

Upon recording, return to:
Westfield Development Corporation
c/o Richard Mendenhall
2749 East Parley's Way
Suite 310
Salt Lake City, Utah 84109

ENT 118342:2005 PG 1 of 25
RANDALL A. COVINGTON
UTAH COUNTY RECORDER
2005 Oct 18 11:05 am FEE 124.00 BY KH
RECORDED FOR SPANISH FORK CITY CORPORATI

**DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR
RIVER COVE SUBDIVISION**

THIS DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS (hereinafter referred to as the "**Declaration**"), is made as of this ___th day of September, 2005, by WESTFIELD DEVELOPMENT CORPORATION, a Utah Corporation, (the "**Declarant**"), with reference to the following facts:

WHEREAS, Declarant is the owner of record of that certain parcel of real property known as River Cove Subdivision (the "**Subdivision**"), whose subdivision Maps were recorded on September ___, 2005, as Entry No. _____ and Map No. _____, of the official records in the Office of the County Recorder for Utah County, State of Utah. River Cove Subdivision is located in Spanish Fork City, Utah County, State of Utah.

The areas described above are also known as Lots 1-65 of the River Cove Subdivision, as platted and recorded in the office of the Utah County Recorder, and

WHEREAS, all lots in the Subdivision are a part of and are governed by this Declaration, and

WHEREAS, the Declarant desires to develop residential subdivisions of distinctive and individual character for the benefit of all owners within the Subdivision, and intends to provide for the preservation of such character, and

WHEREAS, the Declarant, or affiliate of Declarant has previously facilitated, or may facilitate, the development and recordation of additional subdivision Maps, which shall commonly be identified as the various phases of the River Cove Subdivisions, (the "**Subdivision**") and which are developed on property which is contiguous to the Subdivision, or to prior or future phases of the Subdivisions, and

WHEREAS, the Declarant intends to sell the individual Lots which comprise the Property described above and the Declarant desires to subject each respective Lot to a general plan of improvement which will include certain restrictions, conditions, covenants, and agreements, as hereinafter set forth;

NOW, THEREFORE, the Declarant declares that the Property shall be held, sold, conveyed, leased, occupied, resided upon and hypothecated subject to the following covenants, conditions and restrictions; which covenants, conditions and restrictions shall run with the land, are established for the purpose of protecting and preserving the value of each and every part of the Property, and which shall be binding upon each and every party which shall at any time have any right, title or interest in or to the Property or any part thereof, their heirs, successors and assigns, and shall inure to the benefit of each Owner thereof.

ARTICLE I DEFINITIONS

Section 1.1 "Association" shall mean the River Cove Subdivision Homeowners Association, comprised of each respective Owner of a Lot within the Subdivision, as such Association is further described in Article VII hereof.

Section 1.2 "Committee" shall mean the Architectural Control Committee, as such Committee is further described in Article V hereof.

Section 1.3 "Declarant" shall mean Westfield Development Corporation, a Utah Corporation, and their successor(s) and/or assign(s).

Section 1.4 "Family" shall mean a group of natural persons related to each other by blood or legally related to each other by marriage or adoption.

Section 1.5 "Improvement" shall mean any structure, Residence, building, barn, storage shed, garage, Landscaping, accessory building, fence, wall, nonliving or living screen, or other structure of Landscaping, or other meaningful addition or alteration constructed or added to a Lot.

Section 1.6 "Landscaping" shall mean lawn, shrubs, flowers, trees and natural foliage located or placed upon a Lot.

Section 1.7 "Lot" shall mean any individual parcel shown upon the Maps of the Subdivision, which may be legally conveyed by reference only to the number of such Lot designated on the Map.

Section 1.8 "Maps" shall mean the official subdivision plat maps recorded as referred to above, which have become part of the official records in the Office of the Utah County Recorder, State of Utah, as the same may be amended from time to time.

Section 1.9 "Mortgage" shall mean any instrument creating a lien with respect to a Lot including a mortgage, deed of trust or any similar security agreement.

Section 1.10 "Mortgagee" shall mean the holder of the obligation secured by a Mortgage.

Section 1.11 "Owner" shall mean the recorded owner of a fee simple title to any Lot which is a part of the Subdivision. In the event that more than one party shall be established as the record

Owners of a Lot, then for all purposes under this Declaration, all such parties shall be required to act jointly as the Owner of such Lot.

Section 1.12 "Open Space" shall mean all areas designated on the Maps as "Neighborhood Park", which areas shall be accessible to, and dedicated for, the use, benefit, and enjoyment of all Owners. These areas are to be maintained as permanent open spaces.

Section 1.13 "Property" shall mean all the real property described above, consisting of all Lots of the Subdivision.

Section 1.14 "Public View" shall mean as viewed generally from the public right-of-way.

Section 1.15 "River" shall mean the Spanish Fork River, which adjoins the Northerly boundary of the Subdivision.

Section 1.16 "Riverfront Lots" shall mean those lots 1 through 16 of Phase I of the Subdivision, and any Lots of future phases of the Subdivision that are adjacent (riparian) to the River. Each Riverfront Lot consists of two portions as shown on the plat (the "Plat") of the Subdivision: (a) the non-buildable "A" portion (the "A Portion") that is physically adjacent to the River and is located within the FEMA flood boundary (the "Flood Plain"); and (b) the main, buildable portion (the "Main Portion") of the Lot that is outside the Flood Plain and is separated from the river by the A Portion.

Section 1.17 "Residence" shall mean a single building designed and constructed for residential occupancy, to be occupied by a Family.

Section 1.18 "Street" shall mean all streets dedicated to Spanish Fork City.

Section 1.19 "Subdivision" shall mean the parcel of real property known as River Cove Subdivision as referred to previously in the recitals of this document.

ARTICLE II PURPOSE

Section 2.1 **Purpose of Declaration.** The purpose of this Declaration is to insure the use of the Property for attractive residential purposes, to prevent nuisances, to prevent the impairment of the attractiveness of the Property, and to maintain the desired tone of the Subdivision, and thereby to secure to each Owner the full benefit, enjoyment and value of their home, with no greater restriction on the free and undisturbed use of their Lot than is necessary to insure the same advantages to other Owners.

ARTICLE III GENERAL RESTRICTIONS AND REQUIREMENTS

Section 3.1 Land Use and Building Type. Each Lot shall be used exclusively for the construction and occupancy of a Residence to be occupied by a Family, related Landscaping and other incidental and related Improvements. Except as may be specifically provided in Article III hereof, no building shall be erected, altered, placed or permitted to remain on any Lot other than: (a) one single Family dwelling with enclosed, attached garage for either two or three cars as specified in Section 3.3 of this Declaration, and; (b) One other detached building which is architecturally compatible with the residence and has been approved by the Committee in writing. Any additional detached buildings must be approved in writing by the Committee, and will only be approved after the Owner has demonstrated the reasonable need for any additional buildings and that the Committee's approval of any additional building will not create a problem for any other Owners in the Subdivision.

Section 3.2 Subdivision of Lot; Severance of Riverfront Lots. No Lot may be divided, subdivided or separated into smaller parcels unless approved in writing by (a) the Committee in strict conformity with this Declaration, and (b) Spanish Fork City. Further, ownership of the A Portion of a Riverfront Lot may never be severed from ownership of the Main Portion of that Lot.

Section 3.3 Residence Size and Garage Specifications. No structure shall be constructed upon any Lot unless and until the final plans and specifications for such structure have been submitted to and approved by the Committee. No single story Residence shall be constructed, altered, placed or permitted to remain on any Lot unless the main floor area, exclusive of basement, open porches and garages, is 1,700 square feet or greater. No multi-story Residence shall be constructed, altered, placed or permitted to remain on any Lot unless the main floor, exclusive of basements, open porches, and garages, is 1,350 square feet or greater. Garages for all Residences shall be enclosed, large enough for two cars where feasible, and situated so as to utilize a side or rear facing entrance when feasible, unless it is a corner lot, in which case a side or rear facing garage entrance will be required. In the case of a front entry garage, no more than two (2) garage doors shall face the street. All front facing garages shall be articulated a minimum of two (2) feet from the front of the building.

