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GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
IVORY DEVELOPMENT LLC
978 E WOODOAK LN
SLC UT 84117
BY: ZJM, DEPUTY - WI 16 P.

WHEN RECORDED RETURN TO:
Christopher P. Gamvroulas
IVORY DEVELOPMENT, LLC
978 East Woodoak Lane
Salt Lake City, Utah 84117
(801) 268-0700

**DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR
OXFORD CREEK SUBDIVISION**

This Declaration of Covenants, Conditions and Restrictions for Oxford Creek Subdivision (the "Declaration") is executed by Ivory Development, LLC, a Utah limited liability company, of 978 East Woodoak Lane, Salt Lake City, Utah 84117 (the "Declarant"), with reference to the following:

RECITALS

- A. Declarant is the owner of certain real property located in Salt Lake County, Utah described more particularly on Exhibit "A" attached hereto and incorporated herein by this reference (the "Property").
- B. Declarant has subdivided the Property into a subdivision consisting or to consist of twenty (20) Lots.
- C. The Property is an area of unique, natural beauty featuring distinctive terrain.
- D. Declarant desires to provide a general plan for the development of all of the Property and for the establishment of covenants, conditions, and restrictions to enhance and protect the value and attractiveness of this uniquely attractive residential property, all in accordance with the provisions of this Declaration.
- E. The development of the Property and the construction of the improvements thereon has been, or is to be, performed in accordance with the plans contained in the Final Plat recorded or to be recorded concurrently herewith.
- F. Declarant intends to sell to various purchasers the fee title to the individual Lots contained in the Subdivision.
- G. The Declarant desires by filing this Declaration of Covenants, Conditions and Restrictions to submit Oxford Creek and all improvements now or hereafter constructed thereon to

the terms, covenants, conditions, and restrictions set forth below which shall constitute equitable servitudes and shall run with the land.

H. There are no common areas, private roads, or homeowners associations in this Subdivision.

COVENANTS, CONDITIONS AND RESTRICTIONS

NOW, THEREFORE, for the reasons recited above, the Declarant hereby covenants, agrees, and declares that the Property shall be subject to the following covenants, conditions, and restrictions:

1. Definitions. The following definitions shall apply to this Declaration:
 - a. "Accessory Building" shall mean and refer to any structure which is not the preliminary structure, contains at least 120 square feet, requires a building permit, is not a shed, shack, or other out-building (for which a building permit is not required), and qualifies as such under the totality of the circumstances.
 - b. "Builder" shall mean Declarant, an Owner, or a contractor who obtains a construction or occupancy permit for one or more Buildings or Homes.
 - c. "Building" shall mean an edifice or structure designed to stand more or less permanently.
 - d. "City" shall mean the City of Murray, a municipal corporation, located within Salt Lake County, Utah.
 - e. "Entry" shall mean the entry way into the Project.
 - f. "Home" shall mean and refer to the home, dwelling, residence, living unit, or separate physical part of a Lot intended for independent occupancy and use. Mechanical equipment and appurtenances located within any one Home, or located without said Home but designated and designed to serve only that Home, such as appliances, electrical receptacles and outlets, air conditioning compressors, furnaces, water heaters, apparatus, systems or equipment, fixtures and the like, shall be considered part of the Home. All pipes, wires, conduits, or other utility lines or installations constituting a part of the Home or serving only the Unit, and any structural members, parts, components, or any other property of any kind, including fixtures or appliances within any Home shall be deemed to be part of the Home.
 - g. "Lot" shall mean the subdivided and recorded lot within Property, and where the context so requires any Building or Home constructed thereon.

h. "Lot Number" shall mean the number and/or letter used to identify a particular Lot.

i. "Owner" shall mean the record owner, whether one or more persons or entities, of a fee simple title to any Lot, excluding those having such interest merely as security for the performance of an obligation.

j. "Plans and Specifications" shall mean and refer to any and all documents designed to guide or control the construction of an Improvement, or alterations, modifications, changes, additions and the like thereto, including without limitation, all documents indicating the size, shape, configuration, and/or materials to be incorporated; all site plans, excavation and grading plans, elevation drawings, floor plans, techniques, samples of exterior colors, plans for utility services, and all other documentation or information relevant to the improvement or proposal in question.

k. "Project" shall mean the Oxford Creek Subdivision.

l. "Property" shall mean all of real property and real property interest comprising the Subdivision.

m. "Single Family" shall mean and refer to a "single family" as that term is defined by City ordinance. In the absence of a City ordinance the term shall mean one of the following: (1) a single person, or (2) a group of natural persons related to each other by blood or legally related to each other by marriage or adoption, or (3) a group of not more than three (3) unrelated persons who maintain a common household, to be distinguished from a group occupying a boarding house, club, fraternity, or hotel. A Single Family may include an additional natural person or persons approved in writing by the Board of Directors, such as a caretaker or domestic help.

n. "Subdivision" shall mean Oxford Creek according to the Final Plat.

