.

ARTICLE IV

COVENANT FOR MAINTENANCE ASSESSMENTS

Section 1. Creation of the Lien and Personal Obligation of Assessments. Each Owner of any Lot is deemed to covenant and agrees to pay to the Association: (1) monthly assessments or charges, and (2) special assessments for capital improvements, such assessments to be established and collected as hereinafter provided. The monthly and special assessments, and after any default, interest, costs and reasonable attorney's fees shall be a charge on the Lot and except as otherwise provided shall be a continuing lien upon the Lot against which each such assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such Lot at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

Section 2. Purpose of Assessment. The assessments assumed by the Association shall be used exclusively to promote the recreation, health, safety and welfare of the owners and for the improvements and maintenance of the Common Area and of the lots.

Section 3. Maximum Monthly Assessment. Until January 1 of the year immediately following the conveyance of the first Lot to any Owner,

the maximum monthly assessment shall be Sixteen Dollars (\$16.00) per Lot.

(a) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum monthly assessment may be increased each year not more than ten percent (10%) above the maximum monthly assessment for the previous year without a vote of the membership.

(b) From and after January 1 of the year immediately following the conveyance of the first Lot to an Owner, the maximum monthly assessment may be increased above ten percent (10%) by a vote of two-thirds (2/3) of each class of members who are voting in person or by proxy, at a meeting duly called for this purpose.

(c) The Association may fix the monthly assessment at an amount not in excess of the maximum permitted by the section.

Section 4. Assessment for Capital Improvements. The Association shall maintain an adequate reserve fund for the maintenance, repairs, and replacement of those elements of the Common Area that must be replaced on a periodic basis and in addition shall maintain an adequate reserve fund for the inspection, maintenance, repair and replacement of all torn drains, catch basins, piping, culverts and

all other aspects of the area storm water conveyance system and flood control installments required by the Salt Lake County Flood Control Department. These funds shall be accumulated by setting aside such portion of the monthly assessment authorized above, or as shall be fixed by the Association.

In addition to such monthly assessments, the Association may levy in any assessment year, a special assessment applicable to that year only or the purpose of defraying, in whole or part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Area, including fixtures and personal property related thereto, and/or the storm water conveyance system and flood control installations required by the Salt Lake County Flood Control Department. The Association by and through its Board of Trustees shall levy and collect such special assessments in accordance with the provisions hereof.

Section 5. Notice and Quorum for Any Action Authorized Under Section 3 and Section 4. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 shall be sent to all Owners not less than 30 days nor more than 60 days in advance of the meeting. At the first such meeting called, the presence of Owners or of proxies entitled to cast sixty percent (60%) of all the votes of each class of membership shall constitute

a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirements, and the quorum at the subsequent meeting shall be one-half (½) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than 60 days following the preceding meeting.

Section 6. Uniform Rate of Assessment. Both monthly and special assessment rates must be fixed at a uniform rate for all Lots and collected on a monthly basis.

Section 7. Date of Commencement of Monthly Assessments: Due Dates. The monthly assessments provided for herein shall commence as to all Lots on the first day of the month following the conveyance of the title to a Lot or occupancy of a house on a Lot, whichever occurs first. The Association shall fix the amount of the monthly assessment against each Lot at least thirty (30) days in advance of each calendar year. Written notice of the monthly assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Association. The Association shall upon written request of any Owner, Mortgagee, prospective Mortgagee, or prospective purchaser, and for a reasonable charge not to exceed Twenty-Five Dollars (\$25.00), furnish a certificate signed by an officer of the Association setting forth whether the assessments on

a specified Lot have been paid. A properly executed certificate of the Association as to the status of assessments on a Lot is binding upon the Association as of the date of its issuance.

Section 8. Effect of Non-payment of Assessments: Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of one and one-half percent (1½) per month. The Association may bring an action against the Owner personally obligated to pay the same, or foreclose the lien against the Lot. Provided however, that prior to the initiation of any foreclosure action, a first Mortgagee, upon request, is entitled to written notification from the Association of any default in the performance by the individual Owner of any obligation levied pursuant to this Article IV, which is not cured within thirty (30) days. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his Lot.

Section 9. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first Mortgage. Sale or transfer of any Lot shall not affect the assessment of the lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure of any proceeding in lieu thereof, shall extinguish the lien of such assessments as to any

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payments which become due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

ARTICLE V

ROADWAYS

Section 1. Limited Use. Subject to the limitations herein set forth, the Roadways shall be and remain for the use and benefit of the Owners as roadways for access, ingress, and egress to and from Lots and other improvements on the property, unless the Owners unanimously agree to change such use. No change of use of the Roadways shall be effective unless and until there shall be recorded in the Office of the County Recorder of Salt Lake County, State of Utah, a written instrument duly executed and acknowledged by all Owners agreeing to such change of use.

