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REC'D FOR CARRIAGE CROSSING HOMEOWNRS AS

AMENDED AND RESTATED
DECLARATION OF CONDOMINIUM
OF
CARRIAGE CROSSING
A CONDOMINIUM COMMUNITY
THIS DECLARATION AND AMENDMENT WILL
SUPERCEDE ALL PREVIOUS
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**AMENDED AND RESTATED DECLARATION OF CONDOMINIUM
OF**

CARRIAGE CROSSING E 1587570 B 2643 P 1095

A CONDOMINIUM COMMUNITY

THIS AMENDED AND RESTATED DECLARATION, containing covenants, conditions and restrictions relating to Carriage Crossing, a Condominium Project, is made on the date set forth at the end hereof by Carriage Crossing Condominium Owners Association (hereinafter the "Declarant"), pursuant to the Condominium Ownership Act of the State of Utah.

RECITALS

A. Declarant is the owner of certain real property in Davis County, Utah, more particularly described on Exhibit A attached hereto ("the Land"), together with the following:

TOGETHER WITH all easements, rights-of-way, and other appurtenances and rights incident to, appurtenant to, or accompanying the above-described parcel of real property.

ALL OF THE FOREGOING IS SUBJECT TO: all liens for current and future taxes, assessments, and charges imposed or levied by governmental or quasi-governmental authorities; all Patent reservations and exclusions, any mineral reservations of record and rights incident thereto; all instruments of record which affect the above-described Land or any portion hereof, including, without limitation, any mortgage or deed of trust; all visible easements and rights-of-way; all easements and rights-of-way of record; and easements, rights-of-way, encroachments, or discrepancies shown on or revealed by the Survey Maps or otherwise existing; an easement for each and every pipe, line, cable, wire, utility line, or similar facility which traverses or partially occupies the above-described Land at such time as construction of all Project improvements is complete; and all easements necessary for ingress to, egress from, maintenance of, and replacement of all such pipes, lines, cables, wires, utility lines, and similar facilities.

RESERVING UNTO DECLARANT, however, such easements and rights of ingress and egress over, across, through, and under the above-described Land and any improvements now or hereafter constructed thereon as may be reasonably necessary for Declarant or for any assignee or successor of Declarant (in a manner which is reasonable and not inconsistent with the provisions of this Amended and Restated Declaration): (i) to construction and complete each of the Buildings and all of the other improvements described in this Declaration or in the Maps previously recorded, and to do all things reasonably necessary or proper in connection therewith; (ii) to construct and complete on the Additional Land or any portion thereof such improvements as Declarant or said assignee or successor shall determine to build in its sole discretion (and whether or not the Additional Land or said portion has been or thereafter will be added to Project); (iii) to improve portions of the Additional Land with such other or additional improvements, facilities, or landscaping designed for the use and enjoyment of all the Owners as Declarant or as such assignee or successor may reasonably determine to be appropriate.

If, pursuant, the foregoing reservations, the above-described Land or any improvement thereon is traversed or partially occupied by a permanent improvement or utility line, a perpetual easement for such improvement or utility line shall exist. With the exception of such perpetual easements, the reservations hereby effected shall, unless sooner terminated in accordance with their terms, expire seven (7) years after the date on which this Amended and Restated Declaration is filed for record in the office of the County Recorder of Davis County, Utah.

B. On August 3, 1984, Declarant's predecessors in interest executed a Declaration of Condominium of Carriage Crossing, an Expandable Condominium community (the "Declaration") as part of a plan for the Carriage Crossing Condominium Project (the "Project"), which Declaration was recorded in the office of the County Recorder of Davis County, State of Utah, on August 21, 1984, as Entry No. 680796 in Book 1002, Pages 1274 through 1338. The Project was expanded by the First Amendment to Declaration (Phase II) recorded October 16, 1984 as Entry No. 685345 in Book 1009 at Page 917 and Record of Survey Map for Phase II recorded October 16, 1984 as Entry No. 685344 in Book 1009 at Page 916 and by the Corrective Second Amendment to Declaration (Phase III) recorded November 23, 1984 as Entry No. 688284 in Book 1014 at Page 17 and Record of Survey Map for Phase III recorded November 14, 1984 as Entry No. 687646 in Book 1018 at Page 238 and by a Third Amendment to Declaration (Phase IV) recorded February 19, 1985 as Entry No. 694901, in Book 1023 at Page 731 and by Fourth Amendment to the Declaration (Phase V) recorded May 21, 1985 as Entry No. 702579 in Book 1035 at Page 883 and Record of Survey Map for Phase V recorded May 21, 1985 as Entry No. 7025578 in Book 1035 at Page 883 and by Fifth Amendment to the Declaration (Phase VI) recorded July 31, 1985 as Entry No. 708743 in Book 1045 at Page 813 and Record of Survey Map for Phase VI recorded July 31, 1985 as Entry No. 708742 in Book 1045 at Page 812 and by Sixth Amendment to Declaration (Phase VII) recorded February 11, 1987 as Entry No. 772504 in Book 1144 at Page 110 and Exhibit "A" to the Declaration recorded March 5, 1987 in Book 1148 at Page 1036 through Page 1039, and by Amended Covenants recorded March 5, 1987 as Entry No. 775348 in Book 1148 at Page 1030 and by Amended Covenants recorded December 22, 1987 as Entry No. 811467 in Book 1210 at Page 803 and by Amended Covenants recorded September 5, 1990 as Entry No. 901542 in Book 1369 at Page 829 and by Amended Covenants recorded October 16, 1991 as Entry No. 944587 in Book 1443 at Page 824 and the Record of Survey Map for Phase 8 recorded October 16, 1991 as Entry No. 944586, Book 1443, Page 823, and by that certain Amended and Restated Declaration of Condominium of Carriage Crossing Condominiums Phase 8 recorded January 17, 1992 as Entry No. 955105, in Book 1463 at Page 995 through 1056, and by that certain Amended and Restated Declaration of Condominium recorded February 13, 1996, as Entry No. 1227617, in Book 1968, at Page 44, and by that Amended and Restated Declaration of Condominium recorded September 16, 1998, as Entry No. 680796, in Book 2538, at Page 477, and by that certain Supplemental Declaration of Condominium recorded January 19, 1999, as Entry No. 1478655, in Book 2431, at Page 1202, all in the Official Records of Davis County, State of Utah.

C. Declarant desires by filing this Declaration to amend and restate the Declaration and to effect a merger of all prior phases of the Project so that they constitute a single condominium regime under Utah law.

DECLARATION

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NOW, THEREFORE, for such purposes, Declarant hereby makes the following Amended and Restated Declaration containing covenants, conditions and restrictions relating to this Condominium which, pursuant to the provisions of the Condominium Ownership Act of the State of Utah, shall be enforceable equitable servitudes, where reasonable, and shall run with the land:

1. Name of the Condominium. The name by which the Condominium Community shall be known is Carriage Crossing.

2. Definitions. The terms used in this Amended and Restated Declaration including Exhibits attached hereto shall have the meaning stated in the Utah Condominium Ownership Act and as given in this Section 2 unless the context otherwise requires.

(a) "The Act" shall mean and refer to the Utah Condominium Ownership Act, Utah Code Annotated 1953, Section 57-8-1, et. seq., as the same may be amended from time to time.

(b) "Association of Unit Owners" or "Association" shall mean and refer to Carriage Crossing Condominium Owners Association, of which all of the United Owners are members. The Association shall be governed in accordance with the Amended and Restated Declaration and the Bylaws attached hereto as Exhibit "D".

(c) "Common Areas and Facilities" shall mean and refer to:

(1) The Land;

(2) That portion of the Property not specifically included in the respective Units as herein defined;

(3) All foundations, columns, girders, beams, supports, main walls, roofs, stairways, exterior walkways, driveways, streets, such recreational areas and facilities as may be provided, yards, fences, service and parking areas and entrances and exits, and in general all other apparatus, installations and other parts of the Property necessary or convenient to the existence, maintenance and safety of the Common Areas and Facilities or normally in common use;

(4) Those areas specifically set forth and designated in the Maps as "Common Ownership" or "Limited Common Area"; and

(5) All Common Areas and Facilities as defined in the Act, whether or not expressly listed herein.

(d) "Common Expenses" shall mean and refer to all expenses of administration, maintenance, repair or replacement of the Common Areas and Facilities, except as expressly limited; to all items, things and sums described in the Act which are lawfully assessed against the Unit Owners in accordance with the provisions of the Act, this Amended and Restated Declaration, the Bylaws, such rules and regulations pertaining to the Condominium as the Association of Unit Owners or the Management Committee may from time to time adopt, and such other determinations and agreements lawfully made and/or entered into by the Management Committee.

(e) "Condominium Unit" shall mean and refer to the ownership of a single Unit in this Condominium Community together with an undivided interest in the Common Areas and Facilities of the Property.

(f) "Condominium Community", "Condominium", "Condominium Project" or sometimes the "Project" shall mean and refer to the entire Property, as defined below, together with all rights, obligations and organizations established by this Amended and Restated Declaration. At any point in time the Project shall consist of the Phases existing as of the date of recording hereof and all subsequent Phases which hereafter may be added to and merged with the present Phases.

(g) "Declarant" shall mean the Association which has made and executed this Amended and Restated Declaration, and/or its successor which, by either operation of law or through a voluntary conveyance, transfer or assignment, comes to stand in the same relation to the Project as did its predecessor.

(h) "Amended and Restated Declaration" shall mean this instrument which amends and restates in its entirety the original Declaration of Condominium filed August 21, 1984, Entry No. 680796, Book 1002, Page 1274 through 1338, together with all amendments thereto, the Declaration of Condominium filed October 16, 1991, Entry No. 944587, Book 1443, Page 824, the Amended Covenants filed January 17, 1992, Entry No. 955105, Book 1463, Page 995, the Amended and Restated Declaration of Condominium filed February 13, 1996, Entry No. 1227617, Book 1968, Page 44 through 51, the Amended and Restated Declaration of Condominium filed September 16, 1998, Entry No. 680796, Book 2538, Page 477 through 488, the Supplemental Declaration of Condominium filed January 19, 1999, Entry No. 1478655, Book 2431, Page 1202 through 1216, all in the Official Records of Davis County, State of Utah.

(i) "Eligible Mortgagee" shall mean a Mortgagee who has requested the Association in writing to notify it on any proposed action which requires the consent of a specified percentage of Eligible Mortgagees, or has requested notice of any condemnation or casualty loss, sixty day delinquency in payment of assessment or charges owned by a Unit Owner, lapse, cancellation or material modification of any insurance policy or fidelity bond.

(j) "Land" shall mean and refer to the real property described on Exhibit A, together with any Additional Land which is added to the Project.

(k) "Limited Common Areas and Facilities" or "Limited Common Areas" shall mean and refer to those Common Areas and Facilities designated herein or on the Maps as served for use of a certain Unit to the exclusion of the other Units including patios, entrance walkways, and/or balcony areas associated with the Units.

(l) "Management Committee" or "Committee" shall mean and refer to the committee as provided in the Amended and Restated Declaration and the Bylaws attached hereto (which Bylaws are hereby incorporated by reference and made a part of this Amended and Restated Declaration). Said Committee is charged with and shall have the responsibility and authority to make and to enforce all of the reasonable rules and regulations covering the operation and maintenance of the Project.

(m) "Manager" shall mean and refer to the person, persons or corporation selected by the Management Committee to manage the affairs of the Condominium Project.

(n) "Maps" shall mean and refer collectively to the Record of Survey Maps of the Project previously recorded.

(o) "Mortgage" shall mean and include both a first mortgage on any Condominium Unit and a first deed of trust on any Condominium Unit.

(p) "Mortgagee" shall mean and include both the mortgagee under a first mortgage on any Unit and the beneficiary under a first deed of trust on any Unit.

(q) "Percentage Interest" shall mean the undivided percentage interest of each Unit Owner in the Common Areas at any point in time as may be revised from time to time upon expansion of the Project.

