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RESTATED AND AMENDED

DECLARATION

OF

COVENANTS, CONDITIONS AND RESTRICTIONS

FOR

RIVER OAKS ESTATES PLANNED DEVELOPMENT

WEST JORDAN, UTAH

TABLE OF CONTENTS

ARTICLE I DEFINITIONS2

ARTICLE II RESTRICTIONS ON ALL LOTS5

 2.1 Zoning Regulations.....5

 2.2 Business or Commercial Uses.....5

 2.3 Restriction on Signs.....5

 2.4 Completion Required Before Occupancy.....5

 2.5 Dwelling to be Constructed First.....5

 2.6 Livestock, Poultry and Pets.....6

 2.7 Underground Utilities.....6

 2.8 Service Yards.....6

 2.9 Maintenance of Property.....6

 2.10 No Noxious or Offensive Activity.....6

 2.11 No Hazardous Activity.....6

 2.12 Exterior Lighting.....7

 2.13 Annoying Sounds.....7

 2.14 Fuel Storage.....7

 2.15 Transient Lodging Prohibited.....7

 2.16 Re-Subdivision.....7

 2.17 Recontouring.....7

 2.18 Drainage.....7

 2.19 Sewer Connection Required.....8

 2.20 Trash and Rubbish.....8

 2.21 Vehicles Restricted to Roadways.....8

 2.22 Parking and Storage of Vehicles.....8

 2.23 Kennels.....8

 2.24 Leases.....8

ARTICLE III MEMBERSHIP8

 3.1 Membership.....8

 3.2 Transfer.....8

 3.3 Voting Rights.....9

 3.4 Management of the Association.....9

 3.5 Form of Conveyancing.....9

ARTICLE IV ASSESSMENTS.....9

 4.1 Creation of the Lien and Personal Obligation of Assessments.....9

 4.2 Purpose of Assessments.....10

 4.3 Regular Assessments.....10

 4.4 Special Assessments.....10

 4.5 Capital Improvement Assessments.....10

 4.6 Rate of Assessment.....10

 4.7 Date of Commencement of Assessments.....10

4.8	Initial Regular Assessments.	11
4.9	Reserves.	11
4.10	Delinquency.	11
4.11	Notice of Lien.	12
4.12	Foreclosure Sale.	12
4.13	Curing of Default.	12
4.14	Cumulative Remedies.	12
ARTICLE V DUTIES AND POWERS OF THE ASSOCIATION		12
5.1	General Duties and Powers of the Association.	12
5.2	Association Rules.	14
5.3	Delegation of Powers.	14
5.4	Insurance.	14
5.6	Waiver By Members.	15
5.7	Premiums and Proceeds.	15
ARTICLE VI ARCHITECTURAL COMMITTEE		15
6.1	Committee Composition.	15
6.2	Approval by Committee Required.	16
6.2.1	Plans Submitted.	16
6.2.2	Review Fee.	18
6.2.3	Review Process.	18
6.2.4	Written Record.	18
6.2.5	Failure to Act.	18
6.3	Variances.	18
6.4	Professional Review.	18
6.5	General Design Review.	19
6.6	Declarant and Committee Not Liable.	19
6.7	Limitations on Review.	19
6.8	Appeal.	19
ARTICLE VII ARCHITECTURAL RESTRICTIONS		19
7.1	Number of Dwellings.	19
7.2	Out Buildings.	19
7.3	No Used or Temporary Structures.	20
7.4	Dwelling Size.	20
7.5	Dwelling Height and Width.	20
7.6	Dwelling Setback and Placement.	20
7.7	Residence Design and Style.	20
7.8	Exterior Materials.	20
7.9	Fascia and Soffit Trim.	21
7.10	Exterior Trim and Shutters.	21
7.11	Exterior Colors.	21
7.12	Exterior Doors.	21
7.13	Garage Doors.	21
7.14	Foundation.	21
7.15	Roof Design.	21

7.16	Windows	22
7.17	Chimney, Vents	22
7.18	Antennas.....	22
7.19	Elevated Balconies and Decks	22
7.20	Exterior Sunscreening, Awnings and Shade Trellis	22
7.21	Mail Box, Address Enclosure.....	22
7.22	Driveways	23
7.23	Foundation Drains	23
7.24	Air Conditioning.....	23
ARTICLE VIII CONSTRUCTION COVENANTS.....		23
8.1	Portable Office or Trailer.....	23
8.2	Construction Debris Removal	23
8.3	Construction Area Appearance	24
8.4	Sanitary Facilities	24
8.5	Construction Sign	24
8.6	Hours of Work.....	24
8.7	Removal of Mud.....	24
8.8	Duration of Construction	24
ARTICLE IX LANDSCAPE STANDARDS.....		24
9.1	Lawn and Landscaping Required	24
9.2	Placement of Trees	25
9.3	Sprinkler System.....	25
9.4	Fences	25
9.5	Fires	25
9.6	Compaction	25
9.7	Bond.....	25
ARTICLE X OWNERS' MAINTENANCE OBLIGATIONS.....		26
10.1	Duty to Maintain.....	26
10.2	Repair by Committee.....	26
10.3	Alteration of Exterior Appearance	26
10.4	Repair Following Damage	26
ARTICLE XI EASEMENTS.....		27
11.1	Owners' Rights and Duties.....	27
11.2	Utilities.....	27
11.3	Construction and Sales.....	27
11.4	Repair and Maintenance.....	27
11.5	Nature of Easements	28
ARTICLE XII RIGHTS OF MORTGAGEES.....		28
12.1	Title and Mortgagee Protection.....	28
12.2	Preservation of Common Areas.....	28
12.3	Notice-of Matters Affecting Security	28
12.4	Notice of Meetings	29
12.5	Right to Examine Association Records	29
12.6	Right to Pay Taxes and Charges.....	29

12.7	No priority Accorded.....	29
12.8	Construction.....	29
ARTICLE XIII GENERAL PROVISIONS		29
13.1	Annexation by Declarant.....	29
13.2	No Obligation to Annex or Develop.....	30
13.3	Violation Deemed a Nuisance.....	30
13.4	Remedies.....	31
13.5	Severability.....	31
13.6	Amendment.....	31
13.7	Constructive Notice.....	31
13.8	Notices.....	31
13.9	Interpretation.....	31
13.10	Nonliability of Officials.....	32

RESTATED AND AMENDED
DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS
FOR RIVER OAKS ESTATES PLANNED DEVELOPMENT

THIS RESTATED AND AMENDED DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR RIVER OAKS ESTATES PLANNED DEVELOPMENT (the "Declaration") is dated as of the ____ day of April, 2006, by River Oaks Estates, Limited Liability Company, a Utah limited liability company (the "Declarant").

Recitals:

A. This Restated and Amended Declaration of Covenants, Conditions and Restrictions for River Oaks Estates Planned Development replaces and supersedes in its entirety that certain Declaration of Covenants, Conditions and Restrictions and Reservation of Easements for River Oaks Estates Planned Development, dated August 1, 2005, and recorded in the Salt Lake County Recorder's Office on November 28, 2005, as Entry No. 9564337, in Book 9222, at Page 2853.

B. Declarant is the Owner of certain real property located in West Jordan, Salt Lake County, Utah, more particularly described on Exhibit "A" to this Declaration, which real property shall be the initial Covered Property under this Declaration. Declarant may acquire certain real property that is adjacent to the Covered Property and may, from time to time by recorded instrument, annex such additional property to this Declaration, in which case the additional property shall become a part of the "Covered Property". This Declaration is being imposed upon the Covered Property.

C. Declarant intends to develop a planned residential development made up of a variety of single family residential units on the Covered Property to be known as River Oaks Estates (the "Project") pursuant to River Oaks Estates Development Plan (the "Development Plan") approved by West Jordan City, Utah. Declarant will develop and convey all of the lots within the Covered Property subject to the Development Plan, and subject to certain protective covenants, conditions and restrictions all as set forth in this Declaration, and which are deemed to be covenants running with the land mutually burdening and benefiting each of such lots.

NOW THEREFORE, Declarant declares as follows:

DECLARANT HEREBY DECLARES that all of lots within the Covered Property shall be held, sold, conveyed, encumbered, leased, used, occupied and improved subject to the protective covenants, conditions, restrictions and equitable servitude set forth in this Declaration. It is the intention of the Declarant in imposing these covenants, conditions and restrictions to create a general plan of development, to protect and enhance the property values and aesthetic values of the Covered Property. The covenants, conditions and restrictions contained herein are intended to, and shall in all cases run with the title of the land, and be binding upon the

successors, assigns, heirs, and any other person holding any ownership or possessory interest in the Covered Property, and shall inure to the benefit of all other lots in the Covered Property.

The covenants, conditions, and restrictions shall be binding upon the Declarant as well as its successors in interest, and may be enforced by the Declarant or by any Owner, as hereinafter defined. Notwithstanding the foregoing, no provisions of this Declaration shall prevent the Declarant from doing any of the following, which shall be deemed to be among Declarant's reserved rights in addition to such rights as may be described elsewhere in this Declaration: (1) Installation and completion of the Improvements, as hereinafter defined; (2) Use of any Lot owned by the Declarant as a model home, or for the placement of a temporary construction or sales office; (3) Installation and maintenance of signs incidental to sales or construction, subject to applicable laws and ordinances; (4) Assignment of Declarant's rights under this Declaration in whole or part to one or more builders intending to construct homes on the Covered Property; and (5) Addition of additional adjacent real property as Covered Property under this Declaration.

Notwithstanding any applicable theory relating to a mortgage, deed of trust or similar instrument, the term Lot Owner, Owner, or Owners shall not mean or include the mortgagee or beneficiary or trustee under a deed of trust unless and until such party has acquired title pursuant to foreclosure or any arrangement or proceeding in lieu thereof.

ARTICLE I DEFINITIONS

Unless the context clearly requires otherwise, the following terms used in this Declaration shall have the following meanings:

“Additional Property” means any parcel or parcels of real property included within the Development Plan but not included as part of the property described on Exhibit “A”. The property included within the Development Plan is described in Exhibit “B” attached hereto and incorporated herein by this reference.