2. Description, Legal Status, and Residential Nature of the Project. The Final Plat shows the Lot Number of each Lot in the Project and its location. All Lots shall be capable of being independently owned, encumbered, and conveyed, subject to all easements and encumbrances of record. It is intended that there will be twenty (20) Lots in the Project, numbered 101-120, inclusive. This is a residential subdivision and only single family residences are allowed.

3. Area of Application. This Declaration shall apply to all of the Property.

4. Right to Expand Application. The Declarant shall have the unilateral right to expand the application of this Declaration to other property by written amendment to this Declaration duly recorded, and without additional Owner approval required.

5. Easements. Declarant hereby reserves to itself and grants:

a. Common Easement. A perpetual right-of-way and non-exclusive easement over, across, and through the Project for use in common by the Declarant and Owners, subject to all of the terms, covenants, conditions and restrictions set forth herein.

b. Private Easement. A perpetual private non-exclusive easement for the exclusive use and benefit of the Declarant and Owners.

c. Declarant's Easement. An exclusive easement to the Declarant, for itself and its affiliates and assignees, to make such use of the Project as may be necessary or convenient to perform the duties and functions hereunder, including, by way of illustration but not limitation, the construction of the improvements, Lots, and Homes in the Project.

d. Construction Easements. A temporary construction easement to the Declarant, for itself and its affiliates and assignees, over, under, across, and through the Project for the purpose of doing all things that are reasonably necessary as a part of constructing any new improvements for the Project including all physical improvements as well as all Lots and Homes. The Owners do hereby acknowledge and agree that there will be construction activities, traffic, noises, odors, and vibrations which may temporarily disrupt their quiet enjoyment of their Lots and Homes until all improvements are complete, and such Owners do hereby waive any right to object to such construction activity; provided, however, Declarant shall endeavor to use reasonable efforts to minimize the adverse impact of such construction activities on the Owners, Lots, and Homes. Declarant's construction activities pursuant to the easement granted hereunder shall not be deemed to be a violation of the Use Restrictions.

e. Locations of Facilities Easements. A non-exclusive easement to the Declarant, for itself and its affiliates and assignees, to construct, operate, maintain, repair, and replace all types of telecommunication facilities, including but not limited to, roof antennas, within suitable locations for such facilities (the "Locations of Facilities") within the Project. Declarant further reserves a right of access to the Locations of Facilities over, across, under, and through the Project in order to access the Locations of Facilities to exercise the rights established herein. Declarant reserves the perpetual right to transfer by easement, license agreement, or other conveyance the rights reserved hereunder to one or more telecommunication facilities providers. Declarant may exercise all of such rights unilaterally and without the consent of any Owner.

f. Non-Exclusive Utility Easement. A non-exclusive easement to the Declarant, and its affiliates and assignees, over, across, through, and under the Property for ingress to, egress from, and installation, replacement, repair, and maintenance of all utility and service lines and systems, including, without limitation, water, sewer, sub-drains, sump pumps, gas, telephone, electricity, and cable communication that service the Property or any portion thereof as well as any

such lines and systems which service property owned by the Declarant.

g. Reservation of Rights. The deeds or other documents of conveyances for any Lot or Home within the Project hereafter made, whether by Declarant or otherwise, shall be construed to grant and reserve such easements and/or licenses as are provided herein, even though no specific reference to such easements appears in any such conveyance.

h. Definition of Established Drainage Pattern. For purposes of this subsection, the term "established drainage pattern" shall mean the drainage pattern, facilities, and improvements in existence at the time a Lot is conveyed to a home purchaser by the Declarant, its successor or assign.

i. Duty to Maintain Integrity of Established Drainage Pattern. Within these easements and rights of way, no structure, planting, or other materials shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities, or which may change the direction of flow of drainage channels in, on or about the easements and rights of way, or which may obstruct or retard the flow of water through the drainage channels in the easements and rights of way. The easement and right of way area of each Lot and all improvements within said area shall be maintained continuously by the Owner, excepting those improvements for which a public authority or utility company is expressly responsible.

j. Covenant Not To Interfere. No Owner shall interfere or attempt to interfere with the established drainage pattern established by the Declarant and City or their successors or assigns.

k. Improvement of Lots Relative To Established Drainage Pattern. Each Owner shall be responsible to develop, improve, and landscape his or her Lot in a manner consistent with the established drainage pattern, and so as not to detract from, interfere with, or impair the established drainage pattern on any other Lot within the Project. No changes the established drainage pattern on any Lot shall be permitted without the prior written consent of the City.