Section 2. Easements and Rights. Every Owner shall have a non-exclusive right and easement of use and enjoy the Roadways for access, ingress, and egress to and from the Lots and Play Areas and other improvements of the Property which right and easement shall be appurtenant to and shall pass with title to every Lot, subject to the following provisions:

(a) The right of the Association to levy and collect annual and special assessments, as hereinafter provided.

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(b) The right of the Association pursuant to Section 5 hereof.

(c) The right of the Association, subject to Mortgagee rights hereinafter set forth, to dedicate or convey all or any part of the Roadways to any public agency, authority, or utility, for such purposes and subject to such conditions as may be agreed to by the Owners of not less than two-thirds (2/3) of each class of Lot Owners. No such dedication or conveyance shall be effective unless and until there shall be recorded in the Office of the County Recorder for Salt Lake County, State of Utah, a written instrument duly executed and acknowledged by the Owners of not less than two-thirds (2/3) of each class of voters.

Section 3. Delegation and Assignment of Use. Any Owner may delegate to the members of his family and to his guests, in accordance with reasonable rules and regulations promulgated by the Association, such Owner's right to use and enjoy the Roadways. Any Owner may also assign or delegatge to his tenants and shall be deemed to have assigned to contract purchasers (who reside on the Lots), in accordance with reasonable rules and regulations promulgated by the Association, such Owner's right and easement to use and enjoy the Roadways.

Section 4. Management of Roadways. The Association, subject to the rights and duties of Owners as set forth in this Declaration, shall be responsible for the management, control, operation, care, maintenance, repair, replacement, and upkeep of the Roadways, unless and until such responsibility is transferred to and accepted by a public agency, authority, or utility and such transfer is agreed to by the Owners as provided herein.

Section 5. Rules and Regulations. The Association shall have the power and authority to adopt, promulgate, rescind, amend, and enforce reasonable rules and regulations governing use of the Common Areas and Roadways; provided, however, that such rules and regulations shall be consistent with the rights and obligations established by this Declaration. The Association shall furnish to each Owner copies of all such rules and regulations promulgated by the Association, copies of all amendments thereto and rescissions thereof, and copies of all decisions and resolutions of the Association adopted pursuant thereto. Such rules and regulations shall take effect fifteen (15) days after adoption by the Association.

ARTICLE VI

EXTERIOR MAINTENANCE AND ARCHITECTURAL CONTROLS

Section 1. Architectural Control. No building, fence, wall or other structure on any Lot shall be commenced, erected or maintained

nor shall any exterior addition to or change (including painting) or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, colors, materials and location of the same shall have been submitted to and approved in writing as to harmony of external design and location to surrounding structures and topography by the Association or by an architectural committee composed of three (3) or more representatives appointed by the Association. In the event said Board, or its designated committee, fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted to it, approval will not be required and this Article will be deemed to have been fully complied with. This provision shall not apply to the Declarant in the construction of new dwellings.

Section 2. Exterior Maintenance. Each owner shall be responsible for the exterior maintenance of his Lot as follows:

Paint, repair, replacement and care of roofs, gutters, drainspouts, exterior building surfaces and other exterior improvements to the Lots. In the event the Owner, in the sole opinion of the Association, fails to so maintain his Lot, the Association shall have the right to perform or cause to be performed the exterior maintenance

work required, the cost of which shall be added to and become part of the assessment to which such Lot is subject.

ARTICLE VII

MORTGAGEE PROTECTION

Section 1. Mortgagee Protection. Notwithstanding anything to the contrary contained in the Declaration.

(a) No provision of this Declaration shall give a Lot Owner, or any other party, priority over any rights of the first Mortgagee of a Lot pursuant to its Mortgage or otherwise in the case of a distribution to such Lot Owners, of insurance of condemnation awards for losses to or a taking of Lots and/or Common Area.

(b) Any "right of first refusal" that may hereafter be added to this Declaration shall not impair the rights of a first Mortgagee to:

- (1) Foreclose or take title to a Lot pursuant to the remedies provided in the Mortgage, or
- (2) Accept a deed (or assignment) in lieu of foreclosure in the event of default by a mortgagor, or
- (3) To sell or lease a lot so acquired by the Mortgagee.

(c) Any agreement for professional management of Fox Shadow PUD, or any other contract providing for services of the Declarant, developer or builder, may not exceed three (3) years. Any such agreement must provide for termination by either party without cause and without payment of a termination fee on ninety (90) days or less written notice.

(d) With the exception of a lender in possession of a Lot following a default in a first Mortgage, a foreclosure proceeding of any deed or other arrangement in lieu of foreclosure, no Lot Owner shall be permitted to lease his Lot for transient or hotel purposes. No Lot Owner may lease less than the entire Lot. Any lease agreement shall provide that the terms of the lease shall be subject in all respects to the provisions of this Declaration and that any failure by the lessee to comply with the terms of such Declaration shall be a default under the lease. All leases shall be in writing.