“Association” shall mean and refer to River Oaks Owners Association, a nonprofit corporation, incorporated under the laws of the State of Utah, its successors and assigns.

“Association Rules” shall mean rules adopted by the Association pursuant to the Article hereof entitled "Duties and Powers of the Association."

“Board” shall mean the Board of Directors of the Association.

“Bylaws” shall mean and refer to the Bylaws of the Association, appended hereto as Exhibit “C.”

“City” shall mean West Jordan City and its appropriate departments, officials and boards.

“Committee” shall mean the architectural review committee created under Article III of this Declaration.

“Common Areas” shall mean all real property and the improvements thereon, including, without limitation, any easements, open space, slopes, storm drainage systems and private utilities, shown on the Plat for the common use and enjoyment of the Members.

“Common Expenses” shall mean and refer to the actual and estimated costs of:

- (a) maintenance, management, operation, repair and replacement of the Common Areas, and all other areas on the Covered Property which are maintained by the Association;
- (b) unpaid Special, Reconstruction and Capital Improvement Assessments;
- (c) costs of management and administration of the Association, including, but not limited to, compensation paid by the Association to managers, accountants, attorneys and employees;
- (d) the costs of utilities, landscaping and other services benefiting the Owners and their Lots to the extent such services are paid for by the Association;
- (e) the costs of fire, casualty, liability, workmen's compensation and other insurance covering the Common Areas;
- (f) the costs of any other insurance obtained by the Association; and the costs of bonding of the members of the Board, any professional managing agent or any other person handling the funds of the Association;
- (g) reasonable reserves as deemed appropriate by the Board;
- (h) taxes paid by the Association;
- (i) amounts paid by the Association for discharge of any lien or encumbrance levied against the Common Areas or portions thereof;
- (j) costs incurred by the Architectural Committee or other committees of the Association; and
- (k) the costs of any other item or items designated by, or in accordance with other expenses incurred by the Association for any reason whatsoever in connection with the Common Areas, this Declaration, the Articles or the Bylaws or in furtherance of the purposes of the Association or in the discharge of any obligations imposed on the Association by this Declaration.

“Covered Property” shall have the meaning set forth in Recital “B”.

“Declarant” shall mean and refer to River Oaks Estates, Limited Liability Company, a Utah limited liability company, its successors and assigns.

“Declaration” shall mean this Declaration of Covenants, Conditions and Restrictions, together with any subsequent amendments or additions.

“Design Guidelines” shall mean the design guidelines adopted by Declarant in accordance with this Declaration, as amended from time to time.

“Dwelling” shall mean the single family residence built or to be built on any Lot, including the attached garage.

“Guest” shall mean any family member, tenant, or invitee of an Owner, or any family member, tenant or guest of such person.

“Improvement” shall mean all structures and appurtenances of every type and kind, including but not limited to buildings, dwellings, garages, storage buildings, walkways, retaining walls, sprinklers, pipes, driveways, fences, landscaping, pools, decks, stairs, poles, lighting, signs, satellite dishes or other antennas, and any mechanical equipment located on the exterior of a building.

“Lot” shall mean any numbered building Lot shown on any official plat of all or a portion of the Covered Property.

“Member” shall mean and refer to every person or entity who qualifies for membership in the Association pursuant this Declaration.

“Mortgage” shall mean any mortgage or deed of trust or other conveyance of a Lot or Dwelling given to secure the performance of an obligation, and which will be void and reconveyed upon the completion of such performance.

“Mortgagee” shall mean a person to whom a Mortgage is made and shall include the beneficiary of a deed of trust. The term “First Mortgagee” shall include any Mortgagee who, by virtue of the Owner’s Mortgage holds a first and prior lien upon any Lot or Dwelling superior to the lien of any other Mortgagee.

“Mortgagor” shall mean a person who mortgages the Owner’s Lot or Dwelling to another (i.e., the maker of a Mortgage), and shall include the trustor of a deed of trust.

“Owner” shall mean the person or persons having title to any Lot. Owner shall mean the person holding fee simple title, including the Declarant, and buyers under any contract for deed, but shall exclude any person or entity holding title for purposes of securing performance of an obligation, including the trustee and/or beneficiary under a deed of trust or mortgagee under a mortgage.

“Plat” shall mean the Subdivision Plat, as such plat may be amended from time to time.

“Public Records” shall mean the office of the Salt Lake County Recorder.

“Subdivision Improvements” shall mean all improvements and facilities to be installed outside of the boundaries of Lots or within easements, as identified on the Plat, including those items that are necessary to provide access and utility service to the Lots, private roads, parking strips, storm drainage systems serving individual Lots, and items required by the City as a condition of its approval of subdivision of the Covered Property.

ARTICLE II RESTRICTIONS ON ALL LOTS

2.1 Zoning Regulations. The zoning and other ordinances of the City and any applicable building, fire, and health codes are in full force and effect in the Covered Property, and no Lot may be occupied or used in a manner that is in violation of any such ordinance or Code. Any right or permissive use referred to or granted herein is subject in its entirety to applicable laws and ordinances.

2.2 Business or Commercial Uses. No portion of the Covered Property may be used for any commercial, mining, or business use. Nothing in this provision is intended to prevent (a) the Declarant from using one or more Lots for purposes of a construction office or sales office during construction of the Subdivision Improvements or until the Lots are sold, whichever occurs later, or (b) the conduct of a home occupation entirely within a Dwelling. No home occupation will be permitted which requires or encourages clients, customers, patients or others to come to a Dwelling to conduct business, or which employs any employees outside of the Owner's immediate family or household.

2.3 Restriction on Signs. No signs will be permitted on any Lot within the Covered Property, except for (a) traffic control signs placed by the City, temporary signs warning of some immediate danger, (b) signs not in excess of six square feet identifying the contractor and/or architect of any Dwelling while it is under construction, (c) signs indicating the Lot is for sale, which sign must be placed in accordance with City sign regulations and shall not exceed six square feet in size, (d) signs stating the address or the name of the owner of a Lot, subject to the consent of the Committee and (e) permanent monument signage identifying the Covered Property. Notwithstanding the foregoing, the Declarant may erect and maintain a sign at the entrance to the Covered Property for a period of no more than three years after the recordation of the last Plat within the Covered Property announcing the availability of Lots and giving sales information.

2.4 Completion Required Before Occupancy. No Dwelling may be occupied prior to its completion, final inspection and acceptance by the City, and the issuance of a certificate of occupancy by the City.

2.5 Dwelling to be Constructed First. No garage, storage unit, or other out building may be constructed prior to the construction of the Dwelling on a Lot.

2.6 Livestock, Poultry and Pets. No animals, livestock, or poultry of any kind shall be raised, bred or kept on any Lot, except that dogs, cats or other household pets may be kept provided that they are not kept, bred or maintained for any commercial purpose and are restricted to the owner's control; provided further that no more than two such household pets shall be kept on any Lot. "Control" for the above purposes shall only mean on a leash or lead, within a vehicle, within the Dwelling of the Owner, or within the fenced confines on the Lot. Fierce, dangerous or vicious animals, or animals that cause a nuisance by barking or other offensive activity shall not be permitted. Such household pets may not be kept or allowed to remain outside of the pet owner's Dwelling unless and until written authorization is obtained from the Committee. The Committee, in its sole discretion, shall have the right to revoke such authorization at any time and shall have the power to require any Owner or Guest to remove any animal or other pet belonging to them which is not disciplined or which constitutes an undue annoyance or a danger to other Owners, their Guests, or others. Any defecation left by any pet or on any Common Area within the Project shall be immediately removed and disposed of by such pet's owner or custodian in a manner allowed by applicable laws and regulations.

2.7 Underground Utilities. All gas, electrical, telephone, television, and any other utility lines in the Covered Property are to be underground, including lines within any Lot which service Improvements within that Lot. No propane tanks or oil tanks may be installed on any Lot except for temporary heat during construction. All service lines, which include, but are not limited to air conditioning, heating, plumbing, shall all be routed out the rear portion of the Dwelling so as not to be visible from the street in front of the Dwelling.

2.8 Service Yards. No clothes lines, service yards, or storage yards shall be permitted. Exterior mechanical equipment must be screened in a manner approved by the Committee so that it is not visible from adjoining Lots, except as provided herein.

2.9 Maintenance of Property. All Lots and the Improvements on them shall be maintained in a clean, sanitary, and attractive condition at all times. No unsightliness is permitted on any Lot. This shall include, without limitation, the open storage of any building materials (except during construction of Improvements) open storage or parking of farm or construction equipment, boats, campers, camper shells, trailers, trucks larger than pick-up trucks (except during periods of actual loading and unloading) or inoperable motor vehicles; accumulations of lawn or tree clippings or trimmings; accumulations of construction debris or waste; household refuse or garbage except as stored in tight containers in an enclosure such as a garage; lawn or garden furniture except during the season of use; and the storage or accumulation of any other material, vehicle, or equipment on the Lot in a manner that is visible from any other Lot or any public or private street.

2.10 No Noxious or Offensive Activity. No noxious or offensive activity shall be carried out on any Lot, including the creation of loud or offensive noises or odors that detract from the reasonable enjoyment of nearby Lots.

2.11 No Hazardous Activity. No activity may be conducted on any Lot that is, or would be considered by a reasonable person to be unreasonably dangerous or hazardous, which

would cause the cancellation of conventional homeowners insurance policy. This includes, without limitation, the storage of caustic, toxic, flammable, explosive or hazardous materials in excess or those reasonable and customary for household uses, the discharge of firearms, or fireworks other than legal fireworks to the extent permitted by law in connection with celebration of the 4th of July and 24th of July holidays, and setting open fires (other than properly supervised and contained barbecues).

2.12 Exterior Lighting. Any outdoor lighting shall be subject to approval by the Committee, and no outdoor lighting shall be permitted except for lighting that is designed to aim downward and limit the field of light to the confines of the Lot on which it is installed. This restriction shall not apply to street lighting maintained by the City. Temporary exterior holiday lighting may be displayed on a Dwelling only between Thanksgiving Day and January 10th of each year.

2.13 Annoying Sounds. No speakers, wind-bells, wind chimes, or other noise making devices may be used or maintained on any Lot which create noise that might reasonably be expected to be unreasonably or annoyingly loud to adjoining Lots, except for security or fire alarms.