(r) "Phase" shall mean and refer to each separate step in development of the Land and Additional Land which is initiated through the submission of a tract to the terms of the Act. The term shall also include all improvements which are constructed and all appurtenances, rights, obligations, and legal relationships which come into existence in conjunction with the submission of any single tract. The submission which is effected by this Amended and Restated Declaration, the rights and obligations which are created by this Amended and Restate Declaration, and the improvements described in the Maps which have been constructed, together constitute eight Phases of the Project.

(s) "Property" shall mean and include the land, the building, all improvements and structures thereon, all easements, right and appurtenances belonging thereto, and all articles of personal property intended for use in connection therewith.

(t) "Unit" or "Condominium Unit" shall mean and refer to one of the Units designated as a Unit on the Maps. Mechanical equipment and appurtenances located within any one Unit or located without said Unit but designated and designed to serve only that Unit, such as appliances, electrical receptacles and outlets, air conditioning compressors and other air conditioning apparatus, furnaces, stoves, fixtures and the like shall be considered part of the Unit,

as shall all decorated interiors, all surfaces of interior structural walls, floors and ceiling, windows and window frames, doors and door frames, and trim, consisting of, inter alia and as appropriate, wallpaper, paint, flooring, carpeting and tile. All pipes, wires, conduits, or other public utility lines or installations constituting a part of the Unit and serving only the Unit, and any structural members other than bearing walls and structural members, of any other property of any kind, including fixtures and appliances within any Unit, which are removable without jeopardizing the soundness, safety or usefulness of the remainder of the building within which the Unit is situated shall be considered part of the Unit.

(u) "Unit Number" shall mean and refer to the number, letter or combination thereof designating the Unit in the Amended and Restated Declaration and in the Maps.

(v) "Unit Owner" or "Owner" shall mean the person or persons owning a Unit in fee simple and an undivided interest in the fee simple estate of the Common Areas and Facilities as shown in the records of the County Recorder of Davis County, Utah. Notwithstanding any applicable theory relating to a mortgage, deed of trust, or like instrument, the term Unit Owner or Owner shall not mean or include a mortgagee or a beneficiary or trustee under a deed of trust unless and until such a party has acquired title pursuant to foreclosure or any arrangement or proceeding in lieu thereof.

(w) "Residential Unit" shall mean and refer to all Units in the Project.

(x) Those definitions contained in the Act, to the extent they are applicable to and not inconsistent herewith, shall be and are hereby incorporated herein by reference and shall have the same effect as if expressly set forth herein and made a part hereof.

3. Submission to Condominium Ownership. Declarant hereby submits the Land, building, and other improvements constructed thereon or hereafter to be constructed, together with all appurtenances thereto, to the provisions of the Act as a Condominium and this Amended and Restated Declaration is submitted in accordance with the terms and the provisions of the Act and shall be construed in accordance therewith. It is the intention of Declarant that the provisions of the Act shall apply to the Property.

4. Covenants to Run with the Land. This Amended and Restated Declaration containing covenants, conditions and restrictions relating to the Project shall be enforceable equitable servitudes which shall run with the land and this Amended and Restated Declaration and its servitudes shall be binding upon Declarant, its successors and assigns and upon all Unit Owners or subsequent Unit Owners, their grantees, mortgagees, successors, heirs, executors, administrators, devisees and assigns.

5. Description of Property.

(a) Description of Land. The Land is that tract or parcel, more particularly described in Exhibit "A" attached hereto.

(b) Description of Improvements. The significant improvements contained or to be contained in the Project include nine (9) buildings of varying heights containing a total of one hundred seventy-two (172) Units constructed principally of concrete foundations with exterior walls of vinyl or wood composition siding, asphalt shingle roofing, interior walls of wood studs, plywood and dry wall plaster. Each unit has an assigned carport. The Project also includes landscaping, swimming pool, community center building, guest parking and other facilities located substantially as shown in the Maps and will be subject to easements which are reserved through the Project as may be required for utility services.

(c) Description and Legal Status of Units. The Maps show the Unit Number of each Unit, its location, those Limited Common Areas and Facilities which are reserved for its use, and the Common Areas and Facilities to which it has immediate access. All Units, of whatever type, shall be capable of being independently owned, encumbered and conveyed.

(1) Each Unit has immediate access to the outside and shall include that part of the building containing the Unit which lies within the boundaries of the Unit, which boundary lines of each Unit are the undecorated and/or unfinished interior surfaces of its perimeter walls, bearing walls, lowermost floor, uppermost ceiling, all window panes, interior surfaces of doors, window frames and door frames and trim. Each Unit shall include both the portions of the building that are not common areas and facilities within such boundary lines and the space so encompassed. Without limitation, a Unit shall include any finishing material applied or affixed to the interior surfaces of the interior walls, floors and ceilings, non-supporting interior walls and all utility pipes, lines, systems, fixtures, or appliances found within the boundary lines of the unit and servicing only that unit.

(2) The Units of the Project are described below.

Unit "A" -- Living room, dining area, kitchen, utility room, master bedroom, den/bedroom, bathroom and balcony or patio.

Unit "B" -- same as Unit A with two bathrooms.

Unit "C" -- Living room, dining area, kitchen, utility room, master bedroom, den/bedroom, bathroom, balcony on main level, library and mezzanine.

Unit "D" -- Same as Unit C with two bathrooms.

Unit "E" -- Living room, dining area, kitchen, master bedroom, den/bedroom and two bathrooms.

Unit "F" -- Living room, dining area, kitchen, bedroom, and bathroom on main level, bedroom, bathroom and loft (or bedroom) on upper level.

(d) Common Areas and Facilities. Except as otherwise provided in the Amended and Restated Declaration, the Common Areas and Facilities shall consist of the areas and facilities described in the definitions and constitute in general all of the parts of the Property

except the Units. Without limiting the generality of the foregoing, the Common Areas and Facilities shall include the following, whether located within the bounds of a Unit or not;

- (1) All structural parts of the buildings including, without limitation, foundations, columns, joists, beams, supports, supporting walls, floors, ceilings and roofs;
- (2) Driveways, parking areas, lawns, shrubs, and gardens, swimming pool, community center building and recreational areas;
- (3) Any utility pipe or line or system servicing more than a single Unit, and all ducts, wires, conduits, and other accessories used therewith;
- (4) All other parts of the Property necessary or convenient to its existence, maintenance and safety, or normally in common use, or which have been designated as Common Areas and Facilities in the Maps;
- (5) The Limited Common Areas and Facilities herein described; and
- (6) All repairs and replacements of any of the foregoing.

(e) Description of Limited Common Areas and Facilities. Each Owner of a Unit is hereby granted an irrevocable and exclusive license to use and occupy the Limited Common Areas and Facilities reserved exclusively for the use of his Unit. The Limited Common Areas appurtenant to any given Unit consist of a patio, entrance walkway and/or balcony areas contiguous with the Unit as indicated on the Maps, and the assigned carport or underground parking space appurtenant to each Unit. The exclusive right to use and occupy each Limited Common Area shall be appurtenant to and shall pass with the title to the Unit with which it is associated.

6. Statement of Purpose and Restriction on Use.

(a) Purpose. The purpose of the Condominium Project is to provide residential housing and parking space for Unit Owners and to tenants and guests, all in accordance with the provisions of the Act.

(b) Restrictions on Use. The Units and Common Areas and Facilities shall be used and occupied as hereinafter set forth.

(1) Each of the Residential Units shall be occupied by the Unit Owner, his family, servants, guests or tenants as a private residence and for no other purpose.

(2) No parking area shall be used for parking of trailers, mobile homes, boats, snowmobiles or campers which have been detached from trucks except in the area provided for recreational vehicles. In the area provided for recreational vehicles, a stall may be leased on a month to month basis from the Association for the parking of such vehicles which are in operating condition. No maintenance, upkeep (other than washing and cleaning) or repair of any vehicle, trailer or boat may be performed in any carport, parking or common area. There

shall be no storage of any kind except of vehicles as above provided in any carport, parking stall or common area.

(3) The Common Areas and Facilities shall be used only for the purposes for which they are intended in the furnishing of services and facilities for the enjoyment of the Units.

(4) Nothing shall be done or kept in any Unit or in the Common Areas and Facilities which will increase the rate of insurance on the buildings or contents thereof beyond that customarily applicable for residential use, or will result in the cancellation of insurance on the buildings, or the contents thereof, without the prior written consent of the Management Committee. No Unit Owner shall permit anything to be done or kept in his Unit or in the Common Areas and Facilities which is in violation of any law, ordinance or regulation of any governmental authority. Smoking is prohibited within the confines of the community. No Unit Owner shall violate the Carriage Crossing community ordinance passed and effective January 1, 1999, in accordance with Utah Senate Bill #49 passed by the Utah Legislature in March of 1997, making Carriage Crossing a non smoking community

(5) No Unit Owner shall cause or permit anything (including, without limitation, a sign, awning, canopy, shutter, radio or television antenna) pots, plants, wind chimes or other decorative items to hang, be displayed or otherwise affixed to or placed on the exterior walls or roof or any part thereof, or on the inside or outside of windows or doors, without the prior written consent of the Management Committee. Temporary open house signs related to Residential Units may be placed subject to written approval of the Management Committee as to location, duration, size and design. If signs are placed without written approval, the Committee retains the right to remove them. No signs for the sale of a unit may be placed in or upon any vehicle on common areas.

(6) Horizontal leveler type window blinds are allowed subject to Management Committee approval of the color. No plastic, sun screen or reflective type material shall be used on the interior or exterior of the windows. The exterior portion of any drape or curtain must be white and the Management Committee shall determine the color of carpet and/or paint used on terraces and/or balconies.

(7) The drainage channel along the ground level patios of Units A and B must not be changed, planted or obstructed in any way.

(8) No noxious or offensive activity shall be carried on or permitted in any Unit or in the Common Areas and Facilities, nor shall anything be done therein, either willfully or negligently, which may be or become an annoyance or nuisance to the other Unit Owners or occupants.

(9) Nothing shall be done in any Unit or in, on or to the Common Areas and Facilities which will impair the structural integrity of the buildings or any part thereof or which would structurally change the buildings or any part thereof except as is otherwise provided herein.

(10) No animals or pets of any kind are to be raised, bred or kept in any Unit or in the Common Areas or Limited Common Areas without the prior written approval of the Management Committee with respect to the specific pet. Unit Owners shall keep the pet off the Common Areas. If the pet becomes a nuisance to other Unit Owners, the pet owner shall remove the pet from the Project upon written notice by the Management Committee or its representative. As a result of the March, 1992 vote of the community, no new animals (dogs and cats) are allowed in the community. Existing animals are allowed to stay until they die.

(11) The Common Areas and Facilities shall be kept free and clear of all rubbish, debris and other unsightly material.

(12) No Owner shall violate the rules and regulations regarding use of the Units and of the Common Areas as adopted from time to time by the Management Committee.

7. Person to Receive Service of Process. The person to receive service of process in the case provided herein is C. Scott Hansen, whose address is 650 South Main, Bountiful, Utah 84010. The said person may be changed by the recordation by the Management Committee of an appropriate instrument.

8. Ownership and Use.

(a) Ownership of a Unit. Except with respect to any of the Common Areas and Facilities located within the bounds of a Unit, each Unit Owner shall be entitled to the exclusive ownership and possession of his Unit and to the ownership of an undivided interest in the Common Areas and Facilities.

(b) Nature of and Restrictions on Ownership and Use. Each Unit Owner shall have and enjoy the rights and privileges of fee simple ownership of his Unit. There shall be no requirements concerning who may own Units, it being intended that they may and shall be owned as any other property rights by persons, corporations, partnerships, or trusts and in the form of common tenancy. The Unit Owners may not lease or rent their Units with the appurtenant rights except under the terms and conditions of the amended and restated declaration of Condominium of Carriage Crossing regarding rentals and leasing, as contained herein. Unit Owners, their tenants and other occupants or users of the Project, shall be subject to the Act, this Amended and Restated Declaration, the Bylaws, and all rules and regulations of the Association of Unit Owners and Management Committee.