The Architectural Control Committee may approve: (a) a home of a smaller size, (b) an attached garage for two cars, or (c) a front entry access to the attached garage, or other deviations from the design standards established in this Declaration only after considering all relevant factors and it is determined to be clearly unreasonable, under the given circumstances, to require compliance with the established design standards.

Section 3.4 Siding and Trim Characteristics. The materials that clad the exterior walls of the Residence shall be non-combustible or fire-retardant natural materials that blend with and are compatible with the natural landscape. The textures and patterns of siding material can affect the perceived scale and mass of the Residence.

- (a) **Materials:** Major wall surfaces should express their mass by being finished in plaster, stucco, natural or cultured stone, or brick. Select manmade stone products may be used upon specific approval of the Committee. Round or semi-round log siding is prohibited. Full-log structural sidewalls are not permitted. Neither plaster nor stone shall be used as an infill (i.e. "Tudor" or "half-timbered"). Heavy materials should be used below light materials if more than one siding material is exposed on the same surface. No more than

three permitted siding materials may be used on any one building facade, and no more than four on any one Residence. The following siding materials are the only siding materials permitted: brick, natural or cultured stone, fiber cement, and stucco. Unfinished concrete or concrete block is not permitted.

- (b) **Trim Materials:** The use of skirt boards, water tables, banding, battens, headers, sills, casings and other trim will enrich the exterior of a Residence and is required. Permitted trim materials are limited to treated, fire-retardant, high quality cedar, cypress, redwood, fir, spruce, pine, or durable weather resistant hardwoods such as teak and mahogany. The Committee acknowledges that there may be trim products available of which the Committee is unaware. Upon submission of a sample of any such product the Committee may grant approval.
- (c) **Colors and Finishes:** Sidings and shingles shall be finished in colors selected generally from the “earth-tones” to be approved by the Committee. Siding shall not be painted, but shall be stained with semi-transparent or semi-solid stains that permit the natural grain and textures of the wood materials to show through. Stucco and similar permitted materials shall be blended or finished in warm, off-white, light gray or light tan colors, and applied in a manner that does not obscure the natural texture or “tooth” of the material. Sharply contrasting trim colors are prohibited on any portion of the Residence. Trim shall be finished to match or mildly contrast with any adjacent siding materials, or any rock or stucco siding, provided that such colors are approved by the Committee, which shall have the exclusive right to accept or reject all proposed exterior color schemes.

Given the desired blend of compatible exterior materials and colors, monochromatic exterior schemes are prohibited. The use of sharply contrasting colors, or light colors against dark colors, is also prohibited.

- (d) **Siding Appurtenances:** Flashing and other accessories shall be finished to match the siding and be made unobtrusive. Gable vents shall be finished to match the siding, and if triangular or trapezoidal, shall match the slope of the adjacent roof slope, unless otherwise approved by the Architectural Control Committee. Vents, stacks, meter troughs, meters, junction boxes and other devices which penetrate or mount upon exterior walls must be unsightly, and shall be finished to match the surrounding or underlying surface, except for approved exterior light fixtures or lighting devices.
- (e) **Materials on Front Facade:** Only brick, stucco, fiber cement, or stone shall be used as a major material to be incorporated into the design of the front facade of homes.

Section 3.5 Windows. Window openings should be sheltered, and arranged and combined in a manner to reference the indigenous architecture of the community.

- (a) **Design:** Where large glazed areas are desired, windows should be grouped together. When in the Public View, the use of single glass surfaces (lites) of over twenty (20) square feet is strongly discouraged, and no single lite on any Residence shall exceed fifty (50) square feet. A grouping of windows, each separated by trim, mullions, or siding material, is preferable to windows attached jamb-to-jamb in a strip or gang. Windows shall be

rectilinear in shape, although trapezoidal forms are allowed when the top leg is parallel to the roof slope above, and other legs are vertical and the base horizontal. Any half-round, constant radius windows, incremental to a Palladian window assembly, and consisting of no more than three (3) glazed elements, of which the round-top is the central and highest element, all trimmed as a single unit, is permitted. Glass block may not be used within the Public View.

- (b) **Material:** Windows must be constructed of either vinyl, wood, or clad wood. All windows must be double or triple glazed. The use of non-wood snap-in or artificial muntin bars is discouraged. The use of true divided lites or wood, full-sectioned applied muntins is encouraged and will enrich the appearance of large glazed areas.
- (c) **Colors and Finishes:** Windows shall be finished in an approved color to match or mildly contrast with their adjoining trim. No reflective glazing is permitted, and the use of opaque tints, and films to the exterior of clear glass is prohibited unless otherwise approved by the Architectural Control Committee.

Section 3.6 Exterior Doors. Door openings should be protected by overhanging eaves and otherwise located to provide shelter from weather. When adjacent, doors and windows shall have matching head heights, and when grouped together, doors should be of identical size and type. Doors shall be rectangular in shape and constructed and glazed to the same standards as the windows, as described above. Doors shall be finished in a color approved by the Committee to match the trim or to mildly contrast with trim and siding colors.

Section 3.7 Garage Doors. Garage doors may vary in height but shall match the trim details of any other doors and windows on the same wall surface or within four (4) horizontal feet on the same elevations in the Public View. Adjacent garage doors may vary in width but shall otherwise be identical. All garage doors must be finished in a color to match or mildly contrast with adjacent trim and siding.

Section 3.8 Foundation. No foundations may be exposed more than twenty-four (24) inches above the finished grade on the front façade and thirty-six (36) inches on the sides and rear. Foundations that extend above that height must be covered with an approved siding material.

Section 3.9 Parking Areas. Each Residence shall include a garage for at least two vehicles. Residences may garage more than two vehicles, provided that no more than the equivalent of three single-car garage doors be ganged together when in the Public View. Each Residence must also provide paved driveway parking for two vehicles. No on-street parking is permitted. The paved driveway parking areas referred to above may not be used for the storage or parking of boats, campers, motor homes or any other recreational vehicles. All such items must be removed from the Public View in accordance with the provisions of Section 3.19 of this document.

Section 3.10 Driveways, Walkways and Other Paving. Whenever possible, the construction of driveways and walks shall conform to natural grade. Necessary cuts and fills shall conform to good design practices and blend with or match natural grades in a rounded and gentle manner, with no side slopes steeper than one foot of vertical rise in two feet of horizontal run. All paved surfaces shall have an appearance and scale consistent with the community. Unless specifically

approved by the committee, no driveway surface shall exceed 12% in slope, and whenever possible and practical, the first twenty (20) feet in from the roadway shall not exceed a 5 % slope.

Section 3.11 Roof Characteristics. The following roof characteristic restrictions shall apply:

- (a) **Roof Types:** Double-pitched roofs, hip roofs, and partial hip roofs are permitted. Shed roofs are only permitted if they are smaller, secondary roof forms attached and terminating with their ridge or highest point in continuous contact with a major building form. Mansard roofs, A-frames, gambrel roofs, domes and curvilinear roof elements are prohibited, unless approved by the Architectural Control Committee. Flat roofs are permissible only when not visible from the Public View, and are limited to a maximum size of 5% of the Residence's Floor Area.
- (b) **Roof Pitch and Roof Planes:** Roof pitches shall be not less than 6 in 12 pitch, with exception to smaller shallow roof sections. A second roof pitch on any one Residence may be used only for secondary roof forms such as permitted sheds or dormers. Only hip roofed or double-pitched roof dormers are permitted. Two or more dormers placed above and well-apart from the eave line on the same roof surface shall be spaced no closer than 0.75 times the width of the largest such dormer unless their fascias intersect, in which case they shall be considered as a continuous or repetitive dormer. All roofs shall overhang exterior walls by a minimum of twelve (12) inches.
- (c) **Roof Novelties:** No turrets, towers or other thematic decorative elements are permitted, other than as specifically approved by the Committee, and no complex, multi-faceted roof planes twisting to conform to irregular building shapes are permitted, unless specifically approved by the Committee as part of the overall design of the Residence.
- (d) **Roof Materials:** Roof materials should be selected to minimize their off-site visual impacts and to not contrast with the surrounding natural landscape. The only permitted roofing materials are those listed as follows:
- Fire retardant wood shingles or medium shakes with no more than ten (10) inches to the weather
 - Architectural asphalt shingles weighing more than 270 pounds per 100 square feet
 - Cement base tile or slate
- (e) **Roof Colors:** All roofing colors shall be specifically approved
- (f) **Fascia and Roof Trim:** Fascia and roof trim shall be sized proportionate to the roof and building mass, and shall not be less than six (6) inches wide. The use of compound or build up trim adds detail to the roof element and is encouraged. Fascia and roof trim shall be constructed of aluminum or an approved siding material, and finished in colors that are approved by the Committee to match or mildly contrast with adjacent siding or roof material. Stucco is not permitted as a fascia or roof trim material. No vinyl soffits are permitted. Select aluminum products will be permitted as a soffit material only with specific Committee approval.