l. Damage or Waste. Each Owner shall be strictly liable for any loss, damage, or claim caused to person or property in the Project caused by his negligence or carelessness, or that of his or her family members, tenants, renters, lessees, residents, occupants, guests, visitors, invitees, or permittees of his or her Lot or Home.

m. Encroachments. If any part of a Lot or Home encroaches or shall hereafter encroach upon an adjoining Lot or Home, then an easement for such encroachment and for the maintenance of the same shall and does exist. Such easements shall extend for whatever period the encroachment exists. Such encroachments shall not be considered to be encumbrances on the affected Lots or Homes. Encroachments referred to herein include, but are not limited to, encroachments caused by error in the original construction of any improvement constructed or to be constructed within the Project, by error in the Plat, by settling, rising or shifting of the earth, or by

changes in position caused by repair or reconstruction of the Project or any part thereof.

n. Little Cottonwood Creek. The Subdivision is adjacent to Little Cottonwood Creek ("Creek"). While a beautiful amenity to the Subdivision, the Creek experiences extreme fluctuations in water levels, velocity and flow rates based on spring run-off and storms. In the past, the Creek has flooded over its banks onto the floodplain on which homes may be constructed. Further, the slope of the Creek terrace is very steep in some locations and can be unstable, consisting largely of silt and sand with some rocks. For these and other reasons, the Creek can pose a hazard to human life, human safety, and to real and personal property. In order to preserve its natural beauty, the Creek and its banks will not be fenced, barricaded or controlled by Declarant, their successors or assigns, enabling access to the banks and water flowing in the Creek by Lot Owners, invitees and others. Lot Owners do hereby waive all claims against Declarant, its successors and assigns, and releases Declarant, its successors and assigns from any claims for personal injury and/or property damage arising by reason of, or related to the Creek's proximity to the Subdivision and lots.

6. Zoning. All land use and buildings shall be in compliance with all zoning and land use ordinances as well as all regulations of the municipalities and agencies governing the Subdivision land use and buildings.

7. Integrity of Common Design Scheme. Protective covenants are not only worthwhile they are absolutely necessary for everyone's comfort and enjoyment. No Owner shall be permitted to disrupt the integrity of the Declarant's original design scheme for the Subdivision, including aesthetic considerations.

8. Fencing. All fencing materials, heights, and locations must be approved by the Declarant.

9. Minimum Requirements for Homes. No Home shall be constructed or altered unless it meets the following minimum requirements:

- a. Only single family residential Homes are allowed.
- b. The height of any Home shall not exceed two stories above ground.
- c. Slab on grade Homes are permitted.
- d. Basements are permitted.
- e. Garages shall provide for not less than two (2) motor vehicles.
- f. The Home exteriors, in their entirety, must consist, cement based shingles

(commonly known as hardi-board), brick, and real stone. Stucco may be allowed under limited circumstances as an accent material. No cultured stone is permitted. No aluminum or vinyl is permitted, except as soffit, fascia and/or rain gutters.

g. Any detached accessory building must conform in design and materials with the primary residential Home.

h. No tin sheds are allowed.

10. Preliminary Plans. The Declarant may charge a reasonable review fee for each submission of materials for review. The Declarant may require, as a minimum, the following additional items:

a. Plot plan to scale of entire site with buildings located and elevation of floors shown above or below a designated point on the street.

b. Floor plans of each floor level to scale.

c. Elevations to scale of all sides of the Home.

d. One major section through Home.

e. A perspective (optional).

f. Specifications of all outside materials to be used on the exterior of the Home including materials and colors.

11. Final Plans and Specifications and Working Drawings. The Declarant may charge a reasonable review fee for each submission. The Declarant may require, as a minimum, the following:

a. Plot plans to scale showing the entire site, building, garages, walks, drives, fence, carriage lights, and retaining walls with elevations of the existing and finished grade and contours including those at the outside corners of the buildings and at adjacent property lines and street fronts, and elevations of floors from a designated point on the street.

b. Detailed floor plans.

c. Detailed elevations, indicating all materials and colors, and showing existing and finished grades.

d. Detailed sections, cross and longitudinal.

e. Details of cornices, porches, windows, doors, garages, garden walls, steps, patios, fences, carriage lights, etc. Specifications shall give a complete description of materials to be used with supplements, addenda, or riders noting the colors of all materials to be used on the exterior of the Home.

f. All Lot landscaping, grading, and drainage plans must be approved by the Declarant. All landscaping must be installed or completed strictly in accordance with the approved plans and so as to comply with and not impair all applicable ordinances and flood control requirements.