(1) The number of Units to be leased or rented shall be capped at Twenty Five percent (25%) of the number of single units within the project. Currently, the number of single units is One Hundred and Seventy Two (172) meaning Forty Three (43) are currently eligible for rental or leasing. Rental units shall be defined as Units offered for Rent or Lease, for any period of time, in which the lessor and lessee are not related by blood or marriage and the lessor receives any type of compensation or consideration for the use of the Unit. Permission to rent or lease shall be granted upon written application to the Homeowners Association which application for lease or rental shall be freely granted so long as the total

number of rental units shall not exceed the capping ratios as have been established herein. Rental and leasing procedures consistent with this amendment, shall be adopted by the management committee as from time to time may be deemed necessary and appropriate.

(2) The number of units permitted to be owned within the Carriage Crossing Community by any person or entity shall be limited in number to no more than two (2) units.

(c) Prohibition Against Subdivision of Unit. No Unit Owner shall subdivide or in any manner cause the ownership of this Unit to be separated into physical tracts or parcels smaller than the whole Unit as show on the Maps and no carport assigned to any Unit shall be conveyed separately from each Unit.

(d) Ownership of Common Areas and Facilities. The Common Areas and Facilities contained in the Project are described and identified in this Amended and Restated Declaration. Said Common Areas and Facilities shall be owned by the Unit Owners as tenants in common. No percentage of undivided ownership interest in the Common Areas and Facilities shall be separated from the Unit to which it appertains; and even though not specifically mentioned in the instrument of transfer, such a percentage of undivided ownership interest shall automatically accompany the transfer of the Unit to which it relates. The Common Areas and Facilities shall be used only in a manner which is consistent with their community nature and with the use restrictions applicable to the Units contained in the Project.

(e) Use of Common Areas and Facilities. Except with respect to Limited Common Areas each Unit Owner may use the Common Areas and Facilities in accordance with the purpose for which they are intended, but subject to this Amended and Restated Declaration, the Bylaws, and the rules and regulations of the Management Committee. This right of use shall be appurtenant to and run with each Unit.

(f) Computation of Undivided Interest. The percentage of undivided ownership interest in the Common Areas and Facilities which is appurtenant to each Unit has been computed by determining the ratio between the square footage associated with such Unit (as set forth in Exhibit "C") and the aggregate square footages of all Units in the Project (with such minor adjustments in some or all of the resulting percentage interests as may have been necessary to assure that the total undivided interest respecting the Project equals 100%). These percentages are subject to diminution upon expansion of the Project through additional Phases. Substantially identical Units have been assigned the same square footage, and the total of all undivided interests equals 100%. A Unit Owner's percentage of ownership interest in the Common Areas and Facilities shall be for all purposes, including voting and assessment of common expenses.

9. Use of Limited Common Areas and Facilities. A Unit Owner's exclusive right of use and occupancy of the Limited Common Areas and Facilities reserved for his Unit shall be subject to and in accordance with this Amended and Restated Declaration and the Bylaws. Any Limited Common Area appurtenant to a Unit may be leased only to persons who reside in the

Project or used by the family, servant or guests thereof on a temporary basis. A carport may be leased only to a person who resides in the Project and only on a month to month basis.

10. Voting-Multiple Ownership. The vote attributable to and exercisable in connection with a Unit shall be the percentage of undivided ownership interest in the Common Areas and Facilities which is appurtenant to such Unit. In the event there is more than one Owner of a particular Unit, the vote relating to such Unit shall be exercised as such Owners may determine among themselves. A vote cast at any meeting by any of such Owners shall be conclusively presumed to be the vote attributable to the Unit concerned unless an objection is immediately made by another Owner of the same Unit. In the event such an objection is made, the vote involved shall not be counted for any purpose whatsoever other than to determine whether a quorum exists.

11. Management.

(a) Management Committee. The business, property and affairs of the Condominium shall be managed, operated and maintained by the Management Committee as agent for the Unit Owners. The Management Committee shall have, and is hereby granted, the following authority and powers:

(1) The authority, without the vote or consent of the Unit Owners or any other person(s), to grant or create, on such terms as it deems advisable, utility and similar easements, over, under, across and through the Common Areas and Facilities; and work performed pursuant to such easements must be done in a workmanlike manner and any damage to the interior structure or decor of a Unit must be repaired;

(2) The authority to execute and record, on behalf of all Unit Owners, any amendment to the Amended and Restated Declaration or Maps which has been approved by the vote or consent necessary to authorize such amendment;

(3) The authority to enter into contracts which in any way concern the Project, so long as any vote or consent of the Unit Owners necessitated by the subject matter of the agreement has been obtained;

(4) The power and authority to convey or transfer any interest in real property, so long as any vote or consent necessary under the circumstances has been obtained;

(5) The power and authority to purchase, otherwise acquire, and accept title to, any interest in real property, so long as such action has been authorized by any vote or consent which is necessary under the circumstances;

(6) The power and authority to add any interest in real property obtained pursuant to paragraph (5) above to the Condominium Project, so long as such action has been authorized by the necessary vote or consent;

(7) The power to sue and be sued.

(8) The authority to license persons not otherwise entitled to use any of the recreational areas and facilities to use the same from time to time as the Committee deems appropriate upon payment of fees prescribed by it to help defray the cost of maintenance thereof.

(9) The power and authority to borrow money, provided that no indebtedness for borrowed funds shall exceed in the aggregate at any given time the sum of \$5,000.00 without prior vote or approval of the Association at a meeting duly called and convened at which a quorum is present.

(10) The authority to promulgate such reasonable rules, regulations, and procedures as may be necessary or desirable to aid the Committee in carrying out any of its functions as agent for the Unit Owners.

(11) The power and authority to perform any other acts and to enter into any other transactions which may be reasonably necessary for the Management Committee to perform its functions as agent for the Unit Owners.

Any instrument executed by the Management Committee that recites facts which, if true, would establish the Committee's power and authority to accomplish through such instrument what is purported to be accomplished thereby, shall conclusively establish said power and authority in favor of any person who in good faith and for value relies upon said instrument.

(b) Composition of Management Committee. The Committee shall be composed of seven (7) members. At the first regular association meeting, the Committee consisted of five (5) members, three (3) Committee members were elected for three-year terms, and two (2) Committee members were elected for two-year terms. All terms were staggered for three (3) years each. Only Unit Owners and officers and agents of Owners other than individuals shall be eligible for Committee membership. At the annual meeting the percentage of undivided ownership interest appurtenant to a Unit may be voted in favor of as many candidates for Committee membership as there are seats on the Committee to be filled.

Any Committee member who fails on three successive occasions to attend Committee meetings (whether regular or special) or who has failed to attend at least 25% of all Committee meetings (whether regular or special) held during any twelve-month period shall automatically forfeit his or her seat. In all other cases of vacancy the remaining Committee members shall elect a replacement to sit on the Committee for the balance of the term associated with the vacated seat. In all cases of vacancy the remaining Committee members shall elect a replacement to sit on the Committee until the expiration of the term for which the member being replaced was elected. Unless a member forfeits or otherwise loses his or her seat as herein provided, a member shall serve on the Committee until his successor is elected. Committee members shall be reimbursed for all expenses reasonably incurred in connection with Committee business.

(c) Responsibility. The Management Committee shall be responsible for the control, operation and management of the Project in accordance with the provisions of the Act, this Amended and Restated Declaration, such administrative, management and operational rules

and regulations as it may adopt from time to time as herein provided, and all agreements and determinations lawfully made and entered into by said Committee.

(d) Additional Facilities. The Management Committee shall, subject to any necessary approval, have the authority to provide such facilities, in addition to those for which provision has already been made, as it may deem to be in the best interests of the Unit Owners and to effect the necessary amendment of documents and maps in connection therewith.

(e) Name. The Management Committee shall be known as the Carriage Crossing Management Committee.

(f) Manager. The committee may carry out through a Professional Property Manager any of its functions which are properly the subject of delegation. Any Manager so engaged shall be an independent contractor and not an agent or employee of the Committee, shall be responsible for managing the Project for the benefit of the Committee and the Unit Owners, and shall, to the extent permitted by law and the terms of the agreement with the Committee, be authorized to perform any of the functions or acts required or permitted to be performed by the Management Committee itself. Any agreement for professional management of the project which may be entered into by the Management Committee or the Association shall call for a term not exceeding one (1) year renewable by agreement of the parties for successive one-year periods, and shall provide that such management agreement may be terminated with or without cause by either party upon not more than thirty (30) days written notice, and without any payment of a termination fee.

12. Easements.

(a) Each Unit shall be subject to such easements as may be necessary for the installation, maintenance, repair or replacement of any Common Areas and Facilities located within the boundaries of such Unit.

(b) In the event that, by reason of the construction, reconstruction, repair, settlement, movement or shifting of any part of the building, any part of the Common Areas and Facilities encroaches or shall hereafter encroach upon any part of any Unit or any part of the Common Areas and Facilities or any other Unit, valid easements for such encroachment and the maintenance of such encroachment are hereby established and shall exist for the benefit of such Unit and the Common Areas and Facilities, as the case may be, so long as all or any part of the building containing any such Unit shall remain standing; provided, however, that in no event shall a valid easement or any encroachment be created in favor of any Unit Owner or in favor of the Unit Owners as owners of the Common Areas and Facilities if such encroachment occurred due to the willful conduct of such Unit Owners or Owners.

(c) Some of the Common Areas are or may be located within the Units or may be conveniently accessible only through the Units. The Owners of the other Units shall have the irrevocable right, to be exercised by the Committee as its agent, to have access to each Unit and to all Common Areas from time to time during such reasonable hours as may be necessary for the maintenance, repair or replacement of any of the Common Areas located therein or accessible

therefrom or for making emergency repairs therein necessary to prevent damage to the Common Areas or to another Unit or Units. The Committee shall also have such rights independent of the agency relationship. Damage to the interior of any part of a Unit or Units resulting from the maintenance, repair, emergency repair, or replacement of any of the Common Areas or as a result of emergency repairs within another Unit at the instance of the Committee or the Unit Owners shall be the responsibility of the Association; provided, that if such damage is the result of negligence of the Owners of a Unit, then such Owner shall be financially responsible for all such damage. Such damage shall be repaired and the property shall be restored substantially to the same condition as existed prior to damage. Amounts owing by Owners pursuant hereto shall be collected by the Committee by assessment.

(d) The Management Committee shall have nonexclusive easements to make such use of the Common Areas as may be necessary to appropriate to perform the duties and functions which it is obligated or permitted to perform pursuant to this Amended and Restated Declaration.

13. Change in Ownership. The Management Committee shall maintain up-to-date records showing the name of each person who is an Owner, the address of such person, and the Unit which is owned by him. In the event of any transfer of a free or undivided fee interest in a Unit either the transferor or transferee shall furnish the Management Committee with evidence establishing that the transfer has occurred and that the Deed or other instrument accomplishing the transfer is of record in the office of the County Recorder of Davis County, Utah. The Management Committee may for all purposes act and rely on the information concerning Owners and Unit ownership which is thus acquired by it or, at its option, the Management Committee may act and rely on current ownership information respecting any Unit or Units which is obtained from the office of the County Recorder of Davis County, Utah. The address of an Owner shall be deemed to be the address of the Unit owned by such person unless the Management Committee is otherwise advised in writing.

14. Assessments. Every Unit Owner shall pay his proportionate share of the Common Expenses. Payment thereof shall be in such amounts and at such times as the Management Committee determines in accordance with the Act, the Amended and Restated Declaration or the Bylaws. There shall be a lien for nonpayment of Common Expenses as provided by the Act. Assessment of Common Expenses shall commence no later than sixty (60) day after the first Unit is conveyed.

No assessment for a single improvement in the nature of a capital expenditure which exceeds the sum of \$5,000 shall be made without the same having been first voted on and approved by at least a majority of the Project's undivided ownership interest.

15. Destruction or Damage. In the event of destruction or damage of part or all of the improvements in the Condominium Project, the procedures of this section shall apply.

(a) If proceeds of the insurance maintained by the Management Committee are alone sufficient to repair or reconstruct the damaged or destroyed improvement, such repair or reconstruction shall be carried out.

(b) If less than 75% of the Project's improvements are destroyed or substantially damaged, and if proceeds of the insurance maintained by the Committee are not alone sufficient to accomplish repair or reconstruction, restoration shall be carried out and all of the Units shall be assessed for any deficiency on the basis of their respective appurtenant percentages of undivided ownership interest.