- (g) **Roof Metals and Appurtenances:** Each vent, stack, gutter, flashing, snow diverter, furnace flue, trim and metal work shall match the color of the surface to which it is attached or from which it projects. Vents, stacks, flues and the like must be located out of the Public View or confined within a chimney structure or cap if within the Public View, and combined to minimize roof penetrations. No mechanical equipment, exhaust fans, coolers, or attic ventilation equipment shall protrude more than six (6) inches from the roof or in any way interrupt the roof surface if within the Public View. Skylights are permitted when mounted close to and consistent with the underlying roof pitch. Domed or barrel-vaulted skylights are prohibited. Solar collectors shall lie flat on the roof surface, with attention to minimizing glare and reflection to the Public View, and to integrate such devices into the form and plane of the roof. Greenhouse or conservatory roofs shall match the plane and are not allowed where in the Public View. All visible parts of such roof appurtenances except glazing, shall match the color of the underlying or adjacent roof surface.

Section 3.12 Chimneys. Chimneys must be constructed of or clad in an approved siding material. No exposed metal flues or visible metal parts, other than flashing are permitted unless approved by the Architectural Control Committee. If more than one chimney is used on a Residence, then each must be of the same design, finish and appearance, and proportion, although sizes may differ. Whenever possible, chimneys shall contain and conceal the Residence's vent stacks, furnace flues and other permitted roof penetrations.

Section 3.13 Maximum Heights and Lengths.

- (a) **Maximum Upper Floor Area:** The area of a top or intermediate floor template shall not exceed seventy (70) percent of area of the floor template directly beneath it.
- (b) **Loft Space:** Loft space above a garage may be developed as living space provided that, without approval of the Committee, such development shall not result in the raising of the garage exterior wall height or eave line above that necessary to contain the actual garage area volume.
- (c) **Maximum Exterior Wall Length:** No single or continuous exterior wall plane shall measure more than thirty-five (35) feet in length before a change in depth of at least two (2) feet, with minor exceptions, as may be determined by the Committee, being allowed, based on the overall quality and aesthetics of the home.
- (d) **Maximum Garage Door Wall Length:** No single or continuous exterior wall plane containing one or more garage doors shall measure more than thirty (30) feet in length before a change in depth of at least two (2) feet.
- (e) **Maximum Exterior Wall Height:** No exterior wall may exceed twenty-six (26) feet in height when measured from the eave overhang line to the lesser in elevations of either natural grade or finished grade, before a change in depth of at least two (2) feet, with minor exceptions, as may be determined by the Committee, being allowed, based on the overall quality and aesthetics of the home.

Section 3.14 Building Location. No walls or foundation of a Residence or other structure shall be located on any Lot nearer to the front Lot line or nearer to the side and rear Lot lines than the minimum building set-backs described in this Declaration or as required by city ordinances. Notwithstanding any zoning requirements to the contrary, except where special, written approval is first given by the Committee, each Residence shall be located (a) at least twenty-five (25) feet from the front boundary line of such Lot along the Street; (b) at least twenty-five (25) feet from the rear boundary line; (c) at least ten (10) feet from one side boundary of the lot and eight (8) feet from the other side boundary of the lot; (d) at least twenty (20) feet from a side entry garage; and (e) at least twenty-five (25) feet to a front entry garage. Each Owner will be responsible for developing a design of their proposed Residence which will present to the street fronting their Lot an elevation designed in such a way that it will be commonly perceived as the "front elevation" of the Residence, and which in the sole opinion of the Committee is complementary with the other homes in the Subdivision. The site plan showing the proposed location of all Improvements to be constructed upon a Lot shall be submitted to and approved by the Committee prior to the commencement of any construction.

Section 3.15 Construction and Landscaping Time Restrictions. It is understood that the Lot owner shall not be required to build any Improvements on their Lot. However, Lot Owners will be obligated to maintain their Property in a reasonable state of appearance, which shall be deemed to include the elimination or control of weed growth on the Lot and any other factor which may be considered to be noxious or to create a nuisance.

The exterior constructions of all Residences or other structures shall be completed within a period of one (1) year following commencement of construction. The front and side yards of each Lot shall be landscaped, which must include trees, shrubs, and garden areas, and a sprinkling system and grass lawn, as appropriate within twelve (12) months of occupancy of each Residence. All front yard landscaping shall include all lot boundaries fronting on any dedicated roads. The completion of the rear yard landscaping, which shall require a sprinkling system and grass lawn, as appropriate, must be completed within a period of twenty-four (24) months following completion of construction or occupancy of each Residence, whichever shall first occur. Each Lot Owner shall be responsible for landscaping their Lot in a manner that will complement the natural environment and landscaping of the other Residences in the Subdivision and not detract from the quality or appearance of the community. The Committee shall have the responsibility to review the landscaping of each Lot and advise any Owner of deficiencies which detract from the objectives and intentions of this Declaration, and to initiate actions to require further landscaping improvements to be made.

The time periods set forth in this section may be extended by that period of time during which access to the Lot is restricted by reason of weather, seasonal conditions and/or soil conditions which would prohibit such performance.

Section 3.16 Utility Lines. All utility lines shall be installed underground. Connection fees shall be paid by each individual Owner. In the event that the Declarant has paid for any utility connection fees associated with any Lot, the Owner will be obligated to reimburse the Declarant for fees paid.

Section 3.17 Governmental Regulations. Activities within the Subdivision must be in compliance with all applicable governmental rules, regulations, and ordinances of Spanish Fork City, Utah County, or other local or federal Governmental Agencies. Specifically, Owners are required to comply with all regulations related to wetlands, or environmental hazards, and any others which may be applicable. When a subject is covered both by this Declaration and a governmental rule, restriction or ordinance, the more restrictive requirements shall be met.

Section 3.18 Nuisances, Unreasonable Annoyance and Noxious Activities. No noxious or offensive activity shall be carried on upon any Lot nor shall anything be done thereon which may be or may become an unreasonable annoyance, nuisance or danger to the Subdivision, or any Lot or Owner. Except for legitimate construction and maintenance purposes, no excessively loud noises shall be permitted in the Subdivision.

Section 3.19 Storage of Vehicles and Materials. No truck larger than one (1) ton, trailer, construction equipment, or recreational vehicle, including but not limited to campers, boats, motor homes, off-road vehicles, motorcycles and similar equipment, or passenger trucks or cars not used on a regular basis and which are not reasonably operational and in a reasonable state of repair, (hereinafter collectively referred to as the "Equipment or Vehicles") shall be permitted to be parked overnight or for any period of time longer than ninety-six (96) hours, and in accordance to Spanish Fork City regulations, upon any portion of the Streets, or on any Lot, driveway or off-street parking area of a Lot in front of the front set-back line of the Residence. The Equipment or Vehicles including recreational vehicles shall be allowed to remain for longer periods on the Property only if housed in a garage, or other detached building or parking area located behind the front set-back line of the Residence. Appropriate and reasonable screening for any such parking area behind the front set-back line of the Residence shall be required by the Committee at the Committee's sole discretion and at the sole expense of the Owner. Failure to comply with the provisions hereof shall constitute a nuisance. No storage of articles, materials, Equipment or Vehicles of any nature is permitted in the front portion of any Lot (in front of the front set-back line of the Residence), except that a reasonable number of regularly used passenger cars, in proper working order, may be parked on driveway or off-street parking areas.