1. All Lot landscaping must be completed within nine (9) months of the date of the issuance of the certificate of occupancy from the municipal building authority.

2. Landscaping shall include, by way of illustration but not limitation, the planting of a lawn and/or other appropriate ground cover, planting beds and flower beds, appropriate bushes and shrubs, and the planting of trees in accordance with the Street Tree Planting Plan.

3. The Declarant will provide the City with a bond for landscaping for Lots on which it builds Homes whenever possible. In the event that such a bond is provided, it shall be refunded, upon the buyer's completion of the City's landscaping requirements, inspection, and approval to the Owner.

4. By accepting a deed or other document of conveyance to a Lot, the Owner hereby agrees, acknowledges, and consents that if the Declarant is required by the City to install front yard landscaping prior to receiving a final inspection on the Lot, the Owner further agrees that the landscaping installed by Declarant is in lieu of, abrogates and cancels any 2,000 sq. ft. of sod promised on any promotional materials, including by way of illustration but not limitation, the Purchase Price Addendum and the Ivory Homes Catalogue of Homes.

5. The Owner is responsible for the initial planting of trees, including any street trees that may be shown on sales materials or street tree planting plans.

6. Trees, lawns, shrubs, or other plantings placed on a Lot shall be properly nurtured, maintained, and replaced by the Owner and at his or her sole expense.

7. Any weeds or diseased or dead lawn, trees, ground cover, bushes, or shrubs shall be removed and replaced by the Owner and at his or her sole expense.

8. All replacement trees must also satisfy the requirements of the Street Tree Planting Plan.

9. The landscaping of a Lot may not adversely affect the value or use of any other property or detract from the original design scheme and appearance of the subdivision.

10. No concrete, cement or masonry products, pavers, brick, stone, cobblestone, tile, terrazzo, slabs, slate, rocks, pebbles, gravel, permeable pavements and so forth or other artificial or impermeable surfaces (collectively "controlled surfaces") may be installed or constructed as landscaping in the front, side or rear yards of a Lot without the express prior written consent of the Declarant.

12. Front, side, or rear yards constructed primarily or substantially of controlled surfaces are prohibited.

13. Should any Owner fail to comply with the provisions of this paragraph, the Declarant shall have the right to seek an order from a court of proper jurisdiction requiring specific performance to comply with the provisions hereof or to recover damages, or both, and shall also have the authority but not the obligation to complete the landscaping or restore the property to its original condition without being guilty of a trespass, and require the Lot Owner to pay the cost of labor and materials.

14. The costs and expenses incurred, including a reasonable attorneys fee, whether or not a lawsuit is filed, shall be considered the personal obligation of the Lot Owner and shall constitute a lien on the interest of the Owner in such property, enforceable at law or equity, until payment is made.

11. Accessory Buildings. There is no right to construct or install an Accessory Building on a Lot. Written approval by the Declarant is required. Each application to construct or install an Accessory Building will be evaluated separately by the Declarant, subject to the following guidelines: (1) Any detached Accessory Building must conform in design, colors, and construction materials with the primary residential Home, and (2) The maximum height of an Accessory Building shall be 12 feet. Tin sheds are not allowed. If there is a dispute of any kind whatsoever, including whether a structure is an Accessory Building, the decision of the Declarant shall in all instances be final, conclusive, and binding

12. Approval. In the event that the Declarant fails to approve any application within thirty (30) days after submission of all information and materials reasonably requested, the application shall be considered "denied."

13. No Waiver of Future Approvals. The approval of the Declarant of any proposals or plans and specifications or drawings for any work done or proposed, or in connection with any other matter requiring the approval and consent of Declarant, shall not be deemed to constitute a waiver of

any right to withhold approval or consent as to any similar proposals, plans and specifications, drawings or matters whatever subsequently or additionally submitted for approval or consent.

14. Variance. The Declarant may authorize variances from compliance with any of the architectural guidelines when circumstances such as topography, natural obstructions, hardship, aesthetic, or environmental considerations require, but only in accordance with its duly adopted rules and regulations, and prior written consent of the City Board of Adjustment. Such variances may only be granted, however, when unique circumstances dictate and no variance shall (a) be effective unless in writing, (b) be contrary to the restrictions set forth in the body of this Declaration, or (c) estop the Declarant from denying a variance in other circumstances. For purposes of this Section, the inability to obtain approval of any governmental agency, the issuance of any permit, or the terms of financing shall not be considered a hardship warranting a variance.