(c) If 75% of the Project's improvements are destroyed or substantially damaged, and if proceeds of the insurance maintained by the Committee are not alone sufficient to accomplish repair or reconstruction, restoration shall be carried out and all of the Units shall be assessed for any deficiency on the basis of their respective appurtenant percentages of undivided ownership interest.

(d) If 75% or more of the Project's improvements are destroyed or substantially damaged, if proceeds of the insurance maintained by the Committee are insufficient to accomplish restoration, and if the Unit Owners do not, within 100 days after the destruction or damage and by a vote of at least 75% of the entire undivided ownership interest in the Project, elect to repair or reconstruct the affected improvement, the Management Committee shall promptly record with the Davis County Recorder a notice setting forth such facts. Upon the recording of such notice the provisions of subsections (1) through (4) of Section 57-8-31, Utah Code Annotated (1953), as amended from time to time, shall apply and shall govern the rights of all parties having an interest in the Project or any of the Units.

(e) Any reconstruction or repair which is required to be carried out by this section shall be accomplished at the instance and direction of the Management Committee. Any determination which is required to be made by this section regarding the extent of damage to or destruction of Project improvements shall be made by an MAI appraiser selected by the Management Committee who shall determine the figure representing the percentage of project improvements which have been destroyed or substantially damaged.

16. Taxes. It is understood that under the Act each Unit, together with its percentage of undivided interest in the Common Areas and Facilities in the Project, is deemed a parcel and subject to separate assessment and taxation by each assessing unit and special district for all types of taxes authorized by law. Each Unit owner will, accordingly, pay and discharge any and all taxes which may be assessed against his Condominium Unit.

17. Insurance.

(a) Hazard Insurance. The Management Committee or Association of Unit Owners shall at all times maintain in force hazard insurance meeting the following requirements:

(1) A multi-peril type "master" or "blanket" policy covering the entire Condominium Project (both Units and Common Areas and Facilities) shall be maintained. Such policy shall provide coverage against loss or damage by fire and other hazards covered by the standard extended coverage endorsement, debris removal, cost of demolition, vandalism, malicious mischief, windstorm, water damage, and such other risks as customarily are covered with respect to condominium projects similar to the Project in construction, location, and use.

As a minimum, such policy shall provide coverage on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage specified in the policy, but not less than one hundred percent (100%) of the full insurable value (based upon replacement cost). Such policy shall include an "Agreed Amount Endorsement" or its equivalent, a "Demolition Endorsement" or its equivalent, and, if necessary or appropriate, an "Increased Cost of Construction Endorsement" or its equivalent, a "Special Condominium Endorsement" or its equivalent, and a "Contingent Liability from Operation of Building Laws Endorsement" or its equivalent.

(2) If a steam boiler is or comes to be contained in the Project, there shall be maintained boiler explosion insurance and a broad form policy of repair and replacement boiler and machinery insurance, evidenced by the standard form of boiler and machinery insurance policy. Said insurance shall, as a minimum provide coverage in the amount of Fifty Thousand Dollars (\$50,000.00) per accident per location.

(3) If the Project is or comes to be situated in a local identified by the Secretary of Housing and Urban Development as an area having special flood hazards, as defined by the Federal Emergency Management Agency, and the sale of flood insurance has been made available under the National Flood Insurance Act of 1968, a "master" or "blanket" policy of flood insurance on the Condominium Project shall be obtained and maintained. The minimum amount of coverage afforded by such policy shall be the lesser of (i) the maximum amount of insurance available under said Act or (ii) one hundred percent (100%) of the current replacement cost of all buildings and other insurable property located in the flood hazard area. Such policy shall be in the form of the standard policy issued by members of the National Flood Insurers Association or in the form of a policy which meets the criteria established by the Flood Insurance Administration.

(4) The named insured under each policy required to be maintained by the foregoing items (1) and (2) shall be in form and substance essentially as follows: "Carriage Crossing Owners Association, or its authorized representative, for the use and benefit of the individual Owners."

(5) Each such policy shall include the standard mortgage clause (without contribution) which either shall be endorsed to provide that any proceeds shall be paid to the Association of Unit Owners for the use and benefit of Mortgagees as their interests may appear or shall be otherwise endorsed to fully protect the interests of Mortgagees. In addition, the mortgagee clause shall provide that the insurance carrier shall notify each Eligible Mortgagee at least 30 (30) days in advance of the effective date of any reduction or in cancellation of the policy.

(6) Each such policy shall provide that notwithstanding any provision thereof which gives the carrier the right to elect to restore damage in lieu of making a cash settlement, such option shall not be exercisable if it is in conflict with any requirement of law or without the prior written approval of the Association.

(b) Fidelity Insurance. The Management Committee or Association shall at all times maintain in force fidelity coverage against dishonest acts on the part of managers (and employees of managers), trustees, employees, officers, Committee members, or volunteers responsible for handling funds belonging to or administered by the Management Committee or Association of Unit Owners. The fidelity bond or insurance shall name the Association as the obligee or insured and shall be written in an amount sufficient to afford protection reasonably necessary, but in event less than one hundred fifty percent (150%) of the estimated annual operating expenses of the Project including reserve funds, until a greater amount is required by a majority of the Mortgagees or their designees. Such fidelity bond or insurance shall contain waivers of any defense based upon the exclusion of persons who serve without compensation from any definition of "employee" or similar expression. In addition, the mortgagee clause shall provide that the insurance carrier shall notify each Eligible Mortgagee at least thirty (30) days in advance of the effective date of any reduction in or cancellation of the policy.

(c) Liability Insurance. The Management Committee or Association of Unit Owners shall at all times maintain in force a comprehensive policy of public liability insurance covering all of the Common Areas and Facilities. Such insurance shall include a "Severability of Interest Endorsement" or its equivalent which shall preclude the insurer from denying the claim of a Unit Owner because of negligent acts of other Owners, the Management Committee, or the Association of Unit Owners. The coverage afforded by such public liability insurance shall include protection against water damage liability, liability for non-owned and hired automobiles, liability for property of others, and such other risks as customarily are covered with respect to the condominium projects similar to the Project in construction, location and use. The limits of liability under such insurance shall not be less than \$1,000,000 for all claims for personal injury and/or property damage arising out of a single occurrence.

(d) General Requirements Concerning Insurance. Each insurance policy or fidelity bond maintained pursuant to the foregoing Sections 18(a) through 18(c) shall be written by an insurance carrier which is licensed to transact business in the State of Utah and which has a financial rating by Best's Insurance Reports of Class IX or better. No such policy or fidelity bond shall be maintained where: (1) under the terms of the carrier's charter, bylaws, bond or policy, contributions may be required from, or assessments may be made against, a Unit Owner, a Mortgagee, and Management Committee, the Association of Unit Owners, a Unit, the Common Areas, or the Project; (2) by the terms of the carrier's charter, bylaws, bond or policy, loss payments are contingent upon action by the carrier's board of directors, policy holders, or members; (3) the bond or policy includes any limiting clauses (other than insurance conditions) which could prevent the party entitled from collecting insurance proceeds; or (4) the bond or policy provides that the insurance thereunder shall be brought into contribution with insurance purchased by the individual Unit Owners or their Mortgagees. Each such fidelity bond or policy shall provide that: (a) coverage shall not be prejudiced by any act or neglect of the Unit Owners when such act or neglect is not within the control of the Association of Unit Owners or the Management Committee; (b) coverage shall not be prejudiced by any failure by the Association or Committee to comply with any warranty or condition with regard to any portion of the Project over which the Association and Committee have no control; (c) coverage may not be canceled or substantially modified (including cancellation for nonpayment of premium) without at least thirty

(30) days prior written notice to any and all insureds named therein, including any Mortgagee named as an insured; and (d) the insurer waives any right to subrogation it might have as to any and all claims against the Association, the Management Committee, and Unit Owner, and/or their respective agents, employees or tenants. If due to changed circumstances, excessive cost, or any other reason, any of the insurance coverage required to be obtained and maintained under Sections 18(a) through 18(c) hereof cannot reasonably be secured, with respect to such coverage the Association or the Committee shall obtain and maintain such substitute, different or other coverage as may be reasonable and prudent under the circumstances as they then exist, however the Association shall not self insure.

(e) Additional Provisions. The following additional provisions shall apply with respect to insurance:

(1) In addition to the insurance described above, the Committee shall secure and at all times maintain insurance against such risks as are or hereafter may be customarily insured against in connection with condominium projects similar to the Project in construction, nature, and use.

(2) The Committee shall have authority to adjust losses.

(3) Insurance secured and maintained by the Committee shall not be brought into contribution with insurance held by the individual Unit Owners or their mortgagees.

(4) Each policy of insurance obtained by the Committee shall, if possible, provide: A waiver of the Insurer's subrogation rights with respect to the Committee, the Manager, the Unit Owners, and their respective servants, agents, and guests; that it cannot be canceled, suspended or invalidated due to the conduct of any member, officer, or employee of the Committee or the Manager without a prior written demand that the defect be cured; that any "no other insurance" clause therein shall not apply with respect to insurance held individually by the Unit Owners.

(5) Any Unit Owner may obtain additional insurance at his own expense, so long as such additional insurance does not have the effect to decreasing the amount which may be realized under any policy maintained by the Committee. Any Unit Owner who individually obtains insurance covering any portion of the Project shall supply the Committee with a copy of his policy within thirty (30) days after he acquires such insurance.

(6) Notwithstanding anything herein contained to the contrary, insurance coverages must be in such amounts and meet other requirements of the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation.

18. Payment of Common Expenses.

(a) Each Unit Owner shall pay the Management Committee his allocated portion of the Common Expenses deemed necessary by the Management Committee to manage and operate the Project, upon the terms at the time, and in the manner herein provided without

any deduction on account of any setoff or claim which the Owner may have against the Management Committee or Association. Each installment shall be due on or before the first day of each month. If the Unit Owner shall fail to pay any installment within five (5) days of the time when the same becomes due, the Owner shall pay a fifteen dollar (\$15.00) late fee and shall pay interest on the installment at the rate of eighteen percent (18%) per annum from the date when such installment shall become due to the date of the payment thereof, together with all costs and expenses including attorney's fees, incurred in any proceedings brought to collect such unpaid common expenses.

(b) The Common Expenses above referred to for each year, or portions of the year, are hereby defined and shall be deemed to be such aggregate sum as the Management Committee from time to time shall determine, in its judgment, it is to be paid by all the Owners of the Condominium Project then in existence to enable the Management Committee to pay all estimated expenses and outlays of the Management Committee to the close of such year, growing out of or in connection with the maintenance and operation of such land, buildings and improvements; which sum may include, among other things, the cost of management, special assessments, fire, casualty, flood, fidelity, public liability and other insurance or bond premiums, common lighting, landscaping, and the care of the grounds, repairs, and renovations to Common Areas and Facilities, (other than services which are separately billed or metered to the individual Units by the utility or partly furnishing such service), legal and accounting fees, management fees, expenses and liabilities incurred by the Management Committee under or by reason of this Amended and Restated Declaration, the payment of any deficit remaining from the previous period, the creation of a reasonable contingency or other necessary reserve or surplus fund, as well as all other costs and expenses relating to the Condominium Project. The Management Committee may, from time to time, up to the close of the year for which such cash requirements have been so filed or determined, increase or diminish the amount previously fixed or determined for such year. It may include in the cash requirements for any year, any liabilities or items of expense which accrued or became payable in the previous year, or which might have been included in the cash requirements for a previous year, but were not included therein; and also any sums which the Management Committee may deem necessary or prudent to provide a reserve against liabilities or expenses then accrued or thereafter to accrue although not payable in that year.

(c) The portion payable with respect to each Unit in and for each year or for a portion of a year shall be a sum equal to the aggregate amount of such Common Expenses for such year, or portion of year, determined as aforesaid, multiplied by the percentage of undivided interest in the Common Areas and Facilities appurtenant to such Unit. Such assessments, together with any additional sums accruing under this Amended and Restated Declaration, shall be payable monthly in advance, or in such payments and installments as shall be required by the Management Committee.