Section 3.20 Rubbish and Unsightly Debris, Garbage. Etc. Notwithstanding any other provision in this Declaration, no Owner shall allow his or her Lot to become so physically encumbered with rubbish, unsightly debris, garbage, equipment, weed growth, or other things or materials so as to constitute an eyesore. Within ten (10) days of receipt of written notification by the Association of such failure, the Owner shall be responsible to make the appropriate corrections.

Section 3.21 Temporary Structures, Etc. No structure of a temporary character, or trailer, camper, tent, shack, garage or other outbuilding shall be used on any Lot at any time as a Residence either temporarily or permanently, unless first expressly approved in writing by the Committee.

Section 3.22 No Annoying Lights. All outdoor lighting devices shall be described on the construction plans, and are subject to approval by the Committee. The seasonal use of temporary lighting devices to illuminate trees, shrubs and holiday decorations is permitted for a single term of no more than forty (40) consecutive days per year. All outdoor lighting shall be installed to

aim downward and to limit the field of light to the confines of the Lot on which it is installed. The illumination of a Residence or structure with silhouette lighting, or with floor or overall illumination is expressly prohibited. The flood lighting of vegetation, tennis courts or similar sports courts or other improvements is also prohibited, except in limited periods of use. These restrictions shall not apply to street lighting maintained by Spanish Fork City.

Section 3.23 Non-Residential Uses Prohibited. No part of the Property shall be used for any commercial, manufacturing, mercantile, vending or other such non-residential purposes; provided however, that professional and administrative occupations may be carried on within the Residence so long as there exists no meaningful external evidence thereof. The Declarant, or its successors or assigns may use the Property for a model home site, display and sales office during the construction and sales period.

Section 3.24 Signs. No signs, posters, displays or other advertising devices of any character shall be erected or maintained on, or shown or displayed to the public view on any Lot without express written approval having been first obtained from the Association; provided, however, that the restrictions of this paragraph shall not apply to any sign or notice nine (9) square feet or smaller in size which states that the premises are for rent or sale. The Association may cause all unauthorized signs to be removed. This section shall not apply to any signs used by Declarant or its agents in connection with the original construction and sale of the Lots.

Section 3.25 Antennas. All television and radio antennas shall be completely erected, constructed and placed within the enclosed area of the Residence or garage on the Lot. Satellite dishes or other electronic reception devices shall be located and screened so as to not be visible from the Street or an adjacent Lot. Exceptions must first be expressly approved in writing by the Committee.

Section 3.26 Animals. Domestic animals may be maintained by the Lot owners, provided that all animals must be contained in a containment area on the Owner's Property with the proper fencing and that such contained areas must be cleaned on a regular basis to minimize odors and maintain a clean appearance. The species and number of each species must be approved by the Committee; and furthermore, no animals shall be maintained in areas closer than twenty-five (25) feet to any Residence built on an adjoining Lot. Commercial raising of animals or pets will not be permitted, except with the specific permission of the Committee in writing.

Owners shall be responsible for all damage or loss incurred by other Lot Owners or their invitee caused by animals they own. Owners will be responsible for maintaining control over animals they own at all times if such animals are taken out of the containment area. The enclosure constituting the containment area must be maintained such that the animal cannot escape therefrom. In no case may any household pet or other animal kept at or around the Residence be allowed to create a nuisance for neighboring Lot Owners due to noise, or otherwise.

Section 3.27 Hazardous Materials and Drilling Operations. No Lot Owner shall be allowed to use, generate, place, store, release, or otherwise dispose of any Hazardous Materials on any Lot or within any Improvements on the Lot, except in strict accordance with all Environmental Laws. In the event of a breach of the foregoing, the Owner will undertake remediation or removal in accordance with all Environmental Laws. In addition, the Owner will indemnify, defend, and

hold the Declarant, Declarant's affiliates, and all other Owners harmless against and reimburse any damaged party for all Hazardous Materials Liabilities asserted against or incurred by them as a result of a breach of an Owner's obligations under this Section. The term "Hazardous Materials" as used herein means any substance (a) the presence of which requires special handling, storage, investigation, notification, monitoring, or remediation under any Environmental law; (b) which is toxic, explosive, corrosive, erosive, flammable, infectious, radioactive, carcinogenic, mutagenic, or otherwise hazardous; (c) which is or becomes regulated by any Governmental Authority; or (d) the presence of which causes or threatens to cause a nuisance to any Owner in the Subdivision. The term "Environmental Laws" refers to all laws relating to (a) emissions, discharges, spills, releases or threatened releases of Hazardous Materials onto land or into ambient air, surface water, groundwater, watercourses, publicly or privately owned treatment works, drains, sewer systems, wetlands, or septic systems; (b) the use, treatment, storage, disposal, handling, manufacturing, transportation, or shipment of Hazardous Materials; or (c) the protection of human health or the environment. The term "Hazardous Materials Liabilities" as used herein means all claims, damages, losses, forfeitures, expenses, or liabilities arising from or caused in whole or in part, directly or indirectly, by a breach by an Owner of the provision of this Section, including, without limitation, all costs of defense (including reasonable attorneys' fees and other costs of litigation), all consultants' fees, and all costs of investigation, repair, remediation, restoration, cleanup, detoxification or decontamination, and/or preparation and implementation of closure of any remediation action or other required plan.

No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon any Lot, nor shall oil wells, tunnels, mineral excavations or shafts be permitted. No derrick or other structure designed for use in drilling for oil or natural gas or water shall be erected, maintained or permitted upon any Lot.

Section 3.28 Fences and Walls, Hedges and Screens. No fences, walls, or non-living screens shall be constructed on any Lot without prior written approval having been obtained from the Committee. Front yard fences, walls and/or non-living screens are prohibited entirely. No hedges, shrubs or other living Landscaping or screen of any kind shall be erected so as to constitute a hazard for vehicular traffic, pedestrians, children, etc., particularly near the entrances to (a) driveway(s) onto a Lot. Any solid hedge within twenty (20) feet of the front Lot line shall be trimmed to a maximum height of three (3) feet. No back yard fence shall extend further along the Lot line, or otherwise toward the front of the Lot than even with the front setback of the Residence. Chain link fencing is prohibited.

In the event that the Declarant has paid for the installation of any fencing associated with any Lot, the Owner will be obligated to reimburse the Declarant for the cost of fencing which has been installed.

Careful and sensitive design should generally eliminate the need for retaining walls. In those situations where a retaining wall is necessary, it shall be constructed of treated landscape timbers, natural stone, or concrete faced with natural stone or some other architectural finish. No retaining wall face shall exceed four (4) feet in exposed height, and any series of retaining walls on the same slope shall be separated by a horizontal distance of at least four (4) feet of natural or

finished grade of no more than 15% slope. Retaining walls must be shown on site plan submitted to the Committee.

Section 3.29 Natural Landscaping. By this Declaration, Declarant intends to preserve the natural rural atmosphere and beauty of the landscape of the entire Subdivision in order to enhance the country residential environment of the Subdivision. To that end, (a) absolutely no removal of trees or shrubs or other alteration of the natural environment shall be allowed unless otherwise specifically reviewed by the committee, and (b) any currently-existing, healthy trees and shrubs may be removed from each Lot only to the extent absolutely necessary for clearing driveways, excavation for Residence foundations, construction of other permitted structures, and for lawn, gardens, patios or other approved amenities. Although the foregoing restriction shall not prohibit any Owner from removing any undesirable, dead, dying or diseased trees, shrubs, or plants from the Owner's Lot, promptly upon any such removal the Owner shall replant the area affected with substitute, native trees, shrubs and plants characteristic of the region.

Following the construction of a Residence on a Lot, the Lot shall be landscaped as provided in section 3.15 above. The landscape plan for each Lot shall incorporate a minimum of twelve (12) trees for each one-half acre of area. Existing natural foliage may be considered by the Committee in meeting this requirement as landscaping plans are submitted for review.