2.14 Fuel Storage. No fuel oil, gasoline, propane, or other fuel storage tanks may be installed or maintained on the property. Dwellings shall be heated with natural gas, solar, or electric heat. Propane or other such containerized fuels may be used only during construction of the Dwelling until the permanent heating system is installed and operational.

2.15 Transient Lodging Prohibited. Lots are to be used for residential housing purposes only, and shall not be rented in whole or in part for transient lodging purposes, boarding house, "bed and breakfast," or other uses for providing commercial accommodations. No lease of any Dwelling shall be for a period of less than 30 days. No Dwelling on a Lot shall be subjected to time interval ownership.

2.16 Re-Subdivision. No Lot may be re-subdivided without the consent of the Committee, and no re-subdivision of any Lot may result in the construction of any additional Dwellings within the Lot.

2.17 Recontouring. Final grade on each lot shall be completed in accordance with the finish grading and drainage plan which shall have been approved by the Committee. Any grading plan submitted to the Committee for its approval shall be completed with two-foot contour lines. No lot shall be recontoured without the prior written approval of the Committee and pursuant to the provisions of Section 2.18 hereof.

2.18 Drainage. No surface drainage shall be permitted to discharge onto adjoining properties. All down spouts and surface drainage from impervious surfaces must be connected to the storm drainage system serving the Covered Property or discharged onto the public improvements. The final grade and final drainage connections on each Lot will be included in the Landscape completion and bonding requirements of Section 9.7 hereof. Owners will maintain the drainage connections in order to prevent overflow onto adjacent lots.

2.19 Sewer Connection Required. All Lots are served by sanitary sewer service, and no cesspools, septic tanks, or other types of waste disposal systems are permitted on any Lot. All Dwellings must be connected to the sanitary sewer system.

2.20 Trash and Rubbish. All Lots (improved or unimproved) shall be kept free of rubbish, weeds, and other unsightly items, and shall be maintained in such a manner as not to detract from the residential quality of the Covered Property. Trash, rubbish, garbage or other waste shall not be kept except in covered containers. Garbage and trash receptacles shall be permitted when kept in a visually screened enclosure.

2.21 Vehicles Restricted to Roadways. No motor vehicle will be operated on the Covered Property except on improved roads and driveways. No snowmobiles or motorcycles will be operated on any Lot except for ingress and egress or while loading the equipment for lawful transport on public streets.

2.22 Parking and Storage of Vehicles. No vehicle parking shall be permitted in front or on visible side yards other than on designated driveways. The storage of any automobiles, trucks, buses, tractors, trailers, camping vehicles, boats, boat trailers, snowmobiles, mobile homes, two and three wheeled motor vehicles, or other wheeled motor vehicles shall be prohibited unless such vehicles are kept from the view of the general public. No overnight parking shall be permitted on any street within the Covered Property.

2.23 Kennels. No kennel or dog run may be placed or maintained without the prior written consent of the Committee. Among other matters, the Committee may condition the granting of such consent upon integration of the kennel or dog run with the landscape design of the Lot and the provision of screening and vegetation to reduce noise and visibility of the kennel or dog run to the neighbors and the general public. No noxious odors shall be allowed.

2.24 Leases. Any lease must have a minimum initial term of up to one year.

ARTICLE III MEMBERSHIP

3.1 Membership. Every Owner shall be a Member of the Association subject to the terms of this Declaration, the Articles, Bylaws and Association Rules. The terms and provisions set forth in this Declaration, which are binding upon all Owners, are not exclusive, as Owners shall, in addition, be subject to the terms and provisions of the Articles and the Bylaws of the Association to the extent the provisions thereof are not in conflict with this Declaration. Membership of Owners shall be appurtenant to and may not be separated from the interest of such Owner in any Lot. Ownership of a Lot shall be the sole qualification for membership; provided, however, a Member's voting rights or privileges in the Common Areas, or both, may be regulated as provided in this Declaration, the Bylaws or the Association Rules. Not more than one membership shall exist based upon ownership of a single Lot.

3.2 Transfer. The membership held by any Owner shall not be transferred, pledged or

alienated in any way, except upon the conveyance or encumbrance of such Lot and then only to the purchaser or Mortgagee of such Lot. Any attempt to make a prohibited transfer is void and will not be reflected upon the books and records of the Association. In the event an Owner should fail or refuse to transfer the membership registered in his name to the transferee of such Owner's interest in such Lot, the Association shall have the right to record the transfer upon the books of the Association.

3.3 Voting Rights. All voting rights shall be subject to the restrictions and limitations provided herein and in the Articles, Bylaws and Association Rules.

3.4 Management of the Association. From date of formation of the Association until the termination of Declarant's Appointment Right as provided below, Declarant shall have the right to appoint and remove all members of the Board and all officers of the Association, which power shall be referred to as "Appointment Right". Declarant's Appointment Right shall terminate upon the first to occur of: (i) sixty (60) days after conveyance of 75% of the Lots to Owners other than Declarant, or (ii) two (2) years after the last conveyance of a Lot by Declarant in the ordinary course of business. Declarant may voluntarily surrender the right to appoint and remove officers of the Association and members of the Board before termination of the period of Declarant's Appointment Right, but in that event Declarant may require, for the duration of the period of Declarant's Appointment Right, that specified actions of the Association or Board, as described in a recorded instrument executed by Declarant, be approved by Declarant before they become effective.

3.5 Form of Conveyancing. Any deed, lease, mortgage, deed of trust, purchase contract, or other instrument conveying or encumbering title to a Lot or Dwelling shall describe the interest or estate involved substantially as follows:

Lot No. _____ as identified on the Plat recorded in the Salt Lake County Recorder's Office as Entry No. _____, Map # _____ contained within Plat "_____" River Oaks Estates, West Jordan City, Salt Lake County, Utah (as such Plat may have heretofore been amended or supplemented), SUBJECT TO the Restated and Amended Declaration of Covenants, Conditions, and Restrictions of River Oaks Estates Planned Development, recorded in the Salt Lake County Recorder's Office as Entry No. _____ (as said Declaration may have heretofore been amended or supplemented), TOGETHER WITH a right and easement of use and enjoyment in and to the Common Areas described, and as provided for, in said Declaration (as said Declaration may have heretofore been amended or supplemented).

ARTICLE IV ASSESSMENTS

4.1 Creation of the Lien and Personal Obligation of Assessments. The Members of the Association, for each Lot owned by them, respectively, hereby covenant and agree to pay, and each Owner of any Lot by acceptance of a deed or other conveyance creating in such Owner the interest required to be deemed an Owner, whether or not it shall be so expressed in any such deed or other conveyance, is deemed to covenant and agree to pay to the Association: Regular

Assessments, Special Assessments and Capital Improvement Assessments, such Assessments to be established and collected as hereinafter provided. The Assessments, together with interest thereon, late charges, attorneys' fees, and other costs of collection thereof, as hereinafter provided, shall be a charge on the land and shall be a continuing lien upon the Lot against which each such Assessment is made. Each such Assessment, together with such interest, late charges and costs and reasonable attorneys' fees, shall also be the personal obligation of the Owner of such Lot at the time when the Assessment fell due. The personal obligation shall not pass to the successors in title of an Owner unless expressly assumed by such successors.

4.2 Purpose of Assessments. The Assessments levied by the Association shall be used exclusively for the purposes of promoting the health, safety and welfare of the Members and enhancing the quality of life and value of the Covered Property including, without limitation, the improvement and maintenance of the properties, services and facilities devoted to this purpose and related to the use and enjoyment of the Common Areas.

4.3 Regular Assessments. The amount and time of payment of Regular Assessments shall be determined by the Board pursuant to the Articles and Bylaws after giving consideration to the current maintenance, operational, and other costs and the future needs of the Association. Not later than thirty (30) days prior to the beginning of each fiscal year of the Association, the Board shall estimate the total Common Expenses to be incurred for the forthcoming fiscal year. The Board shall then determine the amount of the Regular Assessment to be paid by each Member. Written notice of the annual Regular Assessments shall be sent to every Member. Each Member shall thereafter pay to the Association his Regular Assessment in installments as established by the Board. In the event the Board shall determine that the estimate of total charges for the current year is, or will become inadequate to meet all Common Expenses for any reason, it shall then immediately determine the approximate amount of such inadequacy and issue a supplemental estimate of the Common Expenses and determine the revised amount of Regular Assessment against each Member, and the date or dates when due.

4.4 Special Assessments. Special Assessments shall be levied by the Board against a Lot to reimburse the Association for costs incurred in bringing an Owner and his Lot into compliance with the provisions of this Declaration, together with attorneys' fees, interest and other charges related thereto as provided in this Declaration.

4.5 Capital Improvement Assessments. In addition to the Regular Assessments, the Association may levy in any calendar year, the Capital Improvement Assessment applicable to that year only, for the purpose of defraying, in whole or in part, the cost of any construction or replacement of a described capital improvement upon the Common Areas. All amounts collected as Capital Improvement Assessments may only be used for capital improvements and shall be deposited by the Board in a separate bank account to be held in trust for such purposes. Said funds shall not be commingled with any other funds of the Association and shall be deemed a contribution to the capital account of the Association by the Members.

4.6 Rate of Assessment. Regular and Capital Improvement Assessments shall be fixed at an equal amount for each Lot and may be collected at intervals selected by the Board.

4.7 Date of Commencement of Assessments. The Regular Assessments shall

commence immediately following the sale of a Lot by Declarant and shall be prorated for any partial year. Capital Improvement Assessments may not be assessed against any Lot until it has been sold by Declarant. In the event the amount budgeted to meet Common Expenses for the current year proves to be excessive in light of the actual Common Expenses, the Board in its discretion may either reduce the amount of the Regular Assessment or may abate collection of Regular Assessments as it deems appropriate.

4.8 Initial Regular Assessments.

(a) The Regular Assessment as of the date of recording of this Declaration shall be One Hundred Seventy Dollars (\$170.00) per year. The Regular Assessment shall be subject to modification as provided in Section 4.3.