(d) The Management Committee shall have discretionary powers to prescribe the manner of maintaining and operating the Project and to determine the cash requirements of the Association to be paid as aforesaid by the Owners under this Amended and restated declaration. Every such reasonable determination by the Management Committee within the

bounds of the Act and this Amended and Restated Declaration shall be final and conclusive as to the Owners, and any expenditures made by the Management Committee, within the bounds of the Act and this Amended and restated Declaration shall as against the Owner be deemed necessary and properly made for such purpose.

(e) If an Owner shall at any time let or sublet his Unit and shall default for a period of one month in the payment of any assessments, the Management Committee may, at its option, so long as such default shall continue, demand and receive from any tenant or subtenant of the Owner occupying the Unit the rent due or becoming due and payment of such rent to the Management Committee shall be sufficient payment and discharge of such tenant or subtenant and the Owner to the extent of the amount so paid.

(f) Each monthly assessment and each special assessment shall be separate, distinct and personal obligations of the Owner(s) of the Unit against which the same is assessed at the time the assessment is made and shall be collectible as such. Suit to recover a money judgment for unpaid common expenses may be maintained without foreclosing or waiving the following lien securing the same: the amount of any assessment, whether regular or special, assessed to a Unit plus interest at eighteen percent (18%) per annum plus late fees, and costs, including reasonable attorney's fees, shall become a lien upon such Unit upon recordation of a notice of assessment as provided by the Act. The said lien for non payment of common expenses shall have priority over all other liens and encumbrances, recorded or unrecorded, except only:

(1) Tax and special assessment liens on the Unit in favor or any assessment unit, and special district; and

(2) Encumbrances on the interest of the Unit Owner recorded prior to the date such notice is recorded which by law would be a lien prior to subsequently recorded encumbrances.

(g) A certificate executed and acknowledged by the Manager or Management Committee stating the unpaid common expenses than outstanding with respect to a Unit shall be conclusive upon the Management Committee and the Owners as to the amount of such indebtedness on the date of the certificate, in favor of all persons who rely thereon in good faith, and such certificate shall be furnished to any Owner or encumbrance or prospective Owner or encumbrance of a Condominium Unit upon request at a reasonable fee not to exceed Ten Dollars (\$10.00). Unless the request for a certificate of indebtedness shall be complied with within ten (10) days, all unpaid common expenses which became due prior to the date of making of such request shall be subordinate to the lien or interest held by or obtained by the person making the request. Any encumbrance holding a lien on a Condominium Unit may pay any unpaid Common Expenses payable with respect to such Condominium Unit and upon such payment such encumbrance shall have a lien on such Unit for the amounts paid of the same rank as the lien of his encumbrance.

Subject to the provisions of this subparagraph, a purchase of a Unit shall be jointly and severally liable with the seller for all unpaid assessments against the Unit up to the time of the

grant or conveyance, without prejudice to the purchaser's right to recover from the seller the amount paid by the purchaser for such assessments.

(h) Upon payment of delinquent assessments concerning which a notice of assessment has been recorded or other satisfaction thereof, the Management Committee shall cause to be recorded in the same manner as the notice of assessment a further notice stating the satisfaction and release of the lien thereof. Such lien for non payment of assessment may be enforced by sale of the Unit by the Management Committee or by a bank or trust company or title insurance company authorized by the Management Committee, such sale to be conducted in accordance with the provisions of the law applicable to the exercise of powers of sale or foreclosure in deeds of trust or mortgages or in any other manner permitted by law. In any foreclosure or sale, the Unit Owner shall be required to pay the costs and expenses of such proceedings including reasonable attorney's fees.

(i) In the event of foreclosure, the Unit Owner shall be required to pay a reasonable rental for the Condominium Unit and the plaintiff in the foreclosure action shall be entitled to the appointment of a receiver to collect the rental without regard to the value of the mortgage security. The Management Committee or Manager shall have the power to bid in the Condominium Unit at foreclosure or other sale and to hold, lease, mortgage and convey the Condominium Unit.

19. Mortgage Protection.

(a) The Committee or the Association shall notify each Eligible Mortgagee in writing in the event that the Owner of the Unit encumbered by the Mortgage held by such Mortgagee neglects for a period of sixty (60) or more days to cure any failure on his part to perform any of his obligations under this Amended and Restated Declaration.

(b) The lien or claim against a Unit for unpaid assessments or charges levied by the Management Committee or by the Association of Unit Owners pursuant to this Amended and Restated Declaration or the Act shall be subordinate to the Mortgage affecting such Unit recorded prior to the date a notice of lien is recorded, and the Mortgagee thereunder which comes into possession of the Unit shall take the same free of such lien or claim for unpaid assessments or charges, but only to the extent of assessments or charges which accrue prior to foreclosure of the Mortgage, exercise of a power of sale available thereunder, or deed or assignment in lieu of foreclosure (except for claims for a pro rata share of such prior assessments or charges resulting from a pro rata reallocation thereof to all Units including the Unit in which the Mortgagee is interested). No assessment, charge, lien or claim which is described in the preceding sentence as being subordinate to a Mortgage or as not to burden a Mortgagee which comes into possession shall be collected or enforced by either the Management Committee or the Association from or against a Mortgagee, a successor in title to a Mortgagee, or the Unit affected or previously affected by the Mortgage concerned (to the extent any such collection or enforcement would prejudice the interests of the Mortgagee or successor in title to the Mortgagee interested in such Unit).

(c) Unless fifty-one percent (51%) of the Eligible Mortgages of the individual Units have given their prior written approval and owners of at least sixty-seven percent (67%) [one hundred percent (100%) in the case of a change in the undivided interest of a Unit Owner, other than in accordance with the provisions of this Amended and Restated Declaration for additional Phases] of the undivided interest in the Common Areas and Facilities have approved, neither the Management Committee nor the Association of Unit Owners shall be entitled, by act, omission, or otherwise:

(1) To abandon or terminate the Project or to abandon or terminate the arrangement which is established by this Amended and Restated Declaration and the Maps (except as otherwise provided in the event of certain destruction or damage);

(2) To partition or subdivide any Unit;

(3) To abandon, partition, subdivide, encumber, sell or transfer all or any part of the Common areas and Facilities (except for the granting of easements for utilities and similar purposes consistent with the intended use of the Common Areas and except as otherwise provided in the event of certain destruction or damage);

(4) To use hazard insurance proceeds resulting from damage to any part of the Project (whether to Units or to the Common Areas) for purposes other than the repair, replacement, or reconstruction of such improvements, except as otherwise provided in the event of certain destruction or damage;

(5) To change the pro rate interests or obligations of any Unit which apply for (a) purposes of levying assessments or charges or allocating distributions or hazard insurance proceeds or condemnation awards and for (b) determining the Pro rata share of ownership of each Unit in the Common Areas and Facilities;

(6) To alter the provisions of this Amended and Restated Declaration in such a way as to diminish the protections afforded to the Owners regarding the duration or terminability of agreements for managerial services; or

(7) To alter the provisions of this Amended and Restated Declaration hereof in such a way as to diminish the insurance protection required to be afforded to the parties designed to be protected thereby, or to fail to maintain the insurance coverage described herein.

(8) To terminate the professional management of the Project and assume self management by the Association.

(9) To merge with another Condominium Project (other than subsequent phases of this Project).

(10) To amend this Section so as to diminish the rights, protection or security afforded to Mortgagees.

(d) Any Mortgagee shall have the right, at its request and expense and upon reasonable notice, to examining the books and records of the Management Committee and of the Association of Unit Owners. Any Mortgagee shall have the right to designate a representative to attend all meetings of the Association of Unit Owners. From and after the time a Mortgagee makes written request to the Management Committee or the Association of Unit Owners therefor, the Committee or the Association shall furnish to such Mortgagee (i) copies of such annual operating reports and other reports or writings summarizing or reflecting the financial position or history of the Condominium Project as may be prepared for distribution to or use by the Committee, the Association, or the Unit Owners and (ii) written notice of all meetings of the Association of Unit Owners.

(e) The Management Committee and the Association shall establish an adequate reserve to cover the cost of reasonably predictable and necessary major repairs and replacements of the Common Areas and Facilities and shall cause such reserve to be funded by regular monthly or other periodic assessments on an installment basis against the Units rather than by special assessments.

(f) The Committee or the Association shall notify each Eligible Mortgagee in writing in the event that there occurs any damage or loss to, or taking or anticipated condemnation of: (1) the Common Areas involving an amount in excess of or reasonably estimated to be in excess of. Twenty Thousand Dollars (\$20,000.00); or (b) any Unit involving an amount in excess of or reasonably estimated to be in excess of. Five Thousand Dollars (\$5,000.00). Said notice shall be given within ten (10) day after the Management Committee or said Association learns of such damage, loss, taking or anticipated condemnation.

(g) In the event another provision or clause of this Amended and Restated Declaration deals with the same subject matter as is dealt with in any provision or clause of this Section, the provision or clause which results in the greatest protection and security for a Mortgagee shall control the rights, obligations, or limits of authority as the case may be, applicable to the Management Committee and Association of Unit Owners with respect to the subject concerned.

(h) Any amendment to this Section shall be accomplished by an instrument executed by the Management Committee and filed for record in the office of the Davis County Recorder. In any such instrument an officer of the Management Committee shall certify that any prior written approval of Mortgagees required by this Section as a condition to amendment has been obtained.

(i) In the event a proposed amendment or addition to this Amended and Restated Declaration does not involve a material change such as the correction of a technical error or in the clarification of a statement, the consent of an Eligible Mortgagee to such amendment or addition may be assumed when the Eligible Mortgagee fails to submit a response to any written proposal for an amendment within thirty (30) days after the proposal is made.

20. Eminent Domain. In the event that eminent domain proceedings are commenced against the Project or any portion thereof, the provisions of Section 57-8-32.5, Utah Code Annotated (1953), as amended from time to time, shall apply.

21. Maintenance.

(a) Each Owner of a Unit at his own expense shall keep the interior of such Unit and its equipment and appurtenances in good order, condition and repair and in a clean and sanitary condition, and shall do all redecorating and painting which may at any time be necessary to maintain the good appearance of such Unit. Except to the extent that the Association is protected by insurance against such injury, the Unit Owner shall repair all injury or damages to the Unit or building or buildings caused by the act, negligence or carelessness of the Unit Owner or that of any tenant or subtenant, or any member of the Unit Owner's family or of the family of any tenant or subtenant and all such repairs, redecorating and painting shall be of a quality and kind equal to the original work as determined and approved in writing by the Management Committee. In addition to decorating and keeping the interior of the Unit in good repair, the Unit Owner shall be responsible for the maintenance or replacement of any plumbing, fixtures, refrigerators, air conditioning and heating equipment, dishwashers, disposals, ranges, etc., that may be in or connected with the Unit, and the maintenance of limited common patio or balcony except the fences surrounding such areas. Without the written permissions of the Management Committee first had and obtained, a Unit Owner shall not make or permit to be made any structural alteration, in or to the Unit, carports or parking stalls, or in or to the exterior of the buildings, and shall not paint, decorate or plant any portion of the exterior of the Unit or of the building in which the Unit is located including any Limited Common area.

(b) Except as hereinafter provided, the Management Committee shall provide for such maintenance and operation of the Common Areas and facilities and of the Limited Common Areas and Facilities as may be reasonably necessary to keep them clean, functional, attractive and generally in good condition and repair. The Management Committee shall have no obligation regarding maintenance or care of Units.

22. Right of Entry. The Management Committee and its duly authorized agents shall have the right to enter any and all of the Units and the Limited Common Areas appurtenant thereto in case of an emergency originating in or threatening such Unit or any other party of the Project, whether or not the Unit Owner or occupant thereof is present at the time. The Committee and its duly authorized agents shall also have the right to enter into any and all of said Units and Limited Common areas at all reasonable times as required for the purpose of making necessary repairs upon the Common Areas and Facilities of the Project or for the purpose of performing emergency installations, alterations or repairs to the mechanical or electrical devices or installations located therein or thereon; provided, however, such emergency installations, alterations or repairs are necessary to prevent damage or threatened damage to other Units in the Project; and provided further, that the Unit Owner or occupant affected by such entry shall first be notified thereof if available and if time permits.