Owners must use reasonable care and the Committee shall have the authority to require that all orchards, gardens, etc., within the Subdivision, are maintained in such a manner as to not constitute a nuisance or create a problem for other Owners as addressed elsewhere in this Declaration. Approved landscaping shall cover the entire Lot. The use of sodded landscaping berms and trees is encouraged in front yard landscaping. However, those portions of rear or side yards which are located on or within natural, wooded hillsides or areas may be maintained with the natural vegetation and trees, consistent with the stated spirit and intent of this Declaration. Each Lot shall be landscaped and maintained in such a manner so as to prevent any erosion or excess drainage thereof onto adjacent streets or adjoining property.

Deviations from the natural landscaping requirements are permissible upon approval by the Architectural Control Committee.

Section 3.30 Environmental Concerns. If required by Spanish Fork City or the Committee, all site plans submitted in accordance with Section 5.2 hereof shall address soils, seismic conditions, revegetation of natural areas (indicating areas where natural vegetation is to be removed and plans for the replanting of those areas), and grading of the site, including cuts and fills.

Section 3.31 Deviations. Deviations from the standards set forth in this Declaration will be allowed only upon written approval by the Committee for good cause shown.

Section 3.32 Plan Repetition. No Plan for a Residence shall be repeated on adjoining lots or directly across the street from each other.

Care should be given that each Residence complements those around it, and not detract in design, quality or appearance. All final decisions with respect to these enumerated standards and their application to a particular proposed structure in the Subdivision shall be made by the Committee,

in their sole discretion. The Committee shall have the right to make exception for materials and designs which are in keeping with the objectives and intentions of this Declaration, but are not specifically identified in Article III

ARTICLE IV RIVER; RIVERFRONT LOTS; LIABILITY AND INDEMNIFICATION

Section 4.1 **River.** Each Owner of a Lot in the Subdivision is hereby put on notice that the River runs along the northern boundary of the Subdivision and that Spanish Fork City has a twenty-foot-wide easement (the “*Easement*”) along the southern bank of the River.

Section 4.2 **Release.** By accepting title to a Lot, each Owner, for itself, and its successors, assigns, invitees, licensees, and all other parties under its influence or control, shall be deemed to have completely and irrevocably released Spanish Fork City, the Declarant, the Committee, any Association, and their respective owners, trustees, members, officers, managers, directors, shareholders, employees, agents, successors and assigns, etc. (collectively, the “*Benefited Parties*”), of and from any and all liability, damages, claims, actions or proceedings (in law or equity), fees (including attorneys fees), costs, etc., in connection with death to any person(s), loss of property, or any injury to person or property of whatsoever kind or nature arising from, attributable to, or in any way associated with the River in its open, uncovered state and/or the Open Space (collectively, the “*Released Matters*”).

Section 4.3 **Indemnity.** By accepting title to a Lot, each Owner, for itself, and its successors, assigns, invitees, licensees, and all other parties under its influence or control, shall be deemed to have irrevocably agreed to forever indemnify and hold harmless the Benefitted Parties of and from any and all damages, claims, actions or proceedings (in law or equity), of whatsoever kind or nature, arising from, attributable to or in any way associated with any aspect of the Released Matters, to the extent that the Released Matters involve such Owner or any other owners, occupants, invitees, etc. of such Owner’s Lot and arise (or are attributable to facts or circumstances occurring) during such Owner’s ownership or occupancy of such Lot.

Section 4.4 **Further Assurance.** At the time of conveyance of fee title to a Lot (and at any other time[s] specified by the Declarant, the Committee and/or any Association thereafter), each Owner shall execute, deliver and cause to be recorded a “Waiver and Indemnity Agreement” (or other written declaration of restrictive covenants), in such form as the Declarant, the Committee and/or any Association, as applicable, may require, running with the land and confirming, among other things, the restrictions on all of the Lots under above sections 4.1 through 4.4 of this Declaration.

Section 4.5 **Riverfront Lots.** The following provisions shall have special, perpetual application to all current and future Riverfront Lots of the Subdivision:

- (a) **Consequences of Riverfront Location.** By accepting title to a Riverfront Lot, each Owner of such Lot shall be deemed to have irrevocably acknowledged and agreed that (i) such Lot is adjacent to the River; (ii) given its location, the entire

Riverfront Lot is subject to flooding from the River, notwithstanding that the Main Portion is outside the Flood Plain; (iii) as provided herein and otherwise, Owner shall have no recourse against any of the Benefited Parties for loss of life or injury to person or property attributable to the River; (iv) the 20' wide River access Easement runs across the A Portion of the Riverfront Lot as described below and on the Maps; (v) each Owner of the Riverfront Lot is required to keep the channel of the River clear and to not modify the River channel or the A Portion of such Lot, as provided below; (vi) construction of any buildings or improvements on the A Portion of the Riverfront Lot is prohibited; (vii) construction of any buildings or improvements on the Main Portion of the Riverfront Lot is subject to special design and construction criteria specified from time to time by the Committee, any Association and/or their successors or assigns, including, without limitation, a foundation drain system and minimum and maximum main floor and basement elevations which may be modified only with the consent of the Committee, any Association, or their successors or assigns; and (viii) ownership of the A Portion of the Riverfront Lot may never be severed from ownership of the Main Portion of that Lot.

- (b) Affirmation of Easement. Each Owner of a Riverfront Lot hereby grants, and/or confirms the prior grant pursuant to the Maps or otherwise, of the public Easement across the northerly 20' of the A Portion of such Riverfront Lot for maintenance and access (including public or private trail) purposes.
- (c) No Interference. No structures or improvements (including, without limitation, fencing), whether permanent or temporary in nature, may be constructed on the A Portion of any Riverfront Lot without the prior written consent of Spanish Fork City, the Declarant, and any Association, or their successors or assigns. Spanish Fork City, the Declarant, and any Association each may freely enter on any Riverfront Lot to remove any unapproved structures or improvements without notice to or consent of the Owner of such Riverfront Lot, and such Owner promptly shall reimburse Spanish Fork City, the Declarant, or any Association, as appropriate, for the full cost of removing any such unapproved structures or improvements from the A Portion of such Riverfront Lot.
- (d) Riverfront Maintenance. Each Owner of a Riverfront Lot (i) regularly shall perform all necessary or advisable maintenance to the A Portion of such Lot to decrease the likelihood or severity of flooding; (ii) may improve the A Portion of such Lot with vegetation, trees or other improvements or landscaping at such Owner's cost with the Committee's and any Association's prior written consent, which shall not be unreasonably withheld or delayed; (iii) shall keep clear the River channel adjacent to the A Portion of such Lot, including promptly notifying any Association of any obstructions in or near the River that such Owner cannot safely remove (provided, however, that the Association shall have a duty to clear River obstructions noted by such Owner or to notify anyone else about such obstructions); (iv) shall not modify the River channel without the prior written consent the Committee and any Association, which shall not be unreasonably

withheld or delayed; (v) shall not modify the A Portion of such Riverfront Lot in a manner that may increase the likelihood or severity of flooding.