(b) To the extent the costs of capital improvements during any year shall exceed the sum of Ten Thousand Dollars (\$10,000.00), a Capital Improvement Assessment shall have the written assent or vote of a majority of each class of Members at a meeting duly called for this purpose, written notice of which shall be sent to all Members in accordance with the procedures from time to time established in the Bylaws for the calling of special meetings of Members. Any reserves collected by the Association for the future maintenance and repair of the Common Areas, or any portion thereof, shall not be included in determining said annual capital improvement limitation.

4.9 Reserves. The Regular Assessments shall include reasonable amounts as determined by the Board collected as reserves for the future periodic maintenance, repair or replacement of all or a portion of the Common Areas. All amounts collected as reserves, whether pursuant to the preceding sentences of this Section or otherwise, shall be deposited by the Board in a separate bank account to be held in trust for the purposes for which they are collected and are to be segregated from and not commingled with any other funds of the Association. Such reserves shall be deemed a contribution to the capital account of the Association by the Members.

4.10 Delinquency. Any Assessment provided for in this Declaration which is not paid when due shall be delinquent on said due date (the "delinquency date"). If any such Assessment is not paid within Fifteen (15) days after the delinquency date, a late charge of Twenty Five Dollars (\$25.00) shall be levied and the Assessment shall bear interest from the delinquency date, at the rate of eighteen percent (18%) per annum. The Association may, at its option, and without waiving the right to foreclose its lien against the Lot, bring an action at law against the Member personally obligated to pay the same, and/or upon compliance with the notice provisions set forth in Section 2 of this Article, to foreclose the lien against the Lot. If action is commenced, there shall be added to the amount of such Assessment the late charge, interest, the costs of preparing and filing the complaint in such action, and attorneys' fees incurred in connection with the commencement of such action and in the event a judgment is obtained, such judgment shall include said late charge, interest and a reasonable attorney's fee, together with the costs of action. Each Member vests in the Association or its assigns, the right and power to bring all actions at law or lien foreclosure against such Member or other Members for the collection of such delinquent Assessments.

4.11 Notice of Lien. No action shall be brought to foreclose said Assessment lien or to proceed under the power of sale herein provided until thirty (30) days after the date a notice of claim of lien is deposited in the United States mail, certified or registered, postage prepaid, to the Owner of said Lot, and a copy thereof is recorded by the Association in the office of the County Recorder in Salt Lake County; said notice of claim of lien must recite a good and sufficient legal description of any such Lot, the record Owner or reputed Owner thereof, the amount claimed (which shall include interest on the unpaid Assessment at the rate of eighteen percent (18%) per annum, a late charge pursuant to this Declaration, plus reasonable attorneys' fees and expenses of collection in connection with the debt secured by said lien), and the name and address of the claimant.

4.12 Foreclosure Sale. Said Assessment lien may be enforced by sale by the Association, its attorney or any other person authorized to make the sale after failure of the Owner to make the payments specified in the notice of claim of lien within said thirty (30) day period. Any such sale provided for above is to be conducted in accordance with the provisions of the statutes of the State of Utah as said statutes may from time to time be amended, applicable to the exercise of powers of sale in mortgages and deeds of trust, or in any other manner permitted or provided by law. The Association, through its duly authorized agents, shall have the power to bid on the Lot, using Association funds, or funds borrowed for such purpose, at the sale, and to acquire and hold, lease, mortgage and convey the same.

4.13 Curing of Default. Upon the timely payment, or other satisfaction, of (i) all delinquent Assessments specified in the notice of claim of lien, (ii) all other Assessments which have become due and payable with respect to the Lot as to which such notice of claim of lien was recorded and (iii) interest, late charges and attorneys' fees pursuant to this Declaration and the notice of claim of lien which have accrued, officers of the Association or any other persons designated by the Board are hereby authorized to file or record, as the case may be, an appropriate release of such notice, upon payment by the defaulting Owner of a fee, to be determined by the Association, to cover the costs of preparing and filing or recording such release.

4.14 Cumulative Remedies. The Assessment Lien and the rights to foreclosure and sale thereunder shall be in addition to and not in substitution for all other rights and remedies which the Association and its assigns may have hereunder and by law, including a suit to recover a money judgment for unpaid Assessments, as above provided.

ARTICLE V DUTIES AND POWERS OF THE ASSOCIATION

5.1 General Duties and Powers of the Association. In addition to the duties and powers enumerated in its Articles and Bylaws, or elsewhere provided for herein, and without limiting the generality thereof, the Association shall:

(a) enforce the provisions of this Declaration, the Articles and the Bylaws by appropriate means and carry out the obligations of the Association hereunder, including without

limitation, the expenditure of funds of the Association, the employment of legal counsel, the commencement of actions, the promulgation of the Association Rules as provided in the Bylaws and Section 2 of this Article, which shall include the establishment of a system of fines or penalties enforceable as Special Assessments, also as provided for in the Bylaws;

(b) acquire, maintain and otherwise manage all of the Common Areas and all facilities, improvements and landscaping thereon, and all personal property acquired by the Association. Without limiting the foregoing, the Association shall as needed operate, manage, regulate, maintain, repair and replace

(1) Any surface, subsurface, or above-surface Common Area, including trails, or other Common Areas situated on or crossing any portion of the Project or which is the subject of an easement or license in favor of Declarant and/or the Association over property that is not a part of the Covered Property but for such easement or license.

(2) The exteriors of the Dwellings in a manner that maintains the Dwellings in a good and attractive condition and repair and ensures compliance of each Dwelling with the Declaration Design Guidelines; provided, however, that the cost of the maintenance and repair of exteriors of each Dwelling shall be borne by the Owner(s) of such Dwelling through a Specific Assessment levied by the Association against the applicable Lot and Dwelling as set forth in Section 4.4.

(3) More specifically the ground water collection systems, foundation drain systems, and the storm water detention basin.

(c) pay any real and personal property taxes and other charges assessed against the Common Areas unless the same are separately assessed to the Owners.

(d) obtain, for the benefit of the Common Areas, all water, electric, and other services, if any.

(e) grant easements where necessary for vehicular and pedestrian ingress and egress, utilities and sewer facilities over the Common Areas for the benefit of individual Lots within the Covered Property and/or to serve the Covered;

(f) contract for and maintain such policy or policies of insurance as may be required by the Declaration or as the Board deems necessary or desirable in furthering the purposes of and protecting the interest of the Association and its Members;

(g) delegate its powers to committees, officers, or employees as provided in the Bylaws, employ a manager or other persons and contract with independent contractors or managing agents to perform all or any part of the duties and responsibilities of the Association.

(h) establish and maintain a working capital and contingency fund in an amount to be determined by the Board.

(i) maintain architectural control over the property and appoint the Committee in connection therewith, pursuant to the Article hereof entitled "Architectural Committee";

(j) have the power of entry upon any Lot where necessary in connection with inspection, construction, maintenance or repair for the benefit of the Common Areas, or the Owners.

(k) acquire real property easements, or other interests in real property by lease or purchase for the benefit of individual Lots within the Covered Property, offices or other facilities that may be necessary or convenient for the management of the Common Areas, the administration of the affairs of the association or for the benefit of the Members or any of them.

(l) have the power to establish in cooperation with applicable governmental authorities a special tax assessment district for the performance of all or a portion of the maintenance and other functions now within the responsibility of the Association, together with the right to convey or lease, with or without the payment of monetary consideration, all or any portion of the Common Areas to said district.

5.2 Association Rules. The Board shall also have the power pursuant to the procedures set forth in the Bylaws to adopt, amend, and repeal such rules and regulations as it deems reasonable (the "Association Rules").

5.3 Delegation of Powers. The Association shall have the right according to law, to delegate any of its powers under this Declaration, the Articles and Bylaws, provided, however, no such delegation, whether to a professional management company, the Committee or otherwise shall relieve the Association of its obligation to perform such delegated duty.

5.4 Insurance. The Association, to the extent available, shall obtain and continue in effect in its own name the following types of insurance:

(a) A comprehensive policy of public liability insurance covering the Common Areas for claims for personal injury and/or property damage arising out of a single occurrence, such coverage to include protection against water damage liability, liability for non-owned and hired automobiles and liability for property of others, and such other risks as shall customarily be covered with respect to similar planned unit developments in the area of the Covered Property. The limits of liability under such insurance shall not be less than \$1,000,000 for all claims for personal injury and/or property damage arising out of a single occurrence. If the Board determines that increased coverage or additional insurance is appropriate, it shall obtain the same.

(b) A policy of fire and casualty insurance with extended coverage for the full replacement value of the buildings or other improvements, if any, situated on the Common Areas, without deduction for depreciation, with an "agreed amount endorsement" or its equivalent and clauses waiving subrogation against Members and the Association and persons upon the Covered Property with the permission of a Member, such insurance to afford protection against at least loss or damage by fire and other hazards covered by the standard extended

coverage endorsement, and by sprinkler leakage, debris removal, cost of demolition, vandalism, malicious mischief, windstorm, water damage, and such other risks as shall customarily be covered with respect to similar planned unit developments in the area of the Covered Property.

(c) Fidelity coverage against dishonest acts on the part of directors, officers, employees or volunteers who handle or who are responsible to handle the funds of the Association, and such fidelity bonds shall name the Association as obligee, shall be written in an amount equal to one hundred fifty percent (150%) of the estimated annual operating expenses of the Association, including reserves, and shall contain waivers of any defense based on the exclusion of persons who serve without compensation or from any definition of "employee" or similar expression.

5.6 Waiver By Members. As to each of said policies which will not be voided or impaired thereby, the Members hereby waive and release all claims against the Association, the Board, the Declarant and agents and employees of each of the foregoing, with respect to any loss covered by such insurance, whether or not caused by negligence of or breach of any agreement by said persons, but to the extent of insurance proceeds received in compensation for such loss only.

5.7 Premiums and Proceeds. Insurance premiums for any such insurance coverage obtained by the Association shall be a Common Expense to be included in the Regular Assessments levied by the Association. Insurance proceeds shall be used by the Association for the repair or replacement of the property for which the insurance was carried, or otherwise disposed of as provided in the Article hereof entitled "Destruction of Improvements." The Association is hereby granted the authority to negotiate loss settlements with the appropriate insurance carriers. Any two Directors of the Association may sign a loss claim form and release form in connection with the settlement of a loss claim, and such signatures shall be binding on the Association and the Members.