(e) Any first Mortgagee who obtains title to a Lot pursuant to the remedies provided in the Mortgage or through foreclosure or deed in lieu of foreclosure of the Mortgage will not be liable for such Lot's unpaid dues or charges which accrue prior to the acquisition of title to such Lot by the Mortgagee.

(f) A first Mortgagee, upon request, will be entitled to written notification from the Association of any default in the performance

by the mortgagor-Lot Owner of any obligation under this Declaration or other related document which is not cured within sixty (60) days.

(g) Unless at least two-thirds (2/3) of the first Mortgagees (based upon one vote for each first Mortgage owned) or the Owners (other than Declarant) of the individual Lots have given their prior written approval, the Association shall not be entitled to:

- (1) By act or omission seek to abandon, partition, subdivide, encumber, sell or transfer the Common Area owned, directly or indirectly, by the Association (the granting of easements for public utilities or for other public purposes consistent with the intended use of such Common Area by the Association shall not be deemed a transfer within the meaning of this clause);
- (2) change the method of determining the obligations, assessments, dues or other charges which may be levied against an Owner.
- (3) by act or omission change, waive or abandon any scheme of regulations, or enforcement thereof, pertaining to the architectural design or the exterior appearance of Lots, the exterior maintenance of Lots, the maintenance of the Common Area party walks or common fences and driveways, or the upkeep of lawns and plantings in the Property;

- (4) fail to maintain fire and extended coverage on insurable Common Area property on a current replacement cost basis in an amount not less than one hundred percent (100%) of the insurable value (based on current replacement cost);
- (5) use hazard insurance proceeds for losses to any Common Area property for other than the repair, replacement or reconstruction of such Common Area property.

(h) Common areas and all amenities (such as parking, recreation and service areas) shall be part of Fox Shadow PUD and shall be fully installed, completed, and in operation for use by the Lot Owners prior to the sale or conveyance of the last Lot.

(i) A Mortgagee who has acquired title to a Lot in Fox Shadow PUD pursuant to any remedy under the Mortgage or any proceeding or procedure in lieu thereof, shall thereby become a member of the Fox Shadow Homeowners Association, Inc.

(j) Not Lot Owner, or any other party shall have priority over any rights of a first Mortgagee of a Lot pursuant to its Mortgage or otherwise in the case of a distribution to such Lot Owner of insurance proceeds or condemnation awards for losses to or taking of Lots and/or Common Areas. All first Mortgagees shall be entitled to receive such insurance proceeds and awards for losses to or a taking

of Lots and/or Common Areas on a first priority basis, as provided in the Mortgage instruments.

(k) No provision of this Article VII shall be amended without the consent of all first Mortgagees.

(l) The holders of first Mortgages shall have the right to examine the books and records of the Property.

(m) First Mortgagees of Lots may, jointly or singly, pay taxes and/or other charges which are in default and which may or have become a charge against any Common Area and may pay overdue premiums on hazard insurance policies, or secure new hazard insurance coverage on the lapse of a policy, for such Common Area and first Mortgagees making such payments shall be owed immediate reimbursement therefore from the Association. Entitlement to such reimbursement shall be reflected in an agreement in favor of all first Mortgagees of Lots duly executed by the Association.

ARTICLE VIII

TAXES

Section 1. Taxes and Assessments. That Association shall pay all taxes, assessments, charges, and impositions of every kind and nature which are lawfully assessed or imposed by any governmental or public authority with respect to the Roadways and other Common Areas.

Section 2. Operating Expense. All taxes, assessments, charges, and impositions paid by the Association with respect to the Roadways and Common Areas shall be deemed to be a cost of operating the Roadways and Common Areas and shall be assessed to the Lots as part of annual assessments in accordance with the provisions of Article IV.

ARTICLE IX

TRASH COLLECTION

Section 1. Trash Collection Services and Expenses. During any period of time when the Lots shall be ineligible, by reason of the private nature of the Roadways or for any other reason, to receive trash collection services from the governmental authority in the area of the Property, the Association shall provide such trash collection services to the Lots as the Association may deem to be necessary or appropriate. All costs and expenses of providing such services under this Article IX shall be assessed to the Lots as part of the Annual Assessments in accordance with the provisions of Article IV above.

ARTICLE X

INSURANCE

Section 1. Obligation to Provide Insurance. The Association and the Owners shall obtain and maintain at all times insurance coverage as provided for immediately hereinbelow.

Section 2. Association Insurance. The Association shall obtain and maintain at all times coverage as follows:

(a) Fire and extended coverage insurance for no less than 100% of replacement cost of insurable Common Area property. Such insurance shall name as the insured the Association for the benefit of the Owners.

(b) Fidelity coverage against dishonest acts on the part of the Association, its trustees, employees or volunteers responsible for handling funds collected and held for the benefit of the Owners. The fidelity bond or insurance shall name the Association as the named insured and shall be written in an amount sufficient to provide protection which is no event less than one and one-half (1½) times the Association's estimated annual operating expenses and reserves. In connection with such coverage, an appropriate endorsement to the policy to cover any persons who serve without compensation shall be added if the policy would not otherwise cover volunteers.