- (e) Further Assurance. At the time of conveyance of fee title to a Riverfront Lot (and at any other time[s] specified by Declarant and/or the Committee thereafter), each Owner of a Riverfront Lot shall execute, deliver and cause to be recorded a “Riverfront Easement, Maintenance and Indemnity Agreement” (or other written declaration of restrictive covenants), in such form as the Declarant, the Committee and any Association, as applicable, may require, running with the land and confirming the special restrictions on Riverfront Lots under this Declaration.
- (f) Release of Liability; Insurance; Indemnification. Each Owner of a Riverfront Lot, for itself and its successors, hereby:
- (i) Release. Completely and irrevocably releases the Benefited Parties of and from any and all liability in connection with any injury or death to any person(s), or any flooding or other damage to real or personal property, arising from, attributable to, or in any way associated with the River.
- (ii) Insurance. Irrevocably covenants and agrees to purchase and maintain in continuous, uninterrupted effect a liability insurance policy (the “Policy”) in the amount of at least \$1,000,000 combined single limit (or such greater amount of coverage as any of the Benefited Parties hereafter reasonably may designate from time to time) covering such Owner’s Riverfront Lot to the center line of the River. The Policy shall be issued by an insurer duly qualified in the state of Utah; shall not have a deductible greater than \$1,000.00 per occurrence; shall name the Benefited Parties as additional insured; shall provide broad-form coverage for death, injuries and damages of all types (including, without limitation, flooding) to persons or property arising from, attributable to, or in any way associated with the River or the A Portion of the Lot; and shall not be decreased or terminated without at least ten (10) days prior written notice to each of the Benefited Parties. Owner shall provide a certificate evidencing the existence of such insurance to each of the Benefited Parties upon written request from time to time.
- (g) Indemnification. Irrevocably agrees to indemnify and hold harmless the Benefited Parties of and from any and all damages, claims, actions or proceedings (in law or equity), fees (including attorneys fees), costs, etc., of whatsoever kind or nature (collectively, the “Indemnified Matters”), arising from, attributable to, or in any way associated with the River in its open, uncovered state, to the extent that the Indemnified Matters involve such Owner or any other owners, occupants, invitees, etc. of such Owner’s Riverfront Lot and arise (or are attributable to facts or circumstances occurring) during such Owner’s ownership or occupancy of such Riverfront Lot.

Section 4.6 **Duration.** Notwithstanding anything in this Declaration to the contrary, the Easement, and each Owner's obligations under this Article 4 shall be perpetual in duration.

Section 4.7 **Covenants Run with Land.** The Easement and each Owner's covenants, obligations and duties hereunder (a) shall create an equitable servitude on the affected Lot in favor of the other Lots in the Subdivision; (b) shall constitute a covenant running with the affected Lot; (c) shall bind every person having any fee, leasehold or other interest in any portion of such Lot at any time or from time to time; and (d) shall inure to the benefit of the Benefited Parties.

ARTICLE V ARCHITECTURAL CONTROL COMMITTEE

Section 5.1 **Committee Appointment and Composition.** The Committee shall originally consist of three seats. For convenience and to facilitate scheduling, two appointed individuals may alternate for one seat. The initial Committee will be appointed by the Declarant, and will likely include practicing architects or design professionals who are not Owners. The Committee shall act by majority consent of the members of the Committee. The original members of the Committee shall be Charles Wixom of Westfield Real Estate, Joe Karrick, and as Declarant, Richard Mendenhall. Notwithstanding anything to the contrary which may appear elsewhere herein, the number of Committee members shall be determined by the Declarant, and is subject to change at any time. The Committee members shall be appointed only by the Declarant or its successor, which, at its option, may temporarily delegate or forever assign such powers and responsibilities or other powers and responsibilities given to it by this Declaration, to an assignee. Such assignment shall be in writing and until such assignment, the assignee shall not possess any powers or responsibilities with respect to such Committee. No member of the Committee shall be liable to any person for decisions made or failure to act in making decisions as a member of said Committee.

Section 5.2 **Scope of Committee Responsibility.** Any plans and specifications for the construction or addition of an Improvement upon a Lot within the Subdivision by the Owner thereof must be submitted to the Committee for approval at least twenty (20) days prior to commencing construction. No Improvement shall be commenced, erected, placed or meaningfully altered on any Lot until the plans, specifications and plot plans showing (a) the location on the Lot and nature of such proposed Improvement; (b) all drives, walkways, patios, barbecues, outbuildings, swimming pools, tennis or other sport courts and similar Improvements, the dimensions of all such Improvements and distances between the proposed Improvement and the Lot boundaries and other Improvements on the Lot; (c) elevation of sewer as it relates to Residence elevation; (d) finish grading plans; (e) complete set of architectural documents; and (f) complete set of all exterior colors in the form of samples or color chips, with detailed information as to the location of the color and types of all exterior building materials, have been submitted to and specifically approved in writing by the Committee. In making its determination, the Committee will use the specific standards stated herein as guidelines, but final approval of the plan or any design element thereof, shall be at the sole discretion of the Committee. They may consider such factors as (but not limited to) the quality of workmanship and materials, design, harmony of external design with existing project structures in the Subdivision, location with respect to topography and finish grade elevation, preservation and enhancement of the natural

beauty of the area, and safety. Any subsequent changes, Improvements, or alterations in such plans must be submitted to the Committee for written approval. Some or all of the requirements of this Section may be waived by the Committee, in the Committee's sole discretion, upon request of the Owner, with respect to the Committee's consideration of the approval of a particular Improvement. The Committee expressly reserves the right to wholly reject plans which in its sole and exclusive judgment are determined to be inconsistent with the stated intent or explicit requirements of the architectural design standards as stated in Article 3 of this Declaration. Approval of the Committee shall be sought in the following manner:

- (a) **Plans Submitted:** Complete plans for the construction of any new Residence must be submitted to the Committee for review and approval. Preliminary plans may be submitted before the expense of final construction drawings is incurred. Plan must be sufficient to show the location on the Lot of the Residence and all other structures to be built with elevations of all buildings, illustrating the nature and location of windows, doors, roof pitches, decks and other exterior elements together with their materials and colors. A complete site plan or landscape plan must also be submitted showing the location of all grading, including existing and proposed contours, driveways, walkways, patios, decks and other hard surfaced or irrigated areas, proposed plantings, and the means of restoring all disturbed areas. In the case of an addition or modification to an existing Residence, the Committee may waive any of the foregoing requirements.
- (b) **Plan Review:** Within fifteen (15) days from receipt of a complete submittal, the Committee will review the plans and make the determination as to whether the plans comply with the conditions imposed by the Declaration. If they are in compliance, the Committee will approve the plans. The Committee may also approve the plans subject to specific modifications or conditions. Upon approval, the Committee and the Owner will each sign a copy of the plans, which shall be left with the Committee. If they do not, the plans will be rejected. Any construction that is not in strict compliance with the approved plans is prohibited.
- (c) **Plan Review Fee:** The construction plan submittal shall be accompanied by a Plan Review Fee of \$400.00 for each new Residence. In the case of multiple re-submissions for review of a single Residence, additional fees may be required.
- (d) **Written Record:** The Committee shall maintain a written record of its actions, and maintain in its files a copy of all plans approved or rejected for the period of time it deems to be reasonable. These files will be stored at a location to be designated by the Committee.
- (e) **Failure to Act:** If the Committee has not approved or rejected any submittal within forty-five (45) days after payment of the review fee and submission of complete plans, the submission is deemed to have been disapproved.

Section 5.3 Variances. Variances to the architectural design standards contained in this Declaration may only be granted when strict application would create an unforeseen or unreasonable hardship to the Owner of any Lot. No such variance may be granted without the unanimous consent of the Committee.

If, after such plans and specifications have been approved, the Improvements are altered, erected, or maintained upon the Lot otherwise than as approved by the Committee, such alteration, erection and maintenance shall be deemed to have been undertaken without the approval of the Committee having been obtained as required by this Declaration. After the expiration of one (1) year from the date of completion of any Improvement, said Improvement shall, in favor of purchaser and encumbrances in good faith and for value, be deemed to comply with all of the provisions hereof unless a notice of such non-compliance or non-completion, executed by two or more member(s) of the Committee shall appear of record in the office of the County Recorder, or legal proceeding shall have been instituted to enforce compliance with these provisions. The approval of the Committee of any plans or specifications submitted for approval as herein specified for use on any Lot and/or Residence shall not be deemed to be a waiver by the Committee of its right to object to any of the features or elements embodied in such plans and specifications, if or when the same features or elements are embodied in any subsequent plans and specifications submitted for approval as herein provided for use on other Lots or Residences. Upon approval of the Committee acting in accordance with the provision of this Declaration, it shall be conclusively presumed that the location and size of any Improvement does not violate the provisions of this Declaration. Until later published, the address of the Committee may be obtained by contacting Charles Wixom, 92 North Main Street, Spanish Fork, Utah, telephone (801) 794-2900.