ARTICLE VI ARCHITECTURAL COMMITTEE

It is the intention and purpose of this Declaration to impose architectural standards on the Improvements to any Lot of a type and nature that result in buildings which are architecturally compatible in terms of lot coverage, proportion, materials, colors and general appearance, while at the same time allowing for appropriate diversity in style and design. To accomplish this goal, the Declarant hereby establishes the Committee, which is empowered to oversee and enforce the Architectural Design Standards set forth in this Declaration.

6.1 Committee Composition. The architectural control committee (the "Committee") will consist of three members, who may or may not be Owners. At least one of the three members of the Committee shall be an architect or civil or structural engineer. The initial Committee shall be appointed by the Declarant or its successor. On the date two years after all of the Lots have been sold by Declarant, or at such earlier date as is selected by Declarant in its sole discretion, the Board shall appoint the Committee and shall retain the right to appoint,

augment or replace members of the Committee. The Committee shall act by a majority vote of those present in any meeting duly called for conducting official business.

6.2 Approval by Committee Required. No Improvements of any kind, including without limitation the construction of any Dwelling, garage, guest house, outbuilding, parking enclosure, driveway, tennis court, walkway, or other hard surfaced area in excess of 100 square feet, swimming pool, outdoor hot tub or spa, fence, wall, curb, trampoline, satellite dish or antenna, solar panel, exterior lighting or any other permanent or temporary structure may be constructed, erected, or installed in the Covered Property without the prior consent of the Committee. No excavation, grading, filling, draining, landscaping, shall be made without the advance written consent of the Committee. Approval of the Committee will be sought in the following manner:

6.2.1 Plans Submitted. Plans for the construction of any new Dwelling must be submitted to the Committee for review. There shall be a two-stage submittal process; (1) Preliminary Design and (2) Final Construction Document Review. It is recommended that the preliminary submittal occur in the very initial design stage of the residence before the expense of final construction drawings is incurred. Under no circumstance shall structural engineering services be undertaken until the preliminary design has been submitted and approval to proceed into construction documents has been granted.

(a) Preliminary Design Submittal Requirements

(i) Owner/Builder Information. Complete the initial application checklist which includes the following information; the lot number, owners name, address for notification, contact phone number, builder's name, builder's address and phone.

(ii) Review Fee. A check to the Association's designated design review architect or engineer for the plan review fee, as provided for in Section 6.2.2 hereof.

(iii) Site Plan. The site plan shall include the location of property lines, easements and set-back lines and the dwelling footprint. Indicate all hard surface improvements including but not limited to driveways, patios, sidewalks, decks, site retaining walls and trellis structures. Show all distances from front, side and rear lot lines. Existing and proposed grading contours lines must be shown in two foot intervals.

(iv) Architectural Plans. Floor plans for all levels with square footages indicated as livable square feet, garage square feet and unfinished square feet. Also provide a tabulation of square footage for the entire residence. Provide exterior elevations for front, rear and side elevations. Provide floor elevation and roof bearing plate elevations. Indicate slope of roof and all exterior finish materials.

(b) Final Construction Document Review Submittal Requirements

(i) Preliminary Submittal Revisions. All revisions that were required of the preliminary submittal requirements must be incorporated.

(ii) Bond. A check for the landscape, drainage, and concrete bond provided for in Section 9.7 hereof.

(iii) Site Plan. The site plan shall include the location of property lines, easements and set-back lines and the dwelling footprint. Indicate all hard surface improvements including but not limited to driveways, patios, sidewalks, decks, site retaining walls and trellis structures. Indicate the construction materials for all hard surfaces and retaining walls. Show all distances from front, side and rear lot lines. Existing and proposed grading contours lines must be shown in two foot intervals. Indicate the degree slope of the driveway. Provide floor plat elevations for all levels of the residence. Indicate spot elevations at all residence doorways. Provide top of wall and bottom of wall elevations for all retaining walls. Indicate any on-site storm water collection devices, catch basins, trench drains, piping and pipe output locations. Indicate drainage swales that will occur surrounding the residence. All on-site storm water must be retained on-site and shall not be deposited onto any adjacent parcel.

(iv) Landscape and Drainage Plan. The landscaping plan must show the location of landscaped areas and hard surfaced driveways, walkways, patios, detached decks and other improvements. Landscape areas shall show the location of sod, planting beds, ground covering, trees, irrigation systems, fences (including fence design), and lighting. The plan must indicate the collection of all rooftop drainage, the direction of surface drainage, and collection of all lot drainage to private and public storm systems.

(v) Architectural Plans.

- (1) Floor Plans. Floor plans must be sufficiently detailed to be able to obtain building permits. They shall be fully dimensioned and indicate the size of all windows and doors. Spot elevations shall be called out for the various floor plates of each level and for attached exterior decks and/or patio areas. Indicate square footage for all levels to include livable square feet, garage square feet and unfinished square feet. Also provide a tabulation of square footage for the entire residence.
- (2) Exterior Elevations. Provide exterior elevations for front, rear and side elevations. Provide floor elevation and roof bearing plate elevations. Indicate the slope of all roof pitches. Clearly render and call out all exterior finish materials.
- (3) Material Sections. Samples of the proposed exterior materials shall be submitted in color with the architectural plans. Exterior finish materials such as roofing, siding, stucco, brick, stone, trim, shutter, entry door system and garage door systems shall be provided.

Additional material specifications and photographs representing similar features may be requested by the Committee.

In the case of an addition or modification of an existing Dwelling, the Committee may waive any of the forgoing it determines to be unnecessary for its review.

6.2.2 Review Fee. The applicant will pay a review fee to the Committee (or its appointed review agent) in an amount reasonably necessary to cover the costs of review and the administration of the program in an amount to be established from time to time by the Architectural Committee. The initial review fee to be imposed as of the date hereof is \$350 per residence/lot.

6.2.3 Review Process. Within 30 days from receipt of a complete submission, the Committee will review plans and make an initial determination whether or not the plans comply with the conditions imposed by the Declaration and meet the requirements of the Design Guidelines. If they do not, the plans will be rejected. If they are in compliance, the Committee will approve the plans. The Committee may also approve the plans subject to specific modifications or conditions. No final approval shall be granted without a complete submission of the required materials. Upon approval, the Committee and the Owner will each sign a copy of the plans, which shall be left with the Committee. Construction that is not in strict compliance with the approved plans will not be permitted.

6.2.4 Written Record. The Committee will maintain a written record of its actions, and maintain in its files a copy of all plans approved or rejected for a period of five years.

6.2.5 Failure to Act. If the Committee has not approved or rejected any submission within 30 days after payment of the review fee and submission of complete plans, such failure to approve or reject shall not be deemed to be approval of the plan submitted. In such event, the Owner submitting the plan may, by written notice to the Committee, with a copy to the Board, request an approval or rejection within ten days of receipt of such letter. If the Committee fails to reject the submitted plan by the end of such ten-day period, the plan shall be deemed to be approved, provided it complies with all other provisions of this Declaration.

6.3 Variances. Variances to the design standards contained in this Declaration may be granted in the sole discretion of the Committee and approval of the Board. The Committee cannot grant any variance that has the effect of modifying applicable zoning or building code regulations. Specific features and requirements may be waived or adjusted by the Committee in accordance with this Section to meet the style of a residence not consistent with all of the guidelines but which meets the value and quality mentioned above. The Committee may consider homes located in other neighborhoods, with similarly priced lots, to determine specific features which may be approved.

6.4 Professional Review. The Committee shall engage the services of an architect or civil or structural engineer, who is a member of the Committee, to assist in its review of any proposed improvements, in which case the review fee shall be paid directly to the appointed

agent. Any mailing cost, overnight shipping cost or printing costs shall be a reimbursable expense in addition to the review fee.

6.5 General Design Review. The Committee will use its best efforts to provide a consistent pattern of development and a consistent application of the standards in this Declaration. These standards are, of necessity, general in nature, and it is the Committee's responsibility to apply them in a manner that results in a high quality, attractive, and well designed community.

6.6 Declarant and Committee Not Liable. There shall be no liability imposed directly or indirectly on any member of the Committee for any loss, damage, or injury arising out of or in any way connected with the performance of the duties of the Committee unless due to the willful misconduct or bad faith of such member. In reviewing any matter, the Committee shall not be responsible for reviewing, nor shall its approval of any building, structure, or other item be deemed approval of, the building, structure, or other item from the standpoint of safety, whether structural or otherwise, or conformance with building codes or other governmental laws or regulations. By approving such plans and specifications neither the Committee, the members thereof, the Association, the Members, the Board nor Declarant assumes liability or responsibility therefor, or for any defect in any structure constructed from such plans and specifications.

6.7 Limitations on Review. The Committee's review is limited to those matters expressly granted in this Declaration. The Committee shall have no responsibility to enforce building codes, zoning ordinances, or other statutes, laws, or ordinances affecting the development or improvement of real property and shall have no liability to any Owner whose plans were approved in a manner that included any such violation. Corrections or changes in plans to bring them into conformity with applicable codes must be approved by the Committee prior to construction.

6.8 Appeal. In the event plans and specifications submitted to the Committee are disapproved thereby, the party or parties making such submission may appeal in writing to the Board. The written request must be received by the Board not more than thirty (30) days following the final decision of the Committee. Within thirty (30) days following receipt of the request for appeal, the Board shall render its written decision.

ARTICLE VII ARCHITECTURAL RESTRICTIONS

All Improvements on any Lot shall be subject to the following restrictions and architectural design standards:

7.1 Number of Dwellings. Only one single family residence may be constructed on any Lot. All Dwellings shall have an attached garage for at least two cars.

7.2 Out Buildings. Any out buildings constructed on a Lot must conform to in color and style and consist of the same materials, including roof material, as the Dwelling built on the

Lot. Out Buildings shall be limited to 120 square feet and to 12 feet in height from the average grade, on all sides, to the roof ridge.

7.3 No Used or Temporary Structures. No previously erected, used, or temporary structure, mobile home, trailer house, or any other non-permanent structure may be installed or maintained on any Lot. No metal building or metal storage sheds are allowed.