15. Limitation of Liability. Neither the Declarant nor any of its employees, agents, representatives, or consultants shall be responsible in any way for any defects in any plans or specifications submitted, revised or approved in accordance with the provisions of this Declaration, nor for any structural or other defects in any work done according to such plans and specifications. By accepting a deed or other document of conveyance to a Lot, each Owner agrees to and shall defend, indemnify, save and hold the Declarant and its employees, agents, representatives, or consultants harmless from any and all loss, damage, or liability he or she may suffer, including defense costs and attorney fees, as a result of any claims, demands, actions, costs, expenses, awards or judgments arising out of their review or approval of architectural designs, plans, and specifications.

16. Enforcement of Architectural Guidelines. Any construction, alteration, or other work done in violation of this Declaration shall be considered to be nonconforming. Upon written request from the Declarant an Owner shall, at his or her own cost, and expense remove such non-conforming construction, alteration, or other work and shall restore the land to substantially the same condition as existed prior to the non-conforming construction, alteration, or other work. Should an Owner fail to remove and restore as required hereunder, the Declarant shall have the right to enter the property, remove the violation, and restore the property to substantially the same condition as existed prior to the construction, alteration, or other work, without being deemed to be a trespasser.

17. Contractors. Any contractor, subcontractor, agent, employee, or other invitee of an Owner who fails to comply with the terms and provisions of this Declaration may be excluded by the Declarant from the Project, subject to the notice and the opportunity to be heard. In the event of sanctions after notice and hearing, neither the Declarant nor its employees, agents, representatives, or consultants shall be held liable to any person for exercising the rights granted by this Section.

18. Ivory Homes Catalogue. Any and every home design, plan, or specification contained within the Ivory Homes Catalogue shall be considered approved and qualify for construction, and no other consent shall be required. Any and all deviations from the Ivory Homes Catalogue, including

by way of illustration but not limitation, design, construction materials, and coloration must be expressly approved in writing by the Declarant: The approval of the Ivory Homes Sales staff and/or construction personnel is insufficient.

19. Slope and Drainage Control. No structure, plant, improvement, or other material may be placed or permitted to remain, or other activities undertaken which may damage or interfere with established Lot ratios, create erosion or sliding problems, or which may change the direction or flow of drainage channels, or obstruct or retard the flow of water through the channels. The slope control area of each Lot and all improvements therein shall be maintained continuously by the Owner of the Lot, excepting those improvements for which a public authority or utility company is expressly responsible. It shall be the responsibility of the Owner to see that his or her Lot strictly conforms with the grading and drainage plan established by the Declarant, Salt Lake County, and Murray City.

20. Use Restrictions and Nature of the Project. The Property is subject to the following initial use restrictions, which shall govern both the architecture and the activities within the Project:

a. Single Family Residence. No Lot shall be used except for residential purposes. That means no more than one single family may reside in a Home.

b. Business Use. No resident may operate a commercial trade or business in or from his or her Lot with employees of any kind or with customers who are not residents of the Project, or which create or maintain a nuisance. No commercial trade or business may store any inventory over 250 cubic feet, and it must be contained within the Lot. No commercial trade or business may be conducted in or from a Lot unless (1) the business activity conforms to all home occupation and zoning requirements governing the Project; (2) the operator has a city issued business license; and (3) the business does not create a nuisance.

c. Motor Vehicles. No motor vehicle or trailer, including but not limited to any car, automobile, truck, van, or any other transportation device of any kind may be parked or stationed in such a manner so as to block access to any driveway or Home or to create an obstacle or potentially dangerous condition. Motor vehicles shall be parked in the garage or driveway. No resident shall repair or restore any vehicle of any kind in, on or about any Lot, except for emergency repairs, and then only to the extent necessary to enable movement thereof to a proper repair facility. No garage may be altered in such a manner that the number of motor vehicles which may reasonably be parked therein after the alteration is less than the number of motor vehicles that could have been reasonably parked in the garage as originally designed and constructed. All garages shall be used primarily for the parking and storage of vehicles. Parking on the street overnight is prohibited. Except for purposes of loading or unloading passengers or supplies, for a period of time not to exceed twenty-four (24) hours, all recreational, commercial, and oversized vehicles must be stored in the garage or on a parking pad; provided, however that (a) the motor vehicle is in good running condition, (b) the motor vehicle or trailer is properly licensed and registered, (c) the parking pad is located in the rear yard, which means behind the geometric plane of the front of the house, and (d) a

parking pad fence has been installed in accordance with the approved plans. Eighteen wheeled semi-trailers or other similar transportation devices are not allowed. No temporary carport or canopy may be installed in the front, side, or rear of the Lot.

d. Trash Pick-Up. No Lot shall be used as a dumping ground. All trash, garbage, debris, rubbish, or other waste shall be kept in a sealed, sanitary bag or container, and stored out of sight except for a twenty-four (24) hour period on pick-up days.