(c) A comprehensive policy of public liability insurance covering all of the Common Area. Such insurance policy shall contain a "severability of interest" clause of endorsement which shall preclude the insurer from denying the claim of an Owner because of negligent acts of the Association or other Owners. The scope of coverage

shall include all other coverage in the kinds and amounts commonly required by private institutional mortgage investors for projects similar in construction, location and use. Coverage shall be for at least One Million Dollars (\$1,000,000) per occurrence for personal injury and/or property damage.

Section 3. Owner Insurance. Each Owner shall maintain a multiple peril type policy covering his Lot providing as a minimum fire and extended coverage in an amount equal to 100% of the replacement costs of the Lot. Said insurance shall contain a provision or endorsement to the effect that the insurance coverage cannot be cancelled, invalidated or suspended because of the conduct of the Owner or because of a failure to pay the premium, without prior notice in writing to the Association. After receipt of said notice, the Association shall have fifteen (15) days to pay any delinquent premium or cause any condition to be corrected which would otherwise result in the cancellation or suspension of the insurance.

Section 4. Carriers. All hazard insurance policies shall be written by a hazard insurance carrier which has a financial rating by the Bests Insurance Reports of class VI or better. Such hazard insurance carrier shall be specifically licensed or authorized by law to transact business within the State of Utah.

(a) The insurer or insurers shall waive subrogation as to any claims against the Association, Owners, the Declarant, and their respective agents, employees, and guests.

(b) The policy or policies cannot be cancelled, invalidated, or suspended on account of the conduct of any one or more individual Owners.

(c) Any "no other insurance" clause in the policy or policies shall exclude from consideration the policies of any individual Owners.

(d) The policy or policies cannot be cancelled, invalidated, or suspended on account of the conduct of any director, trustee, officer, or employee of the Association, without a prior written demand that the Association cure the defect.

Section 6. Additional Insurance. In addition to the insurance coverage required by this Declaration, the Association shall have the power and authority to obtain and maintain other similar and dissimilar insurance coverage in relation to the Roadways, Common Areas and the Association's duties and responsibilities hereunder, which additional insurance coverage may be in such amounts and in such forms as the Association from time to time deems appropriate.

Section 7. Insurance Premiums. Insurance premiums allocable to insurance coverage obtained and maintained by the Association under

this Article X shall be deemed to be a cost of operating the Roadways and Common Areas and shall be assessed to the Lots as part of annual assessments in accordance with the provisions of Article IV.

ARTICLE XI

EMINENT DOMAIN

Section 1. Lots. If a Lot is acquired by eminent domain, or if part of a Lot is acquired by eminent domain leaving the Lot Owner with a remnant which may not practically or lawfully be used for any purpose permitted by the Declaration, that Lot's votes in the Association and common expense liability are automatically terminated. Any remnant of a Lot remaining after part of a Lot is taken under this section is thereafter Common Area Property.

Section 2. Common Area Property. If part of the Common Area property is acquired by eminent domain, except as otherwise provided in this Declarant, the award must be paid to the Association.

ARTICLE XII

DAMAGE OR DESTRUCTION

Section 1. Damage or Destruction of Lot. In the event that the Lot is damaged or destroyed by fire or other casualty, the Owner thereof shall cause such Lot to be promptly repaired, restored or recon-

structed to the extent required to restore the Lot to substantially the same condition in which it existed prior to the occurrence of the damage or destruction. In addition, if any Common Area is damaged or destroyed in connection with the restoration or reconstruction of a Lot, the cost of repair or replacement to said Common Area shall be paid by the Owner.

Section 2. Damage or Destruction of Common Area. In the event that the Common Area and/or other improvements thereon are damaged or destroyed such shall be promptly repaired, restored, or reconstructed to the extent required to restore the Lot to substantially the same condition in which it existed prior to the occurrence of the damage or destruction. Such repairs, restoration or reconstruction shall be paid for out of any insurance proceeds received on account of the damage or destruction; provided, however, that if the insurance proceeds are not sufficient for such purpose, the deficiency shall be assessed as a common expense.

ARTICLE XIII

NUISANCES AND RELATED MATTERS

Section 1. Nuisances. No noxious or offensive activity shall be carried on upon any Lot, nor shall anything be done thereon which may be an annoyance or nuisance to the other Lot Owners.

utilities. The written consent of the Declarant or the Board of Trustees on behalf of the Association shall be required prior to the location of any such utilities.

ARTICLE XV

ENCROACHMENTS

None of the rights and obligations of the Owners of Lots created herein, or by the deeds conveying the Lots shall be altered in any way by encroachments due to settlement or shifting of structures for any other cause. There shall be valid easements for the maintenance of said encroachments so long as they exist; provided, however, that in no event shall a valid easement for encroachment be created in favor of an Owner if said encroachment occurred due to the willful conduct of said Owner.