7.4 Dwelling Size. Dwelling size requirements are as follows:

(a) A One-story home shall be not less than 3500 square feet on the main floor and not less than 3800 square feet in total, including the basement.

(b) A two-story home shall have not less than 2200 square feet on the main floor, and not less than 3800 square feet of finished living area, excluding the basement.

(c) A Multi-level home means a home with two to three levels above the ground level with some levels being less than a story. A multi-level home shall have not less than 3800 total square feet of living area, excluding the basement, and a ground coverage of not less than 2000 square feet.

(d) Level Restriction. Notwithstanding the foregoing, any second level on a Dwelling cannot be more than 75% of the square footage of the main level, and any third level on a Dwelling cannot be more than 75% of the square footage of the second level.

7.5 Dwelling Height and Width. Dwelling height and width shall be governed by the City requirements. Minimum building length along the frontage of each lot shall be 55 feet.

7.6 Dwelling Setback and Placement. No building shall be erected upon any Lot which would cause any part thereof, including deck supporting piers and any detached permanent structure, to be (a) closer than thirty feet to the front boundary line of said premises which extends along a platted street in the subdivisions; (b) closer than ten feet to any side boundary line; or (c) closer than forty feet to any rear boundary line which backs up to another lot, and thirty feet otherwise. Side entry garages may set back 25' from the front boundary line. These provisions for setback shall prevail over setbacks set forth on the recorded plat. The front boundary line is generally nine feet from back of curb on public streets. Lots on private streets shall use the back of curb or back of sidewalk, where a sidewalk exists, to measure setback. Roof eaves, overhangs or any other cantilevered structure cannot extend more than 24" into the required setback noted above if permitted by the local building authority.

7.7 Residence Design and Style. The purpose of the Architectural Guidelines is to maintain the design, style, quality and value of the homes located in the Covered Property.

7.8 Exterior Materials. The residence shall be built with all facade utilizing either brick or stone in the following capacities. Brick and stone shall be used for at least 50% of the front and 25% of the sides and rear of the structure, unless otherwise approved by the Committee. The color of all masonry used shall be disclosed to the Committee and Owners must

submit samples. Homes finished in mostly brick may be required to provide additional accents and relief. Limited siding for special trim design areas, amounting to no more than 15% of the surface of a given side of the Dwelling, may be approved by the Committee. Wainscot is acceptable. Wood exteriors are not permitted. Stucco may only be used at a maximum of 20% of the total exterior surface of a Dwelling and shall be limited to use on pop outs, bay windows, and gables over roof areas. When brick and stone are both used on the same elevation the color and contrast should be subtle and complimentary.

7.9 Fascia and Soffit Trim. Fascia shall be not less than 8" and not greater than 10". Soffit shall not extend beyond 16" from the wall surface. Soffit trim shall be used on the front elevations and at least halfway back along the sides. The use of pre-finished metal fascia and soffit which includes a soffit crown is encouraged.

7.10 Exterior Trim and Shutters. Exterior trim should be limited to enhance and define windows, doors, soffits, bump-outs, skirting, corners and building relief. Trim should not be used to fill in or cover up blank open space on the elevation field. The width, depth, color and material used for trim should be of a limited size and contrast and compliment its adjacent features and not dominate or create an independent element. Shutters may use greater contrast in color and are encouraged on the front elevation. Shutters shall be made to appear functional.

7.11 Exterior Colors. All exterior materials to be used shall be disclosed to the Committee and Owners must submit samples. Subtle earth tone colors shall be used for all materials with slight tone transitions from one material to another. Bright colors, white trim, pastels or stark or vivid contrasts are not allowed.

7.12 Exterior Doors. The main entry door assembly shall be at least sixty inches wide and consist of two door panels or one door panel and at least one sidelight. All exterior doors shall consist of natural wood, fiberglass, pre-finished metal clad with glass, or fiberglass with glass. Wood and composite doors shall be stained or painted. Metal doors are not allowed. Natural wood doors with a stained finish are encouraged for the main entry.

7.13 Garage Doors. Garage doors facing the street shall not be taller than 9' feet. Door and trim color shall match the field or trim color of the residence and not be highlighted or draw attention. Flush panel doors are not permitted. All doors must be panelized. The width of the garage shall not exceed 50% of the front elevation. Side entry garages are highly encouraged.

7.14 Foundation. Exposed cement foundation height shall not extend more than 18" on a sloped grade, 6" on level grade or 6" in the front and shall be plastered.

7.15 Roof Design. All roofs shall be pitched. All roofing materials must be appropriate for the established quality standard of subdivision in order to sustain property values. Asphalt shingles must be at a minimum a 30 year architectural grade shingle. Other roofing materials such as composite tile, metal tile or imitation slate are encouraged. Mansard, fake mansard, A frame, gambrel, flat, curve-linear, and domed roof designs are prohibited. Roof pitches must be within a range of 7/12 to 12/12 front to back and 8/12 to 12/12 for gables and

side elevations. Hip roofs covering the entire residence must be broken up with gables and/or dormers.

7.16 Windows. All windows must be at least double glazed. Any trapezoidal window must follow the shape of the walls or roofs surrounding them, with the top parallel to the roof above, and the bottom horizontal or parallel to the roof structure below it. No mirrored or reflective glass may be used. Window mullions are encouraged and may be required for the front elevation of the residence at the discretion of the design review committee. Arched top windows are highly encouraged over circlehead windows. Circlehead windows will be considered on a case by case basis and must be proven to be a necessity in the overall design of the residence.

7.17 Chimney, Vents. Chimneys must be enclosed in an approved material. No exposed metal flues are permitted. Vent stacks must be combined to the extent possible to minimize the number of roof penetrations, and should generally not be visible from the street. Venting and other roof terminations shall be located to the rear of the residence. All roof metal such as flashing, vent stacks, gutters, and chimney caps shall be made of anodized aluminum or galvanized metal painted to match roofing color and set at the minimum height allowed by building codes.

7.18 Antennas. All antennas must be enclosed within the Dwelling. Satellite dishes shall not exceed two and one-half feet in diameter and must be located and screened in a manner approved in advance by the Committee. No satellite dishes shall be located in front or visible side yards. Solar panels will be permitted only with the consent of the Committee, and if permitted at all, must lie flat against the roof and may not differ in pitch or color from the roof surface on which they are mounted. No antenna of any sort which is visible from the front of neighboring properties shall be allowed.

7.19 Elevated Balconies and Decks. Any balcony or deck that is more than twenty-four inches above the natural grade must be constructed in compliance with the following: Balcony and decks shall not extend more than 12 feet beyond the rear of the home without creating a new deck level or balcony level. Columns supporting elevated decks shall be no less than 12"x12" and shall extend above the deck as a part of the railing system and shall be consistent with the materials used on the residence exterior. Balconies and decks shall be integrated into the design of the residence and not attached as independent appurtenance. Wood products are discouraged due to the required maintenance. The area under any deck must be screened from view, landscaped, or improved as a patio area. The area under any deck shall not be used for storage of equipment, firewood, building material, or similar material.

7.20 Exterior Sunscreening, Awnings and Shade Trellis. Exterior mounted sunscreen apparatus and material, awnings and shade trellis are allowed only after review and approval by the Committee. Design and color shall be consistent with materials used on the residence and not appear to be planted on or attached to as an afterthought.

7.21 Mail Box, Address Enclosure. An enclosure containing a mail box and newspaper receptacle and street address shall be provided and installed by each lot owner at the

time of occupancy. The Committee may specify the enclosure design and material. If the design and material to be used is not specified by the Committee at the time of plan review, the enclosure shall match the Dwelling masonry exterior material. Stucco is not allowed. Address numbers shall be cast in concrete or etched into stone and shall be located 24" to 36" above grade. After the initial installation, individual lot owners will be responsible for replacing any damaged or missing parts of the enclosure, which shall be reconstructed to duplicate the original design and construction. Any mailbox lighting shall be directed downward and limited to illumination of the address numbering.

7.22 Driveways. Every garage shall be serviced by a driveway, which shall provide an area of sufficient width and depth so as to park two vehicles side by side completely out of the street right of way. All driveways are to be constructed only of concrete. Extended driveways required to reach building pad elevation may use asphalt beginning 10 feet beyond the front boundary and must be bordered by a 12 inch concrete border. Driveway width at the street connection shall be no greater than 20 feet.

7.23 Foundation Drains. If an Owner builds below grade, the Owner must incorporate and tap into the appropriate foundation drain for their respective Lot during the construction of their Dwelling. Connecting to, maintaining and servicing the foundation drain on each lot is the responsibility of the Owner.

7.24 Air Conditioning. No evaporative (swamp) coolers shall be allowed. Each Dwelling shall contain a central air conditioning unit, which outdoor portion shall be located at the rear of the Dwelling.

ARTICLE VIII CONSTRUCTION COVENANTS

In order to minimize the inconvenience to neighboring Owners during periods of construction within the Covered Property, the following construction regulations shall be enforced. These regulations shall be made a part of the construction contract between the Owner and the Builder of each Dwelling or other Improvements on a Lot. The Owner shall be bound by these regulations, and violations committed by the Builder or its employees, subcontractors or others shall be deemed a violation by the Owner for which Owner is liable.

8.1 Portable Office or Trailer. A builder or general contractor constructing a home on a Lot may utilize a portable office or trailer during the construction period only. The portable office must be located within the Owner's Lot. The temporary office may not be installed prior to the commencement of construction, and must be removed upon the first to occur of: (1) the issuance of a Certificate of Occupancy, (2) the termination, expiration, or cancellation of the Building Permit, (3) the suspension of construction activities for a period of 60 days, or (4) one year after the commencement of construction.

8.2 Construction Debris Removal. The Builder must comply with City ordinances requiring the placement and maintenance of a trash container or dumpster on the Lot. The Builder shall collect trash at the end of each work day and deposit construction trash, packing

material, unusable scraps, and other debris in a suitable container, protected from the wind, and regularly serviced. No trash may be burned, buried, or otherwise disposed of within the Covered Property.