Section 5.4 Termination of Committee. Upon the first to occur of either (a) the completion of the construction of a Residence and the Landscaping upon each Lot, or (b) the date which shall be five (5) years from the date hereof, the Committee shall automatically cease to exist. Any and all rights, duties and/or responsibilities of the Committee shall at that time automatically become the rights, duties and/or responsibilities of the Association without the necessity of the filing of any amendment to this Declaration or any other action, unless otherwise extended by Declarant.

ARTICLE VI

EASEMENTS, HILLSIDE DISTURBANCE AND FLOOD CONTROL, IRRIGATION SYSTEM

Section 6.1 Utility Easements. Easements for installations and maintenance of drainage facilities and public utilities are generally reserved over ten (10) feet of the front, rear, and both sides of each Lot, and as otherwise identified on the Maps of the Subdivision. Within these easements, no structure, planting or other material shall be placed or permitted to remain which may reasonably interfere with or damage utilities or drainage facilities. However, the Committee may approve a structure within the easements such as a fence, wall, landscaping, driveway or off street parking area. It is expressly understood, however, that any such Improvement shall be constructed at the Owner's or the easement holder's sole risk, as the case may be, and as provided in the easement document(s), of having the Improvement partially or wholly removed, dismantled, taken out, or destroyed where necessary because of drainage or public utility servicing, installation, alteration or maintenance. The easement areas within each Lot and all Improvements in such areas shall be maintained continuously by the Owner of the Lot, except for those Improvements for which a public authority or utility company is responsible to maintain.

Section 6.2 Subdivision Entry Monuments. As part of the construction of River Cove Subdivision, the Declarant may elect to erect subdivision entry monuments. Any such entry monuments shall be erected for the benefit of all the Lot Owners in all the Subdivision. Each of the Lot Owners in the Subdivision shall be responsible for a pro-rata share of the maintenance or other related costs of the monuments. The monuments' location shall be determined at a later date, and will be erected only at the discretion of the Declarant.

Section 6.3 Grading Approval. All persons erecting or constructing Improvements on any Lot shall comply with the Spanish Fork City Ordinances as may require, among other things, that grading and vegetation plans be approved by the Spanish Fork City Engineer before building permits are issued.

Section 6.4. Responsibility for Flood Control. Construction of appropriate berms, channels, ditches or other flood control facilities on each Lot is the sole responsibility of each Lot Owner and shall be done in accordance with the flood control district plans approved by Spanish Fork City and/or Utah County Flood Control if any such plans exist. Such construction shall commence at the time such Lot is graded or otherwise altered from its natural state. Each Lot owner shall be responsible for storm water, irrigation water, culinary water, or any other surface water of any source which is allowed to drain from their Lot and which may cause damage to other Lots or Open Space within the Subdivision. The design of the improvements on each Lot, meaning buildings as well as landscaping, shall take into consideration the requirements to retain surface water on the Lot to the extent it is reasonably possible.

Section 6.5 Gas Line Easement. Each Owner acknowledges that the Maps show the location of one or more recorded easements for gas line purposes across the Subdivision, pursuant to which the easement holder has the right to, among other things, maintain, operate, repair, inspect, protect, remove and replace pipe lines, valves, valve boxes and other gas transmission and distribution facilities (the "*Facilities*"). Owner shall not interfere with any current or future Facilities located on Owner's Lot, and otherwise violate the easement holder's rights in and to such easements. Without limiting the generality of the foregoing, no Owner shall build or construct, nor permit to be built or constructed, any building or other improvement over or across any such gas line easement, nor change the contour of the ground without the prior written consent of the easement holder.

ARTICLE VII

HOMEOWNERS ASSOCIATION, VIOLATIONS AND POWERS OF ENFORCEMENT

Section 7.1 The Homeowners Association. The Declarant may at any time create, or any Owner or group of Owners may solicit a vote for the organization of an Association for the Subdivision. Upon an affirmative vote of 60% or more of the Owners the Association shall be organized and created as a legal entity in the State of Utah, which shall be organized for the purpose of facilitating the common business and protecting the interests of the Owners collectively. Decisions by the Association shall be made by a vote of a majority of those Owners present at a duly called meeting of the Association. No vote shall be taken, however, without a quorum of the Owners present, comprised of a majority of the Owners of Lots in the Subdivision.

One vote shall be allotted to the Owner of each of the Lots in the Subdivision. No dues shall be assessed to individual members of the Association, unless: 1) otherwise decided by the members of the Association, or 2) assessments are required by the Association for the Open Space as further addressed in Sections 7.2 of this Declaration.

Section 7.2 Community Open Space. The Subdivision was approved by Spanish Fork City without any private or community Open Space. However, existing or future phases may include private or community Open Space for the benefit of all Owners, and shall be maintained in such a manner as to provide all Owners with unimpaired access and enjoyment to these areas. In the event Open Space is created, it is possible that it will be conveyed to Spanish Fork City and it is possible the maintenance of the Open Space will be the responsibility of Spanish Fork City. If Spanish Fork City fails to take title to the Open Space, and therefore does not assume responsibility for the maintenance of the same, then the Open Space shall be conveyed to the Association and the costs and burdens of maintenance and insurance of the Open Space shall be the exclusive responsibility of the Owners. The Association shall uniformly levy such fees against all Owners as are necessary for the maintenance and preservation of the Open Space. Each Lot shall be liable for a monthly fee to be assessed and collected by the Association on a monthly bill. This fee may be adjusted annually based on the maintenance and administrative needs of the Open Space as determined by the Association.

Section 7.3 Enforcement. Enforcement shall be accomplished by any lawful means, including proceeding at law or in equity against any person or persons violating or attempting to violate any provision herein, either to restrain violation or recover damages. In the event a legal action is instituted by the Association to enforce compliance with or due to a breach of any of the provisions of this Declaration, the party found to have violated any provision(s) of this Declaration shall be liable to the prevailing party for the prevailing party's legal costs and expenses, including a reasonable attorney's fee. Notwithstanding the foregoing, no liability of any nature at all shall attach to the Association, or any member thereof, in acting in good faith pursuant to the provisions of this Declaration. If after fourteen (14) day's written notice, an Owner fails to remedy a violation (the "Defaulting Lot Owner"), another Owner and/or the Association may (in addition to other lawful remedies available to it) cause such violation or condition to be remedied and the cost thereof shall be charged to the Defaulting Lot Owner in which event such costs shall be deemed a special assessment to such Defaulting Lot Owner and shall attach as a lien to the Defaulting Lot Owner's Lot, and shall be subject to levy, enforcement and collection by the other Owner, and/or the Association, in accordance with the assessment lien procedure provided for in this Declaration in this Article VII. Failure to comply with any of the provisions of this Declaration or regulations adopted pursuant thereto shall be grounds for relief which may include, without limiting the same, an action to recover sums due for damages, injunctive relief, foreclosure of lien, or any combination thereof, which relief may be sought and liberally construed to effectuate its purpose. Any violation of this Declaration shall be deemed to be a nuisance or unreasonable annoyance. Failure to enforce any provisions hereof shall not constitute a waiver of the right to enforce said provision or any other provisions hereof.

Section 7.4 Lien For Assessments. All sums assessed to an Owner pursuant to this Declaration, together with interest thereon at the legal rate of interest from the date of assessment until paid, before or after judgment, shall be secured by a lien on such Lot and the Improvements thereon, in favor of the Association. To evidence a lien for sums assessed pursuant to this

Declaration, the Association shall prepare a written notice of lien setting forth the amount of the Assessment, the date due, the amount remaining unpaid, the name of the Owner of the Lot, and a description of the Lot. Such notice shall be signed by a duly authorized representative of the Association and shall be recorded in the Office of the County Recorder for Utah County, State of Utah. Such lien may be enforced by sale or foreclosure of the Lot encumbered by the lien at a foreclosure sale conducted by the Association and generally in accordance with the provisions of Utah law applicable to the exercise of powers of sale or foreclosure under deed of trust or mortgages or in any manner permitted by Utah law. In any such sale or foreclosure, the Owner shall be required to pay the costs and expenses of such proceeding, including but not limited to a reasonable attorneys fee and court costs, and such costs and expenses shall be secured by the lien herein provided whether or not same shall be specifically set forth therein.