ARTICLE XVI

GENERAL PROVISIONS

Section 1. Enforcement. The Association, or any Owner, shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Association or by any Owner to enforce any covenant

Section 2. Pets. No pigs, cows, sheep, goats, horses, poultry, or any other livestock, shall be kept, maintained or permitted on any Lot excepting only a reasonable number of common household pets. Pets shall at all times be under proper control and supervision of their owners. Owners of dogs shall keep dogs on their premises at all times unless the dog is on a leash.

Section 3. Drilling and Mining. There shall be no oil drilling, mining, quarrying or related operations of any kind permitted upon any Lot.

Section 4. Rubbish. No rubbish shall be stored or allowed to accumulate anywhere on a Lot, except in sanitary containers.

ARTICLE -XIV-

UTILITIES EASEMENT

A public utilities easement shall exist over and across the Property for the purpose of the installation, repair, alteration and maintenance of utilities, including but not limited to water, sewer, power and telephone. Where necessary, utilities may be located on or across Lots so long as such utilities do not disturb the quiet enjoyment of any Lot by its Owner and so long as any public utility company restores to its original condition any Lot which is altered as a result of the installation, repair and maintenance of any

or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section-2. Severability. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no wise affect any other provisions which shall remain in full force and effect.

Section-3. Registration of Mailing Address. Each Owner shall register with the Association from time to time his current mailing address. All notices and demands intended to be given to any Owner may be sent by first class U. S. mail, postage prepaid, and addressed to the Owner at his registered address, or if an address has been registered, to his Lot address. All notices and demands to be served upon the Association may be sent by first class U. S. mail, postage prepaid, and addressed to the Association at P. O. Box 721, Salt Lake City, Utah 84110, or to the Association at such other address as the Association may from time to time designate by written notice to the Owners. Any notice or demand referred to in this Declaration or in rules and regulations promulgated hereunder by the Association shall be deemed to have been given or served when deposited in the U. S. mail, first class postage thereon prepaid, and addressed as provided in this Section.

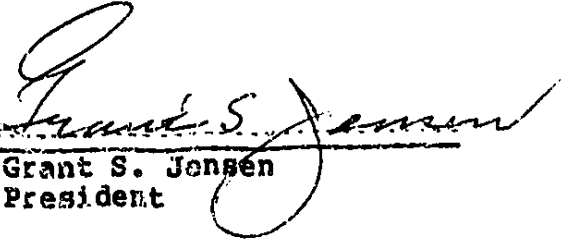
Section 4. Obligation of Owners. All obligations of an Owner under and by virtue of the provisions contained in this Declaration shall continue, notwithstanding that he may be leasing, renting, or selling under the contract his Lot. The Owner of a Lot shall have no obligation for assessments hereunder or other obligations hereunder (except interest and costs of collection with respect to prior obligations accruing after he conveys such Lot.

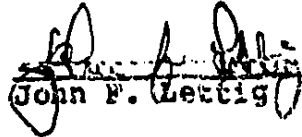
Section 5. Amendment. The covenants and restrictions of this Declaration shall run with and bind the land, for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. Except as otherwise provided, this Declaration may be amended during the first twenty (20) year period by an instrument signed by not less than ninety percent (90) of the Lot Owners, and thereafter by an instrument signed by not less than seventy-five percent (75%) of the Lot Owners, provided that Article VII, may not be amended without the written approval of at least two-thirds (2/3) of the first Mortgagees or Owners (other than Declarant). All such amendments must be recorded.

Section 6. Effective Date. This Declaration shall take effect upon recording in the Office of the County Recorder for Salt Lake County, State of Utah.

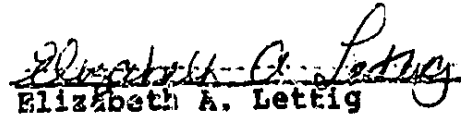
IN WITNESS WHEREOF, the undersigned, being the Declarant herein, has hereunto set its hand this 21st day of December, 1986.

HOLMES AND JENSEN, INC.


By _____
Grant S. Jensen
President




John F. Lettig



Elizabeth A. Lettig



Gregory D. Wayman



Lisa M. Wayman



Matthew C. Remund



Molly E. Remund

BOOK 5855 PAGE 2078

Phillip S. Lockett
Phillip S. Lockett

Lori S. Lockett
Lori S. Lockett

Jesus V. Chacon
Jesus V. Chacon

Olivia Chacon
Olivia Chacon

Richard H. Elkins
Richard H. Elkins

Regine G. Elkins
Regine G. Elkins
G.