8.3 Construction Area Appearance. The Lot must be maintained in a reasonably organized and neat condition at all times during the construction of a Dwelling or other Improvements. Once the Dwelling is enclosed, materials shall be stored inside, and out of sight, whenever practical and possible.

8.4 Sanitary Facilities. The Builder is responsible for the installation and maintenance of an approved portable toilet facility during construction.

8.5 Construction Sign. During periods of actual construction on the Dwelling, the Owner or Builder may install a sign not to exceed six square feet in area identifying the Lot and the Builder. The sign must also comply with any sign ordinance enacted by the City after the date of this Declaration. The sign must be removed upon completion or abandonment of construction. The sign must be removed upon issuance of a certificate of occupancy or abandonment of construction.

8.6 Hours of Work. Daily working hours on the site shall be limited to the period beginning one half hour before sunrise and ending one half hour after sunset, unless otherwise restricted by City ordinances. The Builder is responsible for controlling noise emanating from the site.

8.7 Removal of Mud. The Builder is responsible for cleaning up and removing mud that is deposited on the roadways of the Covered Property by their construction operation.

8.8 Duration of Construction. No construction shall be undertaken without a building permit and all other necessary permits from the City and any other governmental entity having jurisdiction over construction on the site. No materials, tools, temporary offices or portable toilets, excavation or construction equipment, or similar materials or equipment may be delivered to this site prior to the issuance of the building permit. It is the obligation of the Owner to prosecute construction with all reasonable speed once construction has commenced, and in any event, all exterior surfaces of the building shall be substantially completed within a period of six months from the date that the foundation is complete.

ARTICLE IX LANDSCAPE STANDARDS

It is the intent of the Declaration to require appropriate landscaping of Lots following construction of any Improvements, and to encourage the use of appropriate plant materials. The use and Improvement of each Lot is subject to the following Landscape Standards and prior approval of the Committee:

9.1 Lawn and Landscaping Required. Each Owner is required to fully landscape his or her Lot. Front, side and rear yard landscaping is to be completed upon occupancy. However,

if occupancy takes place between October 1 and April 1, then the Lot should be fully landscaped by June 1. Front, side and rear yard lawn areas must be planted with sod and not grown from seed or power mulching. Trees, lawns, shrubbery and other plantings provided by each lot owner shall be properly nurtured and maintained at the Owner's sole expense, including replacement of the same upon the request of the Committee. Each Owner shall maintain all apparatus for erosion control such as fencing and erosion blankets on such Owner's Lot and may remove such apparatus only following receipt of written consent of the Board.

9.2 Placement of Trees. A minimum of six conifer and eight deciduous trees shall be planted within each Lot. Conifers shall be a height of at least six feet and deciduous trees shall be at least a two (2) inch caliper. The planting and placement of the trees is to be accomplished in accordance with the landscape plan submitted to and approved by the Committee. The lot Owner is required to plant and maintain at least two trees, with a caliper size of 2 inches or greater, in the park strip between the back of the curb and the sidewalk in front of his or her Lot. The type and size of the trees in the park strip is to be determined by the Committee. Only sod and trees will be permitted in the park strip.

9.3 Sprinkler System. All landscape and lawn areas, including those in the landscape strip, shall be provided with permanent underground sprinkler systems.

9.4 Fences. Fencing shall be permitted in the Covered Property only in accordance with applicable City ordinances and must be decorative in nature. No fences may be constructed without the prior approval of the Committee, which may include in its approval criteria considerations of style, material, height, and effect on neighboring properties. White vinyl fencing is not permitted.

9.5 Fires. No exterior fires whatsoever, except barbecue fires contained in receptacles provided therefor, shall be allowed.

9.6 Compaction. Each Owner shall be responsible to ensure proper compaction of soil and fill materials under all footings, structural, and flat concrete areas and to ensure a minimum compaction of 90% standard under all lawn and landscaped areas.

9.7 Bond. Prior to commencing construction on his or her lot, each Owner shall be required to deposit a sum determined by the Board as a cash bond, which will be collected by the Committee representative and deposited with an escrow agent designated by the Board (the "Bond"). The Bond will be collected as part of the Final Construction Document Review in Section 6.2.1(b) hereof. The purpose of the Bond is to ensure that the Owner fulfills the landscaping standards set forth in this Article 9 and the drainage requirements of Section 2.18 and causes no damage to the sidewalk and street curb concrete. As of the date hereof, the amount of the Bond is Seven Hundred Fifty Dollars (\$750), which amount may be changed by the Board from time to time in its sole discretion. Upon completion of the bonded improvements, each Owner shall submit a statement to the Board's designated property manager that the improvements have been completed and any concrete damage repaired. Within 30 days of receipt of such statement, the property manager shall inspect such improvements and repairs and either cause the Bond to be returned to the Owner or notify the Owner of any deficiency.

The Owner shall promptly (and in any event within 20 days) correct any deficiencies identified by the Board or its agent and shall provide evidence satisfactory to the Board or its agent of the correction thereof. Upon receipt of satisfactory evidence that the deficiencies have been corrected, the Board shall return the Bond to the Owner. If the Owner fails to fulfill its responsibilities under this Section 9.7, the Board may keep the Bond as a fine upon such Owner or as liquidated damages, in addition to any other remedies available to the Association under this Declaration or by law.

ARTICLE X
OWNERS' MAINTENANCE OBLIGATIONS

10.1 Duty to Maintain. The Owner of each Lot shall maintain his or her Lot and the Improvements thereon in a good state of repair and an attractive, safe, and health condition.

10.2 Repair by Committee. In the event that an Owner permits his Lot or Improvements to fall into a state of disrepair that is in a dangerous, unsafe, unsanitary, or unsightly condition or fails to comply with any other covenant or restriction in violation of this Declaration, the Board may give written notice to the Owner describing the condition complained of and demanding that the Owner correct the condition within 30 days. If the Owner fails to take corrective action, the Board shall have the right, but not the obligation, to enter upon the offending Owner's Lot and take corrective action to abate the condition. All costs of abatement shall be charged to the Owner, who agrees to promptly pay the reasonable costs of any work performed under this provision. In addition, each Owner hereby grants to the Association a lien on the Lot and any Improvements to secure repayment of any sums advanced pursuant to this section, which lien may be foreclosed at any time by the Association in the manner prescribed in Utah for the foreclosure of mortgages. Alternatively, without requiring foreclosure, the Association may seek collection of sums advanced directly from the Owner of the Lot in question. In order to claim such a lien, the Association shall record a notice of lien in the office of the Salt Lake County Recorder, setting forth the amount claimed and the work performed for which such lien is asserted. Unpaid amounts will bear interest from the date advanced at the lawful judgment rate under applicable state law.

10.3 Alteration of Exterior Appearance. The Owners will maintain their Lots and Improvements in substantially the same condition and appearance as that approved by the Committee. No subsequent exterior alterations, improvements or remodeling, whether structural or changes in landscaping, paint color or materials will be made without the advance consent of the Committee.

10.4 Repair Following Damage. In the event of casualty loss or damage to the Improvements, the Owner will be entitled to reconstruct the Improvements as they existed prior to the damage or loss without review by the Committee, provided however that alterations or deviations from the original approved plans will require review. Nothing in this Declaration is intended to prevent an Owner who has suffered property damage or loss from taking temporary measures to secure the property and prevent further damage, or to prevent injury or dangerous conditions following loss or damage, before reconstruction begins. Such temporary measures may be taken without the consent or approval of the Committee, provided that any such

measures must be of a temporary nature, and repair or reconstruction must begin as soon as circumstances will permit. No damaged structure will be permitted to remain on any Lot for more than 90 days without repairs commencing, and any damaged structure which remains unrepaired after 90 days following the occurrence of damage shall be deemed a nuisance.

ARTICLE XI EASEMENTS

11.1 Owners' Rights and Duties. The Lots are subject to easements for water, sewer and other utilities, drainage facilities, and other purposes as set forth on the Plat. In the event of any inadvertent failure to show such easements on the Plat, an encroachment easement is hereby granted to the Declarant and the Association for any such easement provided it is within the setback areas shown on the Plat or required under the terms of this Declaration. The rights and duties of the Owners with respect to such easements and facilities shall be governed by the following:

(a) Wherever sanitary sewer connections, water connections, electricity, gas, telephone or cable television lines or drainage facilities are installed within the Covered Property, the Declarant, the Association, or the Owners of any Lot served by said connections, lines or facilities, as appropriate, shall have the right to enter upon the Lots owned by others, or to have utility companies enter upon the Lots owned by others, in or upon which said connections, lines or facilities, or any portion thereof lie, to repair, replace and generally maintain said connections as and when the same may be necessary as set forth below, provided that such party entering the Lot shall promptly repair any damage to a Lot caused by such entry as promptly as possible after completion of work thereon.

(b) Wherever sanitary sewer connections, water connections, electricity, gas, telephone or cable television lines or drainage facilities are installed within the Covered Property, which connections serve more than one Lot, the Owner of each Lot served by said connections shall be entitled to the full use and enjoyment of such portions of said connections which service his Lot.

11.2 Utilities. Easements over the Covered Property for the installation and maintenance of electric, telephone, cable television, water, gas, sanitary sewer lines and drainage facilities as shown on the recorded subdivision maps or plats of the Covered Property are hereby reserved by the Declarant, together with the right to grant and transfer the same.

11.3 Construction and Sales. There is hereby reserved to the Declarant, including, without limitation, its sales agents and representatives and prospective purchasers of Lots together with the right in the Declarant to grant and transfer the same, over the Common Areas as the same may from time to time exist, easements for construction, display and exhibit purposes in connection with the erection and sale of Lots and Dwellings within the Covered Property; provided, however, that such use shall not be for a period beyond the sale by the Declarant of all Lots within the last phase to be developed on the Covered Property.

11.4 Repair and Maintenance. There is hereby reserved to the Declarant, together with

the right to grant and transfer the same to the Association, an easement for the purposes as provided in the Article of this Declaration entitled "Duties and Powers of the Association," including, without limitation, maintaining the drainage facilities and easements, and inspecting each Lot at any reasonable time for compliance with this Declaration.