23. Administrative Rules and Regulations. The Management Committee shall have the power to adopt and establish by resolution, such building management and operational rules as it may deem necessary for the maintenance, operation, management and control of the Project. The Committee may, from time to time by resolution, alter, amend and repeal such rules. When a copy of any amendment or alteration or provision for repeal of any rule or rules has been furnished to the Unit Owners, such amendment, alteration or provisions shall be taken to be a part of such rules. Unit Owners shall at all times obey such rules and see that they are faithfully observed by those persons over whom they have or may exercise control and supervision, it being understood that such rules shall apply and be binding upon all Unit Owners, tenants, subtenants or other occupants of the Units.

24. Obligation to Comply with Amended and restated Declaration, Bylaws, Articles, Rules and Regulations. Each Unit Owner, tenant, subtenant or other occupant of a Unit shall comply with the provisions of the Act, this Amended and restated Declaration, the Bylaws, and the rules and regulations, all agreements and determinations lawfully made and/or entered into by the Management Committee to the Unit Owners, when acting in accordance with their authority, and any failure to comply with any of the provisions thereof shall be grounds for an action by the Management Committee or other aggrieved party for injunctive relief or to recover any loss or damage resulting therefrom.

25. Indemnification of Management Committee. Each member of the Management Committee shall be indemnified and held harmless by the Association of Unit Owners against all costs, expenses and liabilities whatsoever, including, without limitation, attorney's fees reasonably incurred by him in connection with any proceeding to which he may become involved by reason of his being or having been a member of said Committee; provided, however, the foregoing indemnification shall not apply if the loss, expense of liability involved resulted from the willful misconduct, gross negligence or other intentional act of the member.

26. Amendment. In addition to the amendment provisions contained in Section 6 above, but subject to the terms of Section 20, this Amended and Restated Declaration and/or the Maps may be amended upon the affirmative vote or approval and consent of not less than sixty-seven percent (67%) [one hundred percent (100%) to change the undivided interest of a Unit Owner in Common Areas and Facilities] of the undivided interest in the Common Areas and Facilities. Any amendment so authorized shall be accomplished by recordation of an instrument executed by the Management Committee. In said instrument the Committee shall certify that the vote or consent required by this Section has occurred.

27. Consent in Lieu of Vote. In any case in which the Act or this Amended and Restated Declaration requires the vote of a stated percentage of the Project's undivided ownership interest for authorization or approval of a transaction, such requirement may be fully satisfied by obtaining, with or without a meeting, consents in writing to such transaction from Unit Owners who collectively hold at least such stated percentage of undivided ownership interest. The following additional provisions shall govern any application of this section:

(a) All necessary consents must be obtained prior to the expiration of ninety (90) days after the first consent is given by any Owner;

(b) Any change in ownership of a Unit which occurs after consent has been obtained from the Owner having an interest therein shall not be considered or taken into account for any purpose; and

(c) Unless the consent of all Owners having an interest in the same Unit are secured, the consent of none of such Owners shall be effective.

28. Lease of Units. With the exception of a lender in possession of a Unit following a default in a first mortgage, a foreclosure proceeding or any deed or other arrangement in lieu of foreclosure, no Unit Owner shall be permitted to lease his unit for transient or hotel purposes which means the initial term of any lease shall be at least six (6) months. No Unit Owner may lease less than the entire Unit except a carport may be leased to another Unit Owner. Any lease agreement shall be required to provide that the terms of the lease shall be subject in all respects to the provisions of this Amended and Restated Declaration and the Bylaws attached as Exhibit "D", and that any failure by the lessee to comply with the terms of such documents shall be a default under the lease. All leases shall be required to be in writing and a copy of such lease shall be delivered to the Management Committee five (5) days prior to occupancy by the tenant. The Unit Owner shall notify the Management Committee of the names of the lessee of the Unit. In the event of a lease of a Unit, only the tenant and not the Unit Owner shall have the right to the use of the Common Areas and Facilities while the Unit is leased.

29. Legal Description of a Unit. Every conveyance or contract for the sale of a Unit and every other instrument affecting title to a Unit may describe that Unit by the number shown on the Maps with the appropriate reference to the Maps and to this Amended and Restated Declaration, as each shall appear in the official records of Davis County, Utah, and in substantially the following form:

Unit _____ in Building _____ as shown in the Record of Survey Maps for Carriage Crossing, a Condominium Project appearing in the Records of the County Recorder of Davis County, Utah, in Book _____ Page _____ of Plats, and as defined and described in the Amended and Restated Declaration of Condominium, appearing in such records in Book _____, Page _____ of Records.

This conveyance is subject to the provisions of the aforesaid Amended and Restated Declaration of Condominium.

Such description will be construed to describe the Unit, together with the appurtenant undivided interest in the Common Areas, and to incorporate all the rights incident to Ownership of a Unit and all the limitations on such ownership as described in this Amended and Restated Declaration.

30. Gender. The singular, wherever used herein, shall be construed to mean the plural when applicable, and the necessary grammatical changes required to make the provisions hereof

apply either to corporations or individuals, male or female, shall in all cases be assumed as though in each case fully expressed.

31. Invalidity. The invalidity of any provisions of this Amended and restated Declaration, or any portion thereof, shall not be deemed to impair or affect in any manner the validity, enforceability, or effect of the remainder of this Amended and Restated Declaration and, in such event, all of the other provisions of this Amended and restated Declaration shall continue in full force and effect as if such in valid provision had never been included herein.

32. Waivers. No provision contained in the Amended and Restated Declaration shall be deemed to have been waived by reason of any failure to enforce it, irrespective of the number of violations which may occur.

33. Topical Headings. The topical headings contained in this Amended and Restated Declaration are for convenience only and do not define, limit or construe the contents of the Amended and Restated Declaration.

34. Effective Date. This Amended and Restated Declaration shall take effect upon recording.

35. Certification of Consent. The Management Committee of the Carriage Crossing Condominiums Owners Association hereby certify that the consents required by the Declaration of Carriage Crossing, or any of its amended and restated declaration of Carriage Crossing via section 27 (and others) have been met. The management committee also certifies that the present amendment to the Covenants, Conditions and Restrictions of the Carriage Crossing Condominium Project does not substantially affect section 20 involving mortgagee protection and that no written consent of mortgagees is required.

IN WITNESS WHEREOF, the Declarant has executed this Amended and Restated Declaration this 2 day of May, 2000.

CARRIAGE CROSSING CONDOMINIUM OWNERS ASSOCIATION

By Carolyn L. Bran
President

Attest Paul W. Lenth
Vice President

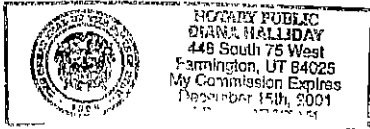
STATE OF UTAH)

E 1589590 B 2643 P 1123

: ss:

COUNTY OF SALT LAKE)

On the 2 day of May, 2000, personally appeared before me Carolyn A. Beau and Michelle Keatham, who being by me duly sworn, did say that he is the President of Carriage Crossing Condominiums Owners Association, a Utah corporation and the foregoing instrument was signed on behalf of said corporation by authority of a resolution of its Board of Directors and they duly acknowledged to me that said corporation executed the same.



Diana Halliday
NOTARY PUBLIC
Residing at Farmington, Ut 84025

My Commission Expires:

12-15-2001

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EXHIBIT "A"

PHASE 1:

E 1589590 B 2643 P 1124

Beginning at a point which is N 89°44'04" E 1284.8 ft. along the southline of a street (500 South Street) and S 0°36'11" E 1047.04 ft. along the west line of a street (Main Street) from the Northwest Corner of Lot 4, Block "L", North Mill Creek Plat, Bountiful Townsite Survey, and running thence S 89°57'30" W 223.06 ft. along the extended north line of a concrete retaining wall; thence N 0°01'15" W 21.16 ft. along the extended west line of a concrete retaining wall; thence N 37°28'40" E 25.30 ft.; thence Northwesterly 33.43 ft. along the arc of a 47.08 ft. radius curve to the right through a central angle of 40°41'20" (radius point bears N 37°28'40" E from the beginning of the curve); thence N 11°50' W 69.69 ft. thence Northwest 10.88 ft. along the arc of a 20.00 ft. radius curve to left through a central angle of 31°10' (radius point bears S 78°10' W from the beginning of the curve); thence N 43°00' W 20.15 ft.; thence Westerly 37.82 ft. along the arc of a 20.00 ft. radius curve to the left through a central angle of 108°21'10" (radius point bears S 47°00' W from the beginning of the curve); thence N 61°21'10" W 25.00 ft.; thence Northeasterly 4.62 ft. along the arc of a 100.00 ft. radius curve to the left through a central angle of 2°38'50" (radius point bears N 61°21'10" W from the beginning of the curve); thence N 26°00' E 42.00 ft.; thence Northeasterly 189.11 ft. along the arc of a 110.00 ft. radius curve to the right through a central angle of 98°30' (radius point bears S 64°00' E from the beginning of the curve); thence S 55°30' E 49.84 ft.; thence Southeasterly 61.27 ft. along the arc of a 100.00 ft. radius curve to the left through a central angle of 35°06'11" (radius point bears N 34°30' E from the beginning of the curve); thence N 89°23'49" E 29.55 ft.; thence S 0°36'11" E 207.99 ft. along said west line of Mainstreet to the point of beginning. Containing 1.3929 acres.

PHASE 2:

Beginning at the Southwest Corner of Carriage Crossing Condominium Phase I and the corner of an existing concrete retaining wall which point is N 89°44'04" E 1284.84 ft. along the south line of a street (500 South Street) and S 0°36'11" E 1047.04 ft. along the west line of a street (Main Street) and S 89°57'30" W 223.06 ft. along the South Boundary of said Carriage Crossing Condominiums Phase I from the Northwest Corner of Lot 4 Block "L", North Mill Creek Plat, Bountiful Townsite Survey; and running thence S 89°57'30" W 79.73 ft.; thence N 23°53'30" W 81.99 ft.; thence N 89°50'26" W 82.33 ft.; thence N 0°09'34" E 43.72 ft.; thence S 89°50'26" E 10.85 ft.; thence northeasterly 111.56 ft. along the arc of a 112.50 ft. radius curve to the left through a central angle of 56°58'15" (radius point bears N 0°09'34" E from the beginning of the curve); thence along the boundary of said Carriage Crossing Condominiums Phase I in the following eight courses to the point of beginning; S 61°21'10" E 25.79 ft.; easterly 37.82 ft. along the arc of a 20.00 ft. radius curve to the right through a central angle of 108°21'10" (radius point bears S 61°21'10" E from the beginning of the curve); S 43°00' E 20.15 ft.; southeasterly 10.88 ft. along the arc of a 20.00 ft. radius curve to the right through a central angle of 31°10' (radius point bears S 47°00' W from the beginning of the curve); S 11°50' E 69.69 ft.; southeasterly 33.43 ft. along the arc of a 47.08 ft. radius curve to the left through a central angle of 40°41'20" (radius point bears N 78°10' E from the beginning of the curve); S 37°28'40" W 25.30 ft.; S 0°01'15" E 21.16 ft. Containing 0.4651 acres.

PHASE 3

E 1589590 B 2643 P 1125

Beginning at a point on the west side of an existing concrete retaining wall which point is N 89°44'04" E 1284.84 ft. along the south line of a street (500 South Street) and S 0°36'11" E 1047.04 ft. along the west line of a street (Main Street) and S 89°57'30" W 223.06 ft. along the south boundary of Carriage Crossing Condominiums Phase I and S 0°01'15" E 112.99 ft. along the west side of said concrete retaining wall from the Northwest Corner of Lot 4 Block "L", North Mill Creek Plat, Bountiful Townsite Survey; and running thence S 0°01'15" E 52.45 ft. along the west side of said wall; thence S 4°08'30" W 107.34 ft.; thence N 85°51'30" W 229.09 ft. along an extended fence line and the north line of a cinder block wall; thence N 0°09'34" E 97.94 ft.; thence N 89°50'26" W 17.00 ft.; thence N 0°09'34" E 252.00 ft.; thence S 69°50'26" E 17.00 ft.; thence N 0°09'34" E 25.00 ft.; thence S 89°50'26" E 40.00 ft.; thence S 0°09'34" W 43.72 ft. along the boundary of Carriage Crossing Condominiums Phase 2; thence N 89°50'26" W 17.50 ft.; thence S 0°09'34" W 187.28 ft.; thence S 89°50'26" E 21.00 ft.; thence N 0°09'34" E 20.08 ft.; thence S 89°50'26" E 112.54 ft.; thence S 0°01'15" E 20.67 ft.; thence N 89°57'30" E 79.73 ft. to the point of beginning. Containing 1.1013 acres.