Gaylon B. Fawson
Gaylon B. Fawson

LeAnn Fawson
LeAnn Fawson

Mark S. Baird
Mark S. Baird

BOOK 5855 PAGE 2077

Lynn Baird
Lynn Baird

John Richard Williams
John Richard Williams

David A. Grant
David A. Grant

Cherie H. Grant
Cherie H. Grant

Hector L. Herrera
Hector L. Herrera

Margarita R. Herrera
Margarita R. Herrera

David L. Clark
David L. Clark

Marsha B. Clark
Marsha B. Clark

Tawn M. Kent
Tawn M. Kent

(Handwritten mark)

BOOK 5855 PAGE 2078

Asha E. Kent

ZIONS FIRST NATIONAL BANK

By *Robert Williams*
Its SA - V.P.

WILLIAMSBURG MORTGAGE CORP.

By *James M. Zander*
Its President

EXHIBIT "A"

Beginning at a point N 0°01'48" W 33.00 feet from the West 1/4 corner of Section 30, T 1S, R 1W, SLB & M and running thence N 0°01'48" W 1292.38 feet; thence N 89°57'15" E 248.00 feet; S 0°02'45" E 184.00 feet to southline of Castle Lane, thence along said right of way line N 89°57'15" E 82.32 feet, to point of curvature; thence along the arc of a 15.00 foot radius curve to the right (chord bearing S 45°03'43" E) a distance of 23.55 feet to a point of tangency; thence S 0°04'41" E 93.25 feet to a point of curve; thence along the arc of a 101.00 foot radius curve to the right (chord bearing S 9°39'42" W) a distance of 34.30 feet to a point of reverse curve; thence along the arc of 667.50 foot radius curve to the left (chord bearing S 18°21'36" W) 24.26 feet; thence S 89°55'19" W 119.16 feet along northerly line of Fox Shadow Plat "C" P.U.D.; thence S 0°04'41" E 200.49 feet to a point on north right of way line of Fox Shadow Drive; thence S 4°12'24" E 46.00 feet to a point on a 2280.43 foot radius curve to the right, thence southwesterly a distance of 6.57 feet along said curve (chord bearing S 85°52'33" W); thence S 0°04'41" E 83.94 feet to a point on a 2806.43 foot radius curve to the right; thence southwesterly along the arc (also the north right of way line of Wedgecliffe Street) a distance of 12.00 feet, (chord bearing S 89°48'05" W); thence S 0°04'41" E 100.62 feet; thence S 89°55'19" W 3.44 feet; thence S 0°04'41" E 71.29 feet to a point on the north right of way line of Burlingame Drive; thence S 2°25'25" W 28.00 feet to a point on a 594.00 foot radius curve to the right; thence northwesterly along the south right of way line of said street (chord bearing N 87°00'18" W) 11.85 feet; thence S 0°04'41" E 175.96 feet to the north right of way line of Lance Way; thence along said line N 69°45'00" W 5.54 feet; thence S 20°15'00" W 28.00 feet to a point of curvature (radial bearing S 20°15'00" W); thence northwesterly along the arc of 289.0 foot radius curve to the left 22.12 feet (chord bearing N 71°56'34" W); thence S 0°04'41" E 87.80 feet; thence N 89°55'19" W 41.68 feet to a point (radial bearing S 63°02'33" E) on Towerbell Circle which is on a 44.00 foot radius curve to the left; thence southerly 49.31 feet along said curve to a point (radial bearing N 52°44'53" E) on said curve; thence S 52°44'53" W 82.59 feet; thence S 0°04'41" E 35.51 feet to the north line of 3100 South Street; thence S 89°55'19" W 126.01 feet along said north line to the point of beginning, containing 6.44 acres.

Beginning at a point N 0°01'48" W 1325.38 ft. and N 89°57'15" E 248.00 ft. from the West 1/4 corner of Section 30, T 1S, R 1W, SLB & M, and running thence N 89°57'15" E 1103.82 ft; thence S 0°05'59" W 547.47 feet to the north line of Fox Shadow Plat "B" P.U.D.; thence along said line S 89°55'19" W 103.76 feet; thence N 0°04'41" W 5.00 feet; thence S 89°55'19" W 62.37 feet; thence

along the arc of a 506.0 foot radius curve to the right (chord bearing is N 10°41'49" E) a distance of 7.81 feet; thence N 78°52'40" W 28.00 feet; thence S 89°55'19" W 67.64 feet; thence N 0°04'41" W 7.00 feet; thence S 89°55'19" W 33.50 feet; thence N 0°04'41" W 28.21 feet; thence N 44°30'00" W 35.85 feet; thence S 45°30'00" W 34.00 feet; thence N 44°30'00" W 95.06 feet; N 37°00' W 28.00 feet to the west right of way line of Drawbridge Street; thence S 53°00' W 88.30 feet along said right of way to a point on a 270.00 foot radius curve to the left; thence along said curve 107.21 feet (chord bearing is S 41°37'30" W), to a point of tangency; thence S 30°15'00" W 10.37 feet to a point (radial bearing S 27°12'37" W) on a 264.00 foot radius curve to the left, said point also being on the north right of way line of Fox Shadow Drive; thence northwesterly along the arc of a 264.00 foot radius curve to the left (chord bearing N 68°53'42" W) a distance of 56.26 feet to a point of compound curvature; thence along the arc of a 556.00 foot radius curve to the left (chord bearing N 81°14'04" W) a distance of 121.00 feet to the easternmost boundary of Fox Shadow Plat "C" P.U.D.; thence N 0°04'41" W along said boundary 149.00 feet; thence S 89°55'19" W 185.50 feet; thence N 0°04'41" W 21.00 feet; thence S 89°55'19" W 54.42 feet; thence N 70°35'55" W 28.00 feet to a point on the east right of way line of Roundtable Road, said point also being a point of reverse curve; thence northeasterly along the arc of a 101.00 foot radius curve to the left (chord bearing N 9°39'42" E) a distance of 34.34 feet; thence N 0°04'41" W 93.25 feet to a point of curve; thence northwesterly along the arc of a 15.00 foot radius curve to the left (chord bearing N 45°03'43" W) a distance of 23.55 feet; thence S 89°57'15" W 82.23 feet; thence N 0°02'45" W 184.00 feet to point of beginning. Contains 11.143 acres.