e. Aerials, Antennas, and Satellite Systems. All exterior aerials, antenna and satellite dishes (collectively "antenna") must be installed and positioned in accordance with FCC guidelines, rules and regulations, as they may be amended or supplemented from time to time.

f. Animals and Pets. Large animals as that term is defined by City ordinance are not allowed. No pets, animals, livestock, or poultry of any kind may be commercially bred in the Subdivision. Animal limitations are in accordance with the Murray City Animal Ordinance. In the event there is not city ordinance, up to two (2) domestic pets as that term is defined by city ordinance per Lot are allowed; provided, however, pets must be properly licensed and registered. Pets may not create a nuisance or violate City ordinance.

g. Laws. Nothing shall be done or kept in, on or about any Lot or any part thereof, which would be a violation of any statute, rule, ordinance, regulation, permit or other validly imposed requirement of any governmental body.

h. Damage or Waste. Each Owner shall repair any damage he or she or any other residents, guests, or invitees of his or her Lot may cause to another Owner, Lot, or Home, and promptly restore the property to its original condition.

i. Signs. No signs, billboards, or advertising structures or devices of any kind may be built, installed or displayed on the Property or any Lot except for a single sign with a maximum size of 2' x 2' for specific purpose of advertising the sale of a Home; provided, however, this restriction does not apply to and is not binding upon the Declarant, who may use whatever signs it deems appropriate to market its Lots. "For Rent" or "For Lease" signs on a Lot or showing from a Home are strictly prohibited.

j. Zoning. All land use and buildings shall be in compliance with all zoning and land use ordinances as well as all regulations of the municipalities and agencies governing the Project land use and buildings.

k. Nuisances. No noxious or offensive activity shall be carried on, in or about the Property, nor shall anything be done or permitted thereon which may be or may become an annoyance, disturbance, bother, or nuisance to the neighborhood, or which might interfere with the right of other residents to the quiet and peaceful enjoyment of their property. A violation of any use

restriction set forth herein shall be considered a nuisance.

l. Temporary Structures. No structure of a temporary nature or character, including but not limited to any trailer, shack, shed, tent, garage, barn, or other out-building shall be constructed, installed, or used on any Lot at any time as a residence.

m. Frontage Maintenance. The Owners of Lots 112, 115, and 116 shall maintain in a state of good condition and repair their frontage property along Vine Street, including but not limited to snow removal, landscaping maintenance if appropriate, and fencing. The Owner of Lot 119 is responsible to install and maintain in a state of good condition and repair the landscaping along the driveway and bridge accessing the lot. The Owner of lot 119 is responsible for maintaining, replacing or repairing the bridge accessing the Lot.

n. Existing House. The Subdivision and improvements have been intentionally designed around an existing house, garage, barn, tennis court, and other physical improvements of a less significant nature. These property rights shall be properly acknowledged and respected.

21. Leases. No Owner shall be permitted to lease his or her Home for an initial term of less than six (6) months. Daily or weekly rentals are expressly prohibited. No Owner may lease individual rooms to separate Persons or less than the entire Home. "For Rent" or "For Lease" signs are prohibited. Other than as stated in this Section, there is no restriction on the right of any Owner to lease or otherwise grant occupancy rights to his or her Home.

22. View Impairment. The Declarant does not guarantee or represent that any view over and across any property, including any Lot or Building will be preserved without impairment. Any express or implied easements for view purposes or for the passage of light and air are hereby expressly disclaimed.

23. Common Utilities. The Declarant may provide water and power utility services to the Entry and other common elements at its expense (the "Common Utility Service"); provided, however, it may elect to provide such Common Utility Services through a meter or meters on an individual Lot or Lots and, if so, each such Owner agrees, by accepting a deed or other document of conveyance to such Lot, to provide, and not terminate, delay, or interrupt, and pay for those Common Utility Services.

24. Declarant's Sales Program. Anything to the contrary notwithstanding, for so long as Declarant continues to own a Lot in the Subdivision the following provisions shall be deemed to be in full force and effect. No Owner or occupant shall interfere or attempt to interfere with the completion of improvements, promotion and/or sale of Lots owned by Declarant or Homes constructed thereon. Declarant shall have the right to maintain one (1) or more sales offices and one (1) or more model Homes at any one time. Such office and/or models may be one or more of the Homes owned by the Declarant, one or more separate structures or facilities placed on the Property

for the purpose of aiding Declarant's sales effort, or any combination of the foregoing. Declarant shall have the right to maintain a reasonable number of promotional, advertising and/or directional signs, banners or similar devices at any place or places on the Property. Declarant shall have the right from time to time to locate or relocate any of its sales offices, models, signs, banners, or similar devices. Declarant shall have the right to remove from the Project any signs, banners, or similar devices and any separate structure or facility which was placed on the Property for the purpose of aiding Declarant's sales effort. All of the rights of Declarant under this Declaration may be assigned or transferred either by operation of law or through a voluntary conveyance, transfer, or assignment. Any Mortgage covering all Lots or Buildings in the Project, title to which is vested in Declarant shall, at any given point in time and whether or not such Mortgage does so by its terms, automatically cover, encumber, and include all of the then unexercised or then unused rights, powers, authority, privileges, protections, and controls which are accorded to Declarant (in its capacity as Declarant) herein.