PHASE 4:

Beginning at the Southwest Corner on the most southerly line of Carriage Crossing Condominiums Phase I in Bountiful City, Davis County, Utah, which is N 89°44'04" E 1294.84 ft. along the south line of a street (500 South Street) and S 0°36'11" E 1047.04 ft. along the west line of a street (Main Street) and S 89°57'30" W 223.06 ft. along the south boundary of said Carriage Crossing Condominiums Phase I from the Northwest Corner of Lot 4 of Block L, Northmill Creek Plat, Bountiful Townsite Survey and running thence S 0°01'15" E 112.98 ft. along a fence line to the Northeast Corner of the most easterly line of Carriage Crossing Condominiums Phase 3; thence along the boundary of said Carriage Crossing Phase 3 in the following seven courses: S 89°57'30" W 79.73 ft.; N 0°01'15" W 20.67 ft.; N 89°50'26" W 112.54 ft.; S 0°09'34" W 20.08 ft.; N 89°50'26" W 21.00 ft.; N 0°09'34" E 187.28 ft.; S 89°50'26" E 17.50 ft.; thence along the boundary of Carriage Crossing Condominiums Phase 2 in the following three courses to the point of beginning S 89°50'26" E 82.33 ft.; S 23°53'30" E 81.89 ft.; N 69°57'30" E 79.73 ft. Containing 0.6996 acres.

PHASE 5:

Beginning at the Northwest Corner of the most northerly line of Carriage Crossing Condominium Phase 3 in Bountiful City, Davis County, Utah, which point is N 89°44'04" E 823.22 ft. along the south line of a street (500 South Street) and S 0°09'34" W 926.00 ft. and S 89°50'28" E 17.00 ft. from the Northwest Corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite Survey and running thence N 89°50'26" W 17.00 ft.; thence N 0°09'34" E 64.00 ft.; thence S 89°50'26" E 17.50 ft.; thence N 0°09'34" E 90.00 ft.; thence N 89°50'26" W 17.50 ft.; thence N 0°09'34" E 172.00 ft.; thence S 89°50'26" E 39.98 ft.; thence Northwesterly 13.81 ft. along the arc of a 87.50 ft. radius curve to the right through a central angle of 9°02'25" (radius point bears S 83°50'25" E from the beginning of the curve; thence N 15°12' E 15.00 ft.

along a tangent line; thence S 74°48' E 17.00 ft.; thence N 15°12' E 60.55 ft.; thence S 59°15'45" E 183.03 ft.; thence S 30°44'15" W 98.54 ft.; thence N 59°15'45" W 15.88 ft.; thence N 44°50'26" W 43.50 ft.; thence N 89°50'26" W 80.54 ft.; thence S 0°09'34" W 46.00 ft.; thence N 89°50'26" W 21.50 ft.; thence S 0°09'34" W 223.00 ft.; thence N 89°50'26" W 22.50 ft. along the north boundary of said Carriage Crossing Phase 3 to the point of beginning. Containing 0.7169 acres.

PHASE 6:

PARCEL #1

Beginning at the most northerly corner of Carriage Crossing Condominiums Phase 2, in Bountiful City, Davis County, Utah which point is N 89°44'04" E 1,284.84 ft. along the south line of a street (500 South Street) and S 0°36'11" E 878.27 ft. along the west line of a street (Main Street) and N 89°50'26" W 311.13 ft. from the northwest corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite survey, and running thence along the boundary of Carriage Crossing Condominiums Phase 2 in the following two courses: Southwesterly 111.86 ft. along the arc of a 112.50 ft. radius curve to the right through a central angle of 56°58'15" (radius point bears N 56°48'41" W from the point of beginning), N 89°50'26" W 10.85 ft. thence N 89°50'26" W 17.50 ft. along the north boundary of Carriage Crossing Condominiums Phase 3; thence along the boundary of Carriage Crossing Condominiums Phase 5 in the following four courses: N 0°09'34" E 223.00 ft., S 89°50'26" E 21.50 ft., N 0°09'34" E 46.00 ft., S 89°50'26" E 80.54 ft.; thence S 44°50'26" E 16.97 ft.; thence S 0°09'34" W 205.82 ft.; thence S 89°50'26" E 8.62 ft. to the point of beginning. Containing 0.6577 acres.

PARCEL #2

Beginning at a point on the west boundary of Carriage Crossing Condominiums Phase 5 in Bountiful City, Davis County, Utah which is N 89°44'04" E 823.22 ft. along the southline of a street (500 South Street) and S 0°09'34" W 772.00 ft. along the extended west boundary of said Phase 5 from the northwest corner of Lot 4, Block L, North Mill Creek Plat, Bountiful townsite survey, and running thence along the boundary of said Phase 5 in the following three courses: S 89°50'26" E 17.50 ft., S 0°09'34" W 90.00 ft., N 89°50'26" W 17.50 ft.; thence N 0°09'34" E 90.00 ft. to the point of beginning. Containing 0.0362 acres. Total area of parcel 1 and 2 equals 0.6939 acres.

PHASE 7:

Beginning at a point which is N 89°44'04" E 860.89 ft. along the south line of a 66 ft. wide road (500 South Street) and S 2°16'56" E 284.56 ft. from the Northwest Corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite Survey and running thence N 87°43'04" E 83.00 ft.; thence S 2°16'56" E 117.80 ft.; thence S 73°17'30" E 121.70 ft.; thence S 0°36'11" E 26.76 ft.; thence S 16°42'30" W 70.99 ft.; thence N 73°17'30" W 123.25 ft.; thence S 16°42'30" W 42.35 ft.; thence along the boundary of Carriage Crossings Condominiums Phase 5 in the following six course: N 59°15'45" W 29.97 ft.; S 15°12' W 60.55 ft., N 74°48' W 17.00 ft., S 15°12' W 15.00

ft.; thence Southwesterly 13.81 ft. along the arc of a 87.50 ft. radius curve to the left through a central angle of $9^{\circ}02'25''$ (radius point bears S $74^{\circ}48'$ E from the beginning of the curve) N $89^{\circ}50'26''$ W 39.98 ft.; thence S $0^{\circ}09'34''$ W 326.00 ft. along the westerly boundary of said phase 5 and Carriage Crossing Phase 6 thence S $89^{\circ}50'26''$ E 17.00 ft. along the southerly boundary of said phase 5; thence along the boundary of Carriage Crossing Condominiums Phase 3 in the following five course: S $0^{\circ}09'34''$ W 25.00 ft., N $89^{\circ}50'26''$ W 17.00 ft., S $0^{\circ}09'34''$ W 252.00 ft., S $89^{\circ}50'26''$ E 17.00 ft., S $0^{\circ}09'34''$ W 97.94 ft., thence N $85^{\circ}51'30''$ W 181.53 ft.; thence N $0^{\circ}02'20''$ W 74.71 ft. along the east side of a cinder block wall to a point S $0^{\circ}09'34''$ W 1,214.28 ft. along the east line of 200 West Street and N $89^{\circ}34'20''$ E 658.89 ft. from said Northwest Corner of Lot 4; thence N $89^{\circ}34'20''$ E 159.36 ft. along a six foot high chain link fence; thence N $0^{\circ}09'34''$ E 616.99 ft.; thence S $89^{\circ}50'26''$ E 20.90 ft.; thence northeasterly 15.22 ft. along the arc of a 112.00 ft. radius curve to the right through a central angle of $7^{\circ}47'04''$ (radius point bears S $82^{\circ}35'03''$ E from the beginning of the curve); thence N $15^{\circ}12'$ E 131.44 ft.; thence Northeasterly 26.85 ft. along the arc of a 88.00 ft. radius curve to the left through a central angle of $17^{\circ}28'56''$ (radius point bears N $74^{\circ}48'$ W from the beginning of the curve); thence N $2^{\circ}16'56''$ W 6.89 ft.; thence S $87^{\circ}43'04''$ W 17.00 ft.; thence N $2^{\circ}16'56''$ W 28.00 ft.; thence N $87^{\circ}43'04''$ E 17.00 ft.; thence N $2^{\circ}16'56''$ W 107.78 ft. to the point of beginning. Containing 1.2177 acres.

PHASE 8:

Beginning at a point that is North 89 deg 44 min 04 sec East 843.40 feet along the South line of 500 South Street and south 2 deg 16 min 56 sec East 266.00 feet and north 89 deg 44 min 04 sec East 101.10 feet from the Northwest corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite Survey, said point of beginning also being South 89 deg 44 min 04 sec West 491.78 feet and South 2 deg 16 min 56 sec East 299.02 feet and North 89 deg 44 min 04 sec East 101.10 feet from the City Monument in the intersection of 500 South and Main Streets (Basis of bearing being South 89 deg 44 min 04 sec West between the monument at 500 South and Main Streets and the Monument at 500 South and 200 West Streets); thence North 89 deg 44 min 04 sec East 119.41 feet to a point that is 213.00 feet perpendicularly distant Westerly from the West line of main Street; thence South 0 deg 36 min 11 sec East 169.055 feet, parallel with said West line to a point on the boundary of Amended Carriage Crossing Condominiums Phase 7; thence along said Amended Phase 7 boundary North 73 deg 17 min 30 sec West 120.97 feet; thence along said boundary and its extension North 2 deg 16 min 56 sec West 133.82 feet to the point of beginning.

PHASE 9:

PARCEL 1B:

Beginning at a point which is N $89^{\circ}44'04''$ E 1,284.71 ft. (recorded distance is 1,284.84 ft.) along the South line of 500 South Street and S $0^{\circ}36'11''$ E 615.70 ft. along the West line of Main Street and S $89^{\circ}35'45''$ W 213.00 ft. from the Northwest Corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite Survey, said point being also S $0^{\circ}36'11''$ E 648.58 ft. along the centerline of Main Street and S $89^{\circ}35'45''$ W 262.50 ft. from a city monument at the intersection

of 500 South Street and Main Street (basis of bearing being S 89°44'04" W between the city monuments at 500 South and Main Street and at 500 South and 200 West Street); and running thence S 61°15'48" E 51.00 ft., thence S 70°37'30" E 61.13 ft.; thence S 9°40'17" W 129.31 ft.; thence along the Northerly boundary of Carriage Crossing Condominiums Phase 1 in the following three courses: 181.55 ft. along the arc of a 110.00 ft. radius curve to the left through a central angle of 94°33'57" (radius point bears S 30°33'57" W from the beginning of the curve), S 26°00' W 42.00 ft. along the arc of a 100.00 ft. radius curve to the right through a central angle of 2°38'50" (radius point bears N 64°00'00" W from the beginning of the curve); thence along the Easterly boundary of Carriage Crossing Condominiums Phase 6 in the following two courses: N 89°50'26" W 8.62 ft., N 0°09'34" E 205.82 ft.; t hence along the Easterly boundary of Carriage Crossing Condominiums Phase 5 in the following three courses: S 44°50'26" E 26.53 ft.; S 59°15'45" E 15.88 ft., N 30°44'15" E 98.54 ft.; thence S 81°29'44" E 20.22 ft. to the Point of Beginning.