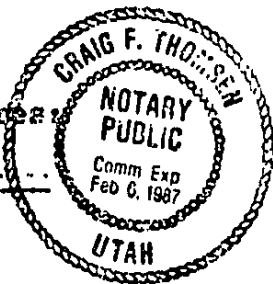
200-5855 (REV) 2081

STATE OF UTAH)
) SS.
COUNTY OF SALT LAKE)

On this 22 day of December, 1986, personally did say that he the said Grant S. Jensen, is the president of said company, and that the foregoing instrument was signed in behalf of said company and he duly acknowledged to me that said company executed the same.

Craig F. Thomsen
NOTARY PUBLIC
Residing at: Salt Lake City

My Commission Expires: _____

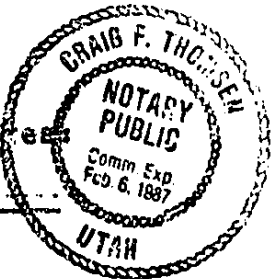


STATE OF UTAH)
) SS.
COUNTY OF SALT LAKE)

On this 22 day of December, 1986, personally appeared before me John F. Lettig and Elizabeth A. Lettig who acknowledged to me that they executed the foregoing instrument.

Craig F. Thomsen
NOTARY PUBLIC
Residing at: Salt Lake City

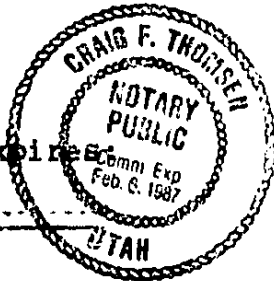
My Commission Expires: _____



2001 5855 11/11 2082

STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 22 day of December, 1986, personally appeared before me Gregory D. Wayman and Lisa M. Wayman who acknowledged to me that they executed the foregoing instrument.

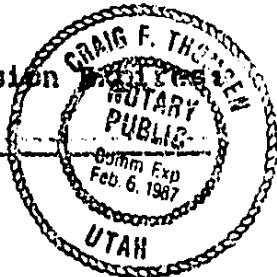


My Commission Expires

Craig F. Thomsen
NOTARY PUBLIC
Residing at: Salt Lake City

STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 22 day of December, 1986, personally appeared before me Matthew C. Remund and Molly E. Remund who acknowledged to me that they executed the foregoing instrument.



My Commission Expires

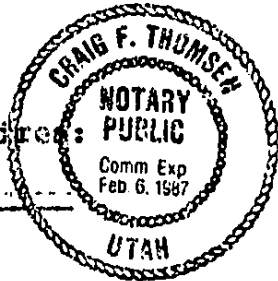
Craig F. Thomsen
NOTARY PUBLIC
Residing at: Salt Lake City

STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 22 day of Dec, 1986, personally
appeared before me Phillip S. Lockett and Lori S. Lockett who
acknowledged to me that they executed the foregoing instrument.

Craig F. Thomsen
NOTARY PUBLIC
Residing at: Salt Lake

My Commission Expires: _____

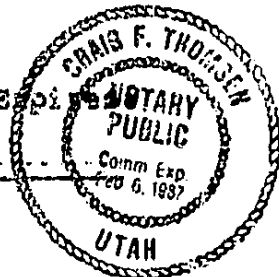


STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 22 day of Dec, 1986, personally
appeared before me Jesus V. Chacon and Olivia Chacon who
acknowledged to me that they executed the foregoing instrument.

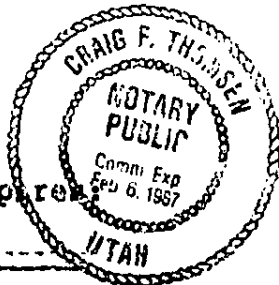
Craig F. Thomsen
NOTARY PUBLIC
Residing at: Salt Lake

My Commission Expires: _____



STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 22 day of December, 1986, personally appeared before me Richard H. Elkins and Regine S. Elkins who acknowledged to me that they executed the foregoing instrument.

