

DECLARATION OF ANNEXATION
Rio Virgin R. V. Park Phase 5

This Declaration of Annexation is prepared pursuant to Article II of the Declaration of Covenants Conditions and Restrictions of Rio Virgin R. V. Park which was recorded the 4th day of November, 1993, as Entry No. 448633, in Book 769, at Page 528, et.seq., records of the Washington County Recorder.

RIO VIRGIN DEVELOPMENT L.C., as Declarant desires to annex the following described property as a part of, and it is Declarant's intention that the property shall be subject to, the Declaration of Covenants Conditions and Restrictions of Rio Virgin, R. V. Park as referred to above.

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN BY THIS REFERENCE.

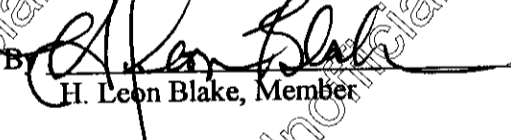
Any required approvals have been given.

The subject property is described in a plat recorded herewith. The annexed property is subject to the following restrictions:

1. "The Homeowner's Association should monitor the river bank and erosion protection condition. Additional flood or erosion protection may be required. The Homeowner's Association should retain a Professional Engineer to inspect the bank and erosion protection and recommend necessary maintenance or improvements. This inspection should occur annually and after each major flood. Should conditions arise that require additional flood or erosion protection, or maintenance, it shall be the responsibility of the Homeowner's Association to construct and pay for all improvements."
2. The 5' wide limited common area shown on the plat adjacent to lots 72-75 and 82-84 of Rio Virgin R. V. Park Phase 2 shall be used for the exclusive use of the property owners of lots 72-75 and 82-84, each as to that portion which is contingent to their individual lots.

IN WITNESS WHEREOF, the undersigned, being the Declarant, has hereunto set its hand this 22 day of December, 1998.

DECLARANT
RIO VIRGIN DEVELOPMENT L.C.

By 
H. Leon Blake, Member

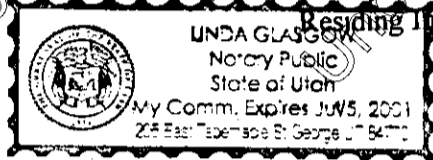

Billie L. Blake, Member

STATE OF UTAH)
) ss
COUNTY OF WASHINGTON)

On this 22 day of December, 1998 personally appeared before me, the undersigned notary public in and for said State and County, H. Leon Blake and Billie L. Blake, who being by me duly sworn, did say that they are members of Rio Virgin Development L.C., and that they executed the foregoing document in behalf of said limited liability company being authorized and empowered to do so by the operating agreement of Rio Virgin Development L.C. and they did duly acknowledge to me that such limited liability company executed the same for the uses and purposes stated therein.

My Commission Expires: 6-5-2001

Linda Glasgow
Notary Public *Wash. Co*



RIO VIRGIN R.V. PARK PHASE 5

BOUNDARY DESCRIPTION

BEGINNING AT A POINT S0°26'05"E 1125.12 FEET ALONG THE CENTER SECTION LINE FROM THE NORTH QUARTER CORNER OF SECTION 27, TOWNSHIP 42 SOUTH, RANGE 15 WEST, SALT LAKE BASE AND MERIDIAN, SAID POINT BEING ON THE SOUTHERLY BOUNDARY LINE OF RIO VIRGIN R.V. PARK PHASE 2, AND RUNNING THENCE N60°05'53"E 571.07 FEET ALONG SAID BOUNDARY LINE AND ITS EXTENSION; THENCE S16°26'11"E 308.55 FEET TO A POINT ON THE HIGH WATER BANK OF THE VIRGIN RIVER; THENCE ALONG SAID HIGH WATER BANK OF THE VIRGIN RIVER THE FOLLOWING ELEVEN (11) COURSES: S0°44'52"W 128.05 FEET, S26°14'08"W 204.71 FEET, S41°07'59"W 98.08 FEET, S38°59'02"W 100.20 FEET, S48°05'46"W 78.82 FEET, S81°04'34"W 98.95 FEET, N55°26'27"W 132.79 FEET, N41°41'55"W 91.14 FEET, N51°22'11"W 85.87 FEET, N64°48'10"W 239.41 FEET, S64°41'54"W 236.50 FEET TO AN ANGLE POINT OF RIO VIRGIN R.V. PARK PHASE 4; THENCE ALONG THE BOUNDARY LINE OF SAID RIO VIRGIN R.V. PARK PHASE 4 THE FOLLOWING THREE (3) COURSES: N28°35'41"E 101.94 FEET, N61°20'26"E 5.20 FEET, N44°42'01"W 16.36 FEET TO THE SOUTHWEST CORNER OF RIO VIRGIN R.V. PARK PHASE 3-A; THENCE N60°05'53"E 483.85 FEET ALONG SAID BOUNDARY LINE AND THE SOUTH BOUNDARY LINE OF SAID RIO VIRGIN R.V. PARK PHASE 2 TO THE POINT OF BEGINNING.

CONTAINS 9.379 ACRES.