Section 7.5 Enforcement by Others. Additionally and after reasonable notice in writing, an Owner not at the time in default hereunder, the Association, or the Declarant, shall have the option of bringing an action for damages, specific performance, or injunctive relief against any defaulting Owner, and in addition may sue to have enjoined any violation of this Declaration. Any judgment shall include an award of the legal costs and expenses, including a reasonable attorney's fee, entered against the losing party and in favor of the prevailing party. Each remedy provided in this Declaration shall be cumulative and not exclusive or exhaustive. Suit to recover a money judgment may be maintained without foreclosure or waiving the lien securing the same.

Section 7.6 Rights of Entry. The Association shall have a limited right of entry in and upon all Lots and the exterior of all Residences for the purpose of taking whatever corrective action it deems necessary or proper. Nothing in this Section or Article shall in any manner limit the right of the Owner to exclusive control over the interior of his or her Residence.

Section 7.7 Committee Authority. The Committee shall have the right to enforce any applicable provision hereof in the same manner provided to the Association.

ARTICLE VIII DURATION AND AMENDMENT

Section 8.1 Duration. This Declaration shall continue in full force and effect for a period of fifty (50) years from the date hereof, after which time the same shall be automatically extended for successive periods of ten (10) years, unless a declaration of termination is recorded with the County Recorder of Utah County, meeting the requirements of an amendment to this Declaration as set forth in Section 8.2 of this Article. There shall be no severance by sale, conveyance, encumbrance or hypothecation of an interest in any Lot from membership in the Association as long as this Declaration shall continue in full force and effect.

Section 8.2 Amendment. Notice of the subject matter of a proposed amendment to this Declaration in reasonably detailed form shall be included in the notice of any meeting of the Association either in writing or at a duly called meeting for such purpose.

No amendment to this Declaration shall be effective unless approved in writing by the Owners of not less than two thirds (2/3) of the Lots in the Subdivision at the time of such amendment, including Lots which may be owned by the Declarant.

Notwithstanding the foregoing, however, Declarant may at any time amend this Declaration to qualify the Subdivision with lending institutions, and until the close of the escrow established for the sale by Declarant of its last Lot in the Subdivision, Declarant shall have the sole right to terminate or modify this Declaration by recordation of a supplement hereto setting forth such termination or modification. The "close of escrow" shall be deemed to be the date upon which a deed conveying the Lot is recorded.

ARTICLE IX MISCELLANEOUS

Section 9.1 **Severability.** Invalidation of any one of these covenants or any portion thereof by judgment or court order shall in no way effect any of the other provisions which shall remain in full force and effect.

Section 9.2 **Singular Includes Plural.** Whenever the context of the Declaration requires the same, the singular shall include the plural, and the masculine shall include the feminine.

Section 9.3 **Covenants, Etc. Shall Run With the Land.** All of the limitations, restriction, easements, conditions and covenants herein shall run with the land and shall be binding on and for the benefit of all the Property and all parties having or acquiring any right, title or interest in the Property or any part thereof and shall inure to the benefit of each owner and are imposed upon the Property as a servitude in favor of each parcel thereof as the dominant tenement or tenements.

Section 9.4 **Limitation on Liability.** Neither the Declarant, its assignee, delegatee, the Committee or the Association shall be liable to any other person for any action or failure to act hereunder where such action or failure was in good faith.

Section 9.5 **Wildlife Area.** The Property encompasses wildlife areas. Owners should expect that wildlife will be in the area and possibly on their own Lot.

Section 9.6 **Paragraph Headings.** The headings which precede the paragraphs and subparagraphs of this Declaration are for convenience only and in no way affect the manner in which any provision hereof is construed.

Section 9.7 **Foreclosure.** Should any Mortgage be foreclosed on the Property, then the title acquired by such foreclosure and the person or persons who thereupon and thereafter become the Owner or Owners of such Property, shall be subject to and bound by all the restrictions enumerated herein.

Section 9.8 **Effective Date.** This Declaration and any amendment(s) or supplement(s) thereto shall take effect upon its (their) being filed for record in the Office of the County Recorder of Utah County, Utah.

Section 9.9 No Abandonment or Prescriptive Use. By accepting title to its Lot, each Owner (for itself and its successors) shall be deemed to have irrevocably waived the benefit of any legal or equitable theory under which such Owner or its successors hereafter may argue that the benefited parties' rights in and to the Easement or under the Declaration were lost or diminished through implied abandonment, prescriptive use or the like.

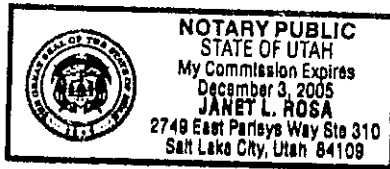
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IN WITNESS WHEREOF, the Declarant has executed this instrument the day and year first hereinabove written.

This Declaration dated and executed this 29 day of September, 2005.

WESTFIELD DEVELOPMENT CORPORATION, a Utah Corporation

By: *Richard L.K. Mendenhall*
RICHARD L.K. MENDENHALL
President



State of Utah
County of Utah

On this 29th day of September, 2005, before me a Notary Public for the State of Utah, **RICHARD L.K. MENDENHALL**, on behalf of **WESTFIELD DEVELOPMENT CORPORATION**, personally appeared who executed the within instrument and acknowledged to me that he executed the same. IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Notarial Seal the day and year first above written.

Janet L. Rosa Notary Public for the State of Utah
Residing at: 2749 E Parleys Way #310 Salt Lake City UT
My Commission expires 12/3/05

RIVER COVE SUBDIVISION PLAT AND DESCRIPTION
 Part of the Southwest Quarter of Section 24 and part of the Northwest, Northeast and Southeast Quarters of Section 25, Township 8 South, Range 2 East, Salt Lake Base and Meridian, being more particularly described as follows:

Beginning at a point on the North line of said Section 25 which lies 1136.11 feet South 89°20'15" West from the Utah County Survey Monument found marking the North Quarter corner of said Section 25, and running thence South 61°36'06" East 162.45 feet along the North line of the David M. Hughes parcel, as described in Book 2820 at Page 152 in the Office of the Utah County Recorder, to the Westerly line of the Spanish Fork City parcel as described in Book 3886 at Page 550 in the Office of the Utah County Recorder; thence South 00°12'00" East 7.06 feet along said line; thence South 41°34'26" East 100.01 feet along said line to the West line of the Spanish Fork City parcel as described in Book 3886 at Page 560 in the Office of the Utah County Recorder; thence South 00°12'01" East 83.27 feet to the North bank of the Spanish Fork River, as described in said Book 3886 at Page 560; thence South 58°59'48" East 93.59 feet along said North bank; thence South 45°14'46" West 110.64 feet crossing said River; thence South 52°05'00" West 439.09 feet; thence North 69°55'46" West 43.17 feet to the Southerly line of the Hill parcel as described in Book 3695 at Page 257 in the Office of the Utah County Recorder; thence South 89°58'17" West 1280.82 feet to a long-standing fence line; thence North 00°07'46" East 141.37 feet along said fence line; thence North 01°10'24" West 133.80 feet along said fence line; thence North 00°32'19" West 171.48 feet along said fence line; thence North 01°56'33" West 160.69 feet along said fence line to the Northwest Corner of said Section 25; thence North 01°08'36" East 473.64 feet along the West Section line of said Section 24 to the South bank of said River; thence along said bank the following seven (7) courses: (1) North 80°59'26" East 189.98 feet; (2) South 85°38'50" East 221.67 feet; (3) South 65°57'45" East 278.92 feet; (4) South 43°33'16" East 475.41 feet; (5) South 41°41'14" East 123.14 feet; (6) South 57°03'09" East 230.61 feet; (7) South 47°58'27" East 23.38 feet to the West line of said David M. Hughes Parcel; thence North 00°24'36" East 219.70 feet along said parcel to the South line of said Section 24; thence North 89°20'15" East 171.23 feet to the point of beginning.

Contains 30.271 acres.