11.5 Nature of Easements. Any easements reserved to the Declarant herein, when transferred to an Owner or the Association in the same instrument conveying a Lot or Common Areas to such Owner or the Association, as the case may be, shall be appurtenant to such Owner's interest in said Lot or the Association's interest in the Common Areas, as applicable.

ARTICLE XII RIGHTS OF MORTGAGEES

12.1 Title and Mortgagee Protection. A breach of any of the covenants, provisions, or requirements of this Declaration shall not result in any forfeiture or reversion of title or of any other interest in a Lot or any other portion of the Property. A breach of any of the covenants, provisions, or requirements of this Declaration shall not defeat, impair, or render invalid the lien of or other rights under any Mortgage. Unless and until it enters into possession or acquires title pursuant to foreclosure or any arrangement or proceeding in lieu thereof, any Mortgagee interested under any Mortgage affecting a Lot or any other portion of the Property shall have no obligation to take any action to comply with, and may not be compelled to take any action to comply with, any of the covenants, provisions, or requirements of this Declaration (other than those, if any, concerning a consent or approval to be given by a Mortgagee, in the event a Mortgagee's failure to give the same is wrongful). No amendment to this Declaration shall in any way affect the rights of any Mortgagee interested under a Mortgage which is in effect at the time of the amendment concerned or the rights of any successor in interest or title to such Mortgagee, either before or after such Mortgagee or its successor enters into possession or acquires title pursuant to foreclosure, or any arrangement or proceeding in lieu thereof, unless such Mortgagee has consented in writing to such amendment.

12.2 Preservation of Common Areas. The Common Areas shall remain substantially of the same character, type and configuration as when such Common Elements became part of the Project. Unless the Association shall receive the prior written approval of (a) all first Mortgagees of Lots and (b) the Owners of all Lots, the Association shall not be entitled by act or omission to abandon, partition, subdivide, encumber, sell, transfer or materially modify the Common Elements, except to grant reasonable easements for utilities and similar or related purposes or as otherwise contemplated in this Declaration.

12.3 Notice-of Matters Affecting Security. The Association shall give written notice to any Mortgagee of a Lot specifically requesting from the Association such notice whenever:

(a) There is any material default by the Owner of the Lot subject to the Mortgage in performance of any obligation under this Declaration or the Articles of Association which is not cured within 60 days after default occurs; or

(b) Damage to the Common Elements from any one occurrence exceeds

\$50,000; or

(c) There is any condemnation or taking by eminent domain of any material portion of the Common Elements.

12.4 Notice of Meetings. The Board shall give to any Mortgagee of a Lot specifically requesting the same from the Association, notice of all meetings of the Association; and such Mortgagee shall have the right to designate in writing a representative to attend any or all such meetings.

12.5 Right to Examine Association Records. Any Mortgagee shall, upon reasonable request, have the same right to inspect the books and records of the Association and receive financial statements as the Owner of the Lot securing the Mortgage.

12.6 Right to Pay Taxes and Charges. Mortgagees may, jointly or singly, pay taxes or other charges which are in default and which may or have become a charge against any portion of the Common Elements and may pay overdue premiums on insurance policies pertaining to the Common Elements, or secure new insurance coverage pertaining to the Common Elements on the lapse of a policy; and Mortgagees making such payments shall be owed immediate reimbursement therefore from the Association.

12.7 No priority Accorded. No provision of this Declaration gives or may give a Lot Owner or any other party priority over any rights of Mortgagees pursuant to their respective Mortgages in the case of a distribution of Lot Owners of insurance proceeds or condemnation awards for loss to or taking of Lots and/or the Common Elements.

12.8 Construction. In the event another provision or clause of this Declaration deals with the same subject matter as is dealt with in any provision or clause of this Article 12, the provision or clause which results in the greatest protection and security for a Mortgagee shall control the rights, obligation, or limits of authority, as the case may be, applicable to the Association with respect to the subject concerned.

ARTICLE XIII GENERAL PROVISIONS

13.1 Annexation by Declarant. Declarant may, from time to time, and without the consent of any Owners, expand the Project subject to this Declaration by the annexation of all or part of the property constituting the Additional Property. No amendment to this Declaration will be required to effect such action. Subject to compliance with the conditions imposed by this section, the annexation of any such property shall become effective upon the recordation in the Public Records of a Plat of such Additional Property signed by the owner thereof and of supplemental declaration ("Supplemental Declaration") which (a) is signed by the then owner(s) of such Additional Property as Declarant; (b) describes the property to be annexed; (c) declares that the annexed property is to be held, transferred, sold, conveyed, and occupied as part of the Covered Property subject to this Declaration; and (d) sets forth such additional limitations,

restrictions, easements, covenants and conditions, not inconsistent with those of this Declaration, as are applicable to the annexed property. When any such annexation becomes effective, the annexed property shall become part of the Covered Property and the Project and subject to the provisions of this Declaration and any amendment or supplement thereto. Declarant's right to annex property to the Project shall be subject to the following limitations:

(a) The annexed property must be part of the Additional Property set forth and described herein;

(b) Declarant shall not effectuate any annexation of property which would cause the total number of Lots existing in the Project to exceed 47;

(c) The holder of each mortgage, deed of trust or other security instrument affecting any part of the Additional Property being annexed into the Project must consent, through appropriate instruments recorded in the Public Records to the recordation of the Supplemental Declaration and to the Plat to which such Supplemental Declaration relates;

(d) The Additional Property added to the Project must be subdivided into Lots and Common Areas designed to be used for purposes similar to those contemplated by this Declaration, with all Dwellings and Lots being similar in concept to that of such Dwellings, Lots and uses in Plat "A" of the Project; provided, however, that in each succeeding phase of the Project the architectural style of the Dwellings within such phase must remain consistent throughout such succeeding phase and in harmony with that of prior phases;

(e) All Common Areas covered by the Supplemental Declaration designated on the Plat related thereto shall be conveyed to the Association; and,

(f) Declarant's right to annex property to the Project shall expire 10 years after this Declaration is recorded in the Public Records.

13.2 No Obligation to Annex or Develop. Declarant has no obligation hereunder to annex any Additional Property to the Project or to develop or preserve any portion of Additional Property in any particular way or according to any particular time schedule. No property other than the Property, as defined on the date hereof, and property annexed thereto in accordance with the terms of this Article 12, shall be deemed to be subject to this Declaration, whether or not shown on any subdivision plat filed by Declarant or described or referred to in any documents executed or recorded in the Public Records by Declarant.

13.3 Violation Deemed a Nuisance. Any violation of these Covenants which is permitted to remain on the property is deemed a nuisance, and is subject to abatement by the Association or by any other Owner.

13.4 Remedies.

(a) Any single or continuing violation of the Covenants contained in this Declaration may be enjoined in an action brought by the Declarant (for so long as the Declarant is the Owner of any Lot), by any other Owner, or by the Committee in its own name. In any action brought to enforce these Covenants, the prevailing party shall be entitled to recover as part of its judgment the reasonable costs of enforcement, including attorneys' fees and costs of court.

(b) Nothing in this Declaration shall be construed as limiting the rights and remedies that may exist at common law or under applicable federal, state or local laws and ordinances for the abatement of nuisances, health and safety, or other matters. These covenants, conditions and restrictions are to be construed as being in addition to those remedies available at law.

(c) The remedies available under this Declaration and at law or equity generally are not to be considered as exclusive, but rather as cumulative.

(d) The failure to take enforcement action shall not be construed as a waiver of the Covenants contained in this Declaration in the future or against other similar violations.

13.5 Severability. Each of the covenants, conditions and restrictions contained in this Declaration shall be independent of the others, and in the event that any one is found to be invalid, unenforceable, or illegal by a court of competent jurisdiction, the remaining provisions shall remain in full force and effect.

13.6 Amendment. At any time while this Declaration is in effect, the Owners of 75% of the Lots may amend the provisions of this Declaration, provided that so long as Declarant owns any portion of the Covered Property, Declarant's approval to any amendment shall be required. Any amendment must be in writing. No such amendment will be binding upon the holder of any mortgage or trust deed unless the holder joins in the amendment.

13.7 Constructive Notice. Every person who owns, occupies, or acquires any right, title or interest in any Lot in the Covered Property is conclusively deemed to have notice of this Declaration and its contents, and to have consented to the application and enforcement of each of the covenants, conditions, and restrictions contained herein against his Lot, whether or not there is any reference to this Declaration in the instrument by which he acquires his interest in any Lot.

13.8 Notices. All notices under this Declaration are deemed effective 72 hours after mailing, provided that any mailed notice must have postage prepaid and be sent to the last known address of the party to receive notice. Notices delivered by hand or by nationally recognized express courier are effective upon delivery.

13.9 Interpretation. The provisions of this Declaration shall be interpreted liberally to further the goal of creating a uniform plan for the development of the Covered Property. Paragraph headings are inserted for convenience only and shall not be considered an interpretation of the provisions. The singular will include plural, and gender is intended to include masculine, feminine and neuter as well.

13.10 Nonliability of Officials. To the fullest extent permitted by law, neither the Declarant, the Board, the Committee or any other committee of the Association or any member of such Board or committee shall be liable to any Member or the Association for any damage, loss or prejudice suffered or claimed on account of any decision, approval or disapproval of plans or specifications (whether or not defective), course of action, act, omission, error, negligence or the like made in good faith within which such Declarant, Board, committees or persons reasonably believed to be the scope of their duties.

Executed as of the date stated above.

RIVER OAKS ESTATES, LIMITED LIABILITY COMPANY, a Utah limited liability company

By Robert Barrus
Robert Barrus, Manager

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

The foregoing instrument was acknowledged before me this ____ of April, 2006, by Robert Barrus, manager of River Oaks Estates, Limited Liability Company, a Utah limited liability company.

Brett Palmer
NOTARY PUBLIC
Residing at:

My Commission Expires: 1-9-2010



EXHIBIT A

[LEGAL DESCRIPTION OF THE COVERED PROPERTY]

3521482_2.DOC

EXHIBIT "A"

Lots 1-44, RIVER OAKS ESTATES SUBDIVISION, West Jordan, Utah, according to the official plat thereof on file and of record in the Salt Lake County Recorder's Office, Utah.

27-02-329-0001-0044