25. Interpretation. To the extent Utah law is consistent with this Declaration, such provisions shall supplement the terms hereof and are incorporated herein. The captions which precede the Articles and Sections of this Declaration are for convenience only and shall in no way affect the manner in which any provision hereof is construed. Whenever the context so requires, the singular shall include the plural, the plural shall include the singular, the whole shall include any part thereof, and any gender shall include both other genders. The term *shall* is mandatory and the term *may* is permissive. The invalidity or unenforceability of any portion of this Declaration shall not affect the validity or enforceability of the remainder hereof.

26. Covenants to Run with Land. This Declaration and all the provisions hereof shall constitute covenants to run with the land or equitable servitudes, as the case may be, and shall be binding upon and shall inure to the benefit of the Declarant, all other signatories hereto, all parties who hereafter acquire any interest in a Lot, the Subdivision or the Property, and their respective grantees, transferees, heirs, devisees, personal representative, successors, and assigns. Each Owner or occupant of a Lot shall comply with, and all interests in all Lots shall be subject to, the terms of this Declaration and the provisions of any rules, regulations, agreements, instruments, supplements, amendments, and determinations contemplated by this Declaration. By acquiring any interest in a Lot in the Project, the party acquiring such interest consents to, and agrees to be bound by, each and every provision of this Declaration.

27. Enforcement and Right to Recover Attorneys Fees. Should the Declarant or an aggrieved Owner be required to take action to enforce or construe the Declaration or to pursue any remedy provided hereunder or by applicable law, including a claim for injunctive relief or damages, whether such remedy is pursued by filing suit or otherwise, the prevailing party shall be entitled to recover his reasonable attorneys fees, costs and expenses which may arise or accrue, regardless of whether a lawsuit is filed.

28. Limitation of Liability. This Declaration of covenants, conditions and restrictions is

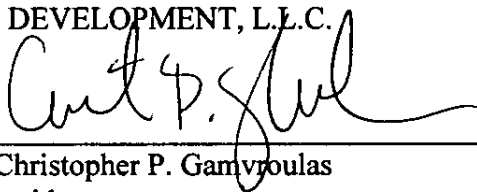
established for the benefit of the Property and the Owners. Any damage, loss, claim or liability which might arise due to any decision, act, or failure to act of Declarant or its agents, representatives, and employees shall be exempt from any civil claim or action, including an action for negligence, brought by any person owning or having an interest in any Lot.

29. Amendments. This Declaration may be amended upon the affirmative written approval of at least a majority of the Owners and shall be valid immediately upon recording of the document amending the Declaration in the office of the County Recorder of Salt Lake County, Utah; provided, however, so long as the Declarant shall own at least one (1) Lot in the Subdivision, no amendment shall be valid or enforceable without Declarants prior written consent.

30. Duration. The covenants and restrictions of this Declaration shall endure for a term of twenty (20) years from the date this Declaration is recorded, after which time said covenants shall be automatically extended for successive periods of ten (10) years.

Dated the ____ day of March, 2012.

DECLARANT:
IVORY DEVELOPMENT, L.L.C.

By: 
Name: Christopher P. Gamvroulas
Title: President

ACKNOWLEDGEMENT

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

The foregoing instrument was acknowledged before me the 2 day of March, 2012 by Christopher P. Gamvroulas, who is the President of Ivory Development, L.L.C, a Utah limited liability company, and said Christopher P. Gamvroulas duly acknowledged to me that he executed the same pursuant to a Resolution of Members and/or its Articles of Organization and Operating Agreement.



Notary Public



EXHIBIT "A"
LEGAL DESCRIPTION

The Property referred to in the foregoing document is located in Salt Lake County, Utah and is described more particularly as follows:

BEGINNING AT A POINT LOCATED AT THE SOUTHEAST CORNER OF WALNUT BROOK SUBDIVISION NO. 1 (BOOK 82 PAGE 92), SAID POINT ALSO BEING SOUTH 89°56'24" EAST, 261.74 FEET AND NORTH 00°03'36" EAST, 129.74 FEET FROM THE WEST QUARTER CORNER OF SECTION 17, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN; THENCE NORTH 02°34'45" EAST, 171.81 FEET ALONG THE EAST LINE OF SAID SUBDIVISION THENCE NORTH 86°12'00" EAST, 153.67 FEET TO THE WEST SIDE OF A ROAD KNOWN AS VINE STREET; THENCE SOUTH 27°26'56" EAST, 221.48 FEET ALONG WEST SIDE OF SAID STREET; THENCE SOUTH 43°20'22" EAST, 171.85 FEET ALONG WEST SIDE OF SAID STREET TO A POINT ON THE WEST BOUNDARY LINE OF FOREST CREEK P.U.D. DEVELOPMENT (BOOK 94 PAGE 25); THENCE SOUTH 02°35'00" WEST 68.56 FEET ALONG WEST BOUNDARY OF SAID SUBDIVISION; THENCE SOUTH 34°45'00" WEST 250.90 FEET ALONG SAID BOUNDARY LINE TO A POINT ON THE NORTH BOUNDARY LINE OF LONGFELLOW PARK SUBDIVISION (BOOK 90 PAGE 33); THENCE NORTH 70°33'51" WEST, 89.77 FEET ALONG NORTH LINE OF SAID SUBDIVISION; THENCE NORTH 69°45'44" WEST, 92.83 FEET ALONG NORTH LINE OF SAID SUBDIVISION; THENCE LEAVING SAID NORTH LINE OF SUBDIVISION AND GOING NORTH, 74.99 FEET; THENCE NORTH 30°00'00" WEST, 17.58 FEET TO THE CENTER OF LITTLE COTTONWOOD CREEK; THENCE ALONG CENTER OF SAID CREEK SOUTH 75°14'52" WEST, 102.23 FEET; THENCE SOUTH, 48.53 FEET TO THE NORTHEAST CORNER OF LOT 3 CREEK PARK SUBDIVISION (BOOK 2001 PAGE 148); THENCE ALONG THE NORTH LINE OF CREEK PARK SUBDIVISION THE FOLLOWING (4) COURSES; (1) SOUTH 80°04'45" WEST, 96.79 FEET TO THE CENTER OF LITTLE COTTONWOOD CREEK; (2) SOUTH 50°30'04" WEST 56.62 FEET ALONG CENTER OF SAID CREEK; (3) SOUTH 42°32'26" WEST, 72.05 FEET ALONG THE CENTER OF SAID CREEK; (4) SOUTH 51°54'42" WEST, 55.09 FEET ALONG THE CENTER OF SAID CREEK; THENCE LEAVING SAID SUBDIVISION AND RUNNING SOUTH 87°46'18" WEST 24.51 FEET ALONG CENTER OF SAID CREEK; THENCE NORTH 86°36'20" WEST 176.64 FEET ALONG CENTER OF SAID CREEK; THENCE NORTH 73°00'00" WEST, 115.94 FEET ALONG CENTER OF SAID CREEK; THENCE NORTH 66°35'59" WEST, 138.14 FEET ALONG CENTER OF SAID CREEK; THENCE NORTH 05°28'51" WEST 254.89 FEET; THENCE NORTH, 87.33 FEET TO A POINT ON THE BOUNDARY LINE OF BRADLEY SUBDIVISION (BOOK 2007 PAGE 412); THENCE ALONG SAID SUBDIVISION THE FOLLOWING (4) COURSES (1) SOUTH 65°35'50" EAST, 6.52 FEET; (2) SOUTHEASTERLY 43.76 FEET ALONG THE ARC OF A 104.00 FOOT RADIUS CURVE TO THE LEFT (CHORD BEARS SOUTH 77°38'58" EAST, 43.44 FEET); (3) SOUTH 89°42'13" EAST, 28.65 FEET; (4) NORTHEASTERLY 29.71 FEET ALONG THE ARC OF A 52.00 FOOT RADIUS CURVE TO THE LEFT (CHORD BEARS NORTH 73°55'43" EAST, 29.30 FEET); THENCE 45.50 FEET NORTHWESTERLY ALONG THE ARC OF A 89.50 FOOT RADIUS CURVE TO THE RIGHT (CHORD BEARS NORTH 14°35'22" WEST, 45.01 FEET); THENCE NORTH, 00.24 FEET; THENCE SOUTH 89°42'34" EAST, 61.87 FEET; TO A POINT ON THE SOUTH LINE OF WALNUT BROOK SUBDIVISION NO. 1 (BOOK 82 PAGE 92); ; THENCE SOUTH 89°46'26" EAST, 582.63 FEET ALONG THE SOUTH LINE OF SAID SUBDIVISION TO THE POINT OF BEGINNING.
CONTAINS: 20 RESIDENTIAL LOTS ON 10.459 ACRES

LESS AND EXCEPTING THEREFROM:

All of Lot 111 of said Oxford Creek Subdivision.