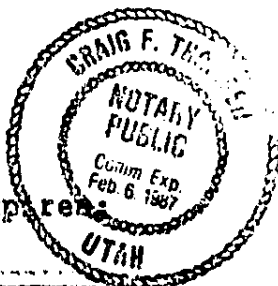


My Commission Expires

Craig F. Thomsen
NOTARY PUBLIC
Residing at: Salt Lake

STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 22 day of December, 1986, personally appeared before me Gaylen B. Fawson and LeAnn Fawson who acknowledged to me that they executed the foregoing instrument.



My Commission Expires

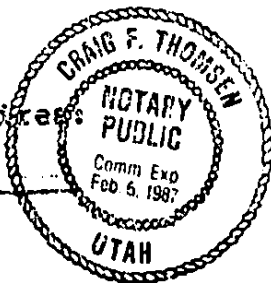
Craig F. Thomsen
NOTARY PUBLIC
Residing at: Salt Lake

STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 22 day of Dec, 1986, personally appeared before me Mark S. Baird and Lynn Baird who acknowledged to me that they executed the foregoing instrument.

Craig F. Thomsen
NOTARY PUBLIC
Residing at: Salt Lake City

My Commission Expires

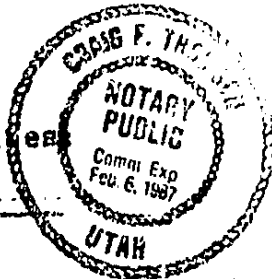


STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 22 day of Dec, 1986, personally appeared before me John Richard Williams who acknowledged to me that he executed the foregoing instrument.

Craig F. Thomsen
NOTARY PUBLIC
Residing at: Salt Lake City

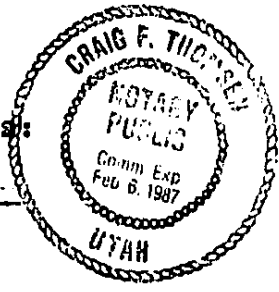
My Commission Expires



STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 22 day of Dec, 1986, personally
appeared before me David A. Grant and Cherie H. Grant who
acknowledged to me that they executed the foregoing instrument.

Craig F. Thompson
NOTARY PUBLIC
Residing at: Salt Lake

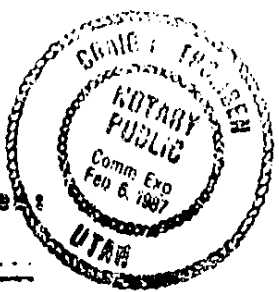


My Commission Expires:
.....

STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 22 day of Dec, 1986, personally
appeared before me Hector L. Herrera and Margarita R. Herrera who
acknowledged to me that they executed the foregoing instrument.

Craig F. Thompson
NOTARY PUBLIC
Residing at: Salt Lake

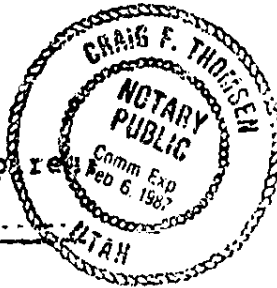


My Commission Expires:
.....

BOOK 5855 PAGE 2187

STATE OF UTAH)
 : ss.
COUNTY OF SALT LAKE)

On this 22 day of December, 1986, personally appeared before me David L. Clark and Marsha B. Clark who acknowledged to me that they executed the foregoing instrument.



My Commission Expires:

Craig F. Thomsen
NOTARY PUBLIC
Residing at: Apex, Utah

STATE OF UTAH)
 : ss.
COUNTY OF SALT LAKE)

On this _____ day of _____, 1986, personally appeared before me Tawn M. Kent and Asha E. Kent who acknowledged to me that they executed the foregoing instrument.

.....
NOTARY PUBLIC
Residing at:

My Commission Expires:

.....

BOOK 5855 PAGE 2088

STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 27 day of December, 1986, personally did say that he the said Paul H. Williams, is the Asst. Vice-President of said Zions First National Bank, and that the foregoing instrument was signed in behalf of said company and he duly acknowledged to me that said company executed the same.

Janet S. Mason
NOTARY PUBLIC
Residing at: Salt Lake City, Utah

My Commission Expires: 5-28-90

STATE OF UTAH)
 : SS.
COUNTY OF SALT LAKE)

On this 27 day of Dec, 1986, personally did say that he the said Gary Munro, is the President of said Williamsburg Mortgage Corp., and that the foregoing instrument was signed in behalf of said company and he duly acknowledged to me that said company executed the same.

CRAIG F. THORSEN
NOTARY PUBLIC
Comm. Exp. Feb. 6, 1987
UTAH

My Commission Expires: _____

Craig F. Thorsen
NOTARY PUBLIC
Residing at: Salt Lake City, Utah

BOOK 5855 PAGE 2089