Containing: 0.6655 Acres

PARCEL 3A:

Beginning at a point which is N 89°44'04" E 1,284.71 ft. (recorded distance is 1,284.84 ft.) along the South Line of 50 South Street and S 0°36'11" E 615.70 ft. along the west line of Main Street and S 89°35'45" W 213.00 ft. and N 81°29'44" W 20.22 ft. from the Northwest Corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite Survey, said point being also S 0°36'11" E 648.58 ft. along the centerline of Main Street and S 89°35'45" W 262.50 ft. and N 81°29'44" E 20.22 ft. from a city monument at the intersection of 500 South Street and Main Street (basis of bearing being S 89°44'04" W between the city monuments at 500 South and Main Street and at 500 South and 200 West Street) and running thence N 59°15'45" W 153.06 ft. along the Northerly boundary of Carriage Crossing Condominiums Phase 5; thence along the boundary of the Amended Carriage Crossing Condominiums Phase 7 in the following two courses: N 16°42'30" E 42.35 ft., S 73°17'30" E 123.25 ft.; thence S 33°50'20" W 16.63 ft.; thence along the Easterly boundary of a 4 ft. sidewalk S 27°42'46" E 21.03 ft., thence S 0°55'05" E 50.93 ft., to the point of Beginning.

Containing: 7,887 sq. ft.

PARCEL 3B:

Beginning at a point which is N 89°44'04" E 1,284.71 ft. (recorded distance is 1,284.84 ft.) along the south line of 500 South Street and S 0°36'11" E 615.70 ft. along the West line of Main Street and S 89°35'45" W 213.00 ft. and N 0°36'11" W 191.75 ft. from the Northwest Corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite Survey, said point being also S 0°36'11" E 648.58 ft. along the centerline of Main Street and S 89°35'45" W 262.50 ft. and N 0°36'11" W 191.75 from a city monument at the intersection of 500 South Street and Main Street (basis of bearing being S 89°44'04" W between the city monuments at 500 South and Main Street and at 500 South and 200 West Street) and running thence N 89°35'45" E 3.04 ft.; thence S 2°19'48" E 22.47 ft. along a wood fence; thence S 7°37'51" W 33.41 ft.; thence along the Easterly Boundary of a 4 ft. wide sidewalk in the following two courses: 39.14 ft. along the arc of a 102.00 ft. radius curve to the right through a central angle of 21°58'43" (radius point

bears N 82°18'52" W from the beginning of the curve), S 42°01'33" W 7.11 ft.; thence along the boundary of Amended Carriage Crossing Condominiums Phase 7 in the following two courses: N 16°42'30" E 62.94 ft., N 0°36'11" W 37.40 ft. to the Point of Beginning.

Containing: 398 sq. ft.

PARCEL 3C:

Beginning at a point which is N 89°44'04" E 1,284.71 ft. (recorded distance is 1,284.84 ft.) along the South line of 500 South Street and S 0°36'11" E 615.70 ft. along the West line of Main Street and S 89°35'45" W 213.00 ft. from the Northwest Corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite Survey, said point being also S 0°36'11" E 648.58 ft. along the centerline of Main Street and S 89°35'45" W 262.50 ft. from a city monument at the intersection of 500 South Street and Main Street (basis of bearing being S 89°44'04" W between the city monuments at 500 South and Main Street and at 500 South and 200 West Street) and running thence N 81°29'44" W 20.22 ft.; thence N 0°55'05" W 50.93 ft.; thence along the Easterly boundary of a 4 ft. sidewalk in the following two courses: S 27°42'46" E 12.84 ft., S 33°26'14" E 20.03 ft.; thence S 8°23'01" E 26.11 ft. to the Point of Beginning.

Containing: 661 sq. ft.

PARCEL 4:

Beginning at a point that is N 89°44'04" E 843.40 ft. along the south line of 500 South Street and S 2°16'56" E 266.00 ft. from the Northwest corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Township Survey, said point of beginning also being S 89°44'04" W 491.78 ft. and S 2°16'56" E 299.02 ft. from the city monument in the intersection of 500 South and Main Streets (basis of bearing being S 89°44'04" W between the city monument at 500 South and Main Streets and the monument at 500 South and 200 West Streets), thence N 89°44'04" E 101.10 ft.; thence S 2°16'56" E 16.02 ft. to a boundary corner of Amended Carriage Crossing Condominiums Phase 7; thence along said Amended Phase 7 Boundary S 87°43'04" W 83.00 ft. and S 2°16'56" E 107.78 ft. and S 87°43'04" W 17.00 ft. and S 2°16'56" E 28.00 ft. and N 87°43'04" E 17.00 ft. and S 2°16'56" E 6.89 ft. to a point of tangency with an 88.00 ft. radius curve to the right; thence southwesterly 26.85 ft. along said boundary and said curve, to the right, through a central angle of 17°28'56"; thence S 15°12' W 131.44 ft. along said boundary to a point of tangency with a 112.00 ft. radius curve to the left; thence southwesterly 15.22 ft. along said boundary and said curve, to the left, through a central angle of 7°47'04"; thence N 89°50'26" W 20.90 ft. along said boundary, thence N 0°09'34" E 130.70 ft.; thence S 70°33'30" E 47.78 ft.; thence N 2°16'56" W 215.05 ft. to the point of beginning.

Containing: 0.2069 Acre.

EXHIBIT B

PHASE 9:

PARCEL 1B:

E 1589590 B 2643 P 1130

Beginning at a point which is N 89°44'04"E 1,284.71 ft. (recorded distance is 1,284.84 ft.) along the South line of 500 South Street and S 0°36'11"E 615.70 ft. along the West line of Main Street and S 89°35'45"W 213.00 ft. from the Northwest Corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite Survey, said point being also S 0°36'11"E 648.58 ft. along the centerline of Main Street and S 89°35'45"W 262.50 ft. from a city monument at the intersection of 500 South Street and Main Street (basis of bearing being S 89°44'04"W between the city monuments at 500 South and Main Street and at 500 South and 200 West Street); and running thence S 61°15'48"E 51.00 ft., thence S 70°37'30"E 61.13 ft.; thence S 9°40'17"W 129.31 ft.; thence along the Northerly boundary of Carriage Crossing Condominiums Phase 1 in the following three courses: 181.55 ft. along the arc of a 110.00 ft. radius curve to the left through a central angle of 94°33'57" (radius point bears S 30°33'57"W from the beginning of the curve), S 26°00'W 42.00 ft., 4.62 ft. along the arc of a 100.00 ft. radius curve to the right through a central angle of 2°38'50" (radius point bears N 64°00'00"W from the beginning of the curve); thence along the Easterly boundary of Carriage Crossing Condominiums Phase 6 in the following two courses: N 89°50'26"W 8.62 ft., N 0°09'34"E 205.82 ft.; thence along the Easterly boundary of Carriage Crossing Condominiums Phase 5 in the following three courses: S 44°50'26"E 26.53 ft.; S 59°15'45"E 15.88 ft., N 30°44'15"E 98.54 ft.; thence S 81°29'44"E 20.22 ft. to the Point of Beginning.

Containing: 0.6655 Acres

PARCEL 3A:

Beginning at a point which is N 89°44'04"E 1,284.71 ft. (recorded distance is 1,284.84 ft.) along the South Line of 500 South Street and S 0°36'11"E 615.70 ft. along the west line of Main Street and S 89°35'45"W 213.00 ft. and N 81°29'44"W 20.22 ft. from the Northwest Corner of Lot 4, Block L, North Mill Creek Plat, Bountiful, Townsite Survey, said point being also S 0°36'11"E 648.58 ft. along the centerline of Main Street and S 89°35'45"W 262.50 ft. and N 81°29'44"E 20.22 ft. from a city monument at the intersection of 500 South Street and Main Street (basis of bearing being S 89°44'04"W between the city monuments at 500 South and Main Street and at 500 South and 200 West Street) and running; thence N 59°15'45"W 153.06 ft. along the Northerly boundary of Carriage Crossing Condominiums Phase 5; thence along the boundary of the Amended Carriage Crossing Condominiums Phase 7 in the following two courses: N 16°42'30"E 42.35 ft., S 73°17'30"E 123.25 ft.; thence S 33°50'20"W 16.63 ft. thence along the Easterly boundary of a 4 ft. sidewalk S 27°42'46"E 21.03 ft., thence S 0°55'05"E 50.93 ft.; to the Point of Beginning.

Containing: 7,887 sq. ft.

PARCEL 3B:

Beginning at a point which is N 89°44'04"E 1,284.71 ft. (recorded distance is 1,284.84 ft.) along the south line of 500 South Street and S 0°36'11"E 615.70 ft. along the West line of Main Street

and S 89°35'45"W 213.00 ft. and N 0°36'11"W 191.75 ft. from the Northwest Corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite Survey, said point being also S 0°36'11"E 648.58 ft. along the centerline of Main Street and S 89°35'45"W 262.50 ft. and N 0°36'11"W 191.75 from a city monument at the intersection of 500 South Street and Main Street (basis of bearing being S 89°44'04"W between the city monuments at 500 South and Main Street and at 500 South and 200 West Street) and running thence N 89°35'45"E 3.04 ft.; thence S 2°19'48"E 22.47 ft. along a wood fence; thence S 7°37'51"W 33.41 ft.; thence along the Easterly Boundary of a 4 ft. wide sidewalk in the following two courses: 39.14 ft. along the arc of a 102.00 ft. radius curve to the right through a central angle of 21°58'43" (radius point bears N 89°18'52"W from the beginning of the curve), S 42°01'33"W 7.11 ft.; thence along the boundary of Amended Carriage Crossing Condominiums Phase 7 in the following two courses: N 16°42'30"E 62.94 ft., N 0°36'11"W 37.40 ft. to the Point of Beginning.

Containing: 398 sq. ft.

PARCEL 3C:

Beginning at a point which is N 89°44'04"E 1,284.71 ft. (recorded distance is 1,284.84 ft.) along the South line of 500 South Street and S 0°36'11"E 615.70 ft. along the West line of Main Street and S 89°35'45"W 213.00 ft. from the Northwest Corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Townsite Survey, said point being also S 0°36'11"E 648.58 ft. along the centerline of Main Street and S 89°35'45"W 262.50 ft. from a city monument at the intersection of 500 South Street and Main Street (basis of bearing being S 89°44'04"W between the city monuments at 500 South and Main Street and at 500 South and 200 West Street) and running; thence N 81°29'44"W 20.22 ft., thence N 0°55'05"W 50.93 ft. thence along the Easterly boundary of a 4 ft. sidewalk in the following two courses: S 27°42'46"E 12.84 ft., S 33°26'14"E 20.03 ft.; thence S 8°23'01"E 26.11 ft. to the Point of Beginning.

Containing: 661 sq. ft.

PARCEL 4:

Beginning at a point that is N 89°44'04"E 843.40 ft. along the south line of 500 South Street and S 2°16'56"E 266.00 ft. from the Northwest corner of Lot 4, Block L, North Mill Creek Plat, Bountiful Township Survey, said point of beginning also being S 89°44'04"W 491.78 ft. and S 2°16'56"E 299.02 ft. from the city monument in the intersection of 500 South and Main Streets (basis of bearing being S 89°44'04"W between the city monument at 500 South and Main Streets and the monument at 500 South and 200 West Streets), thence N 89°44'04"E 101.10 ft.; thence S 2°16'56"E 16.02 ft. to a boundary corner of Amended Carriage Crossing Condominiums Phase 7; thence along said Amended Phase 7 Boundary S 87°43'04"W 83.00 ft. and S 2°16'56"E 107.78 ft. and S 87°43'04"W 17.00 ft. and S 2°16'56"E 28.00 ft. and N 87°43'04"E 17.00 ft. and S 2°16'56"E 6.89 ft. to a point of tangency with an 88.00 ft. radius curve to the right; thence southwesterly 26.85 ft. along said boundary and said curve, to the right, through a central angle of 17°28'56"; thence S 15°12'W 131.44 ft. along said boundary to a point of tangency with a 112.00 ft radius curve to the left; thence southwesterly 15.22 ft. along said boundary and said curve, to the left, through a central angle of 7°47'04"; thence N 89°50'26"W 20.90 ft. along said boundary, thence N 0°09'34"E 130.70 ft.; thence S 70°33'30"E 47.78 ft.; thence N 2°16'56"W 215.05 ft. to the point of beginning.

Containing: 0.2069 Acre.

Unit No.	Type of Unit	Limited Common Areas and Facilities Appurtenant to Unit	Square Footage of Unit	Appurtenant % of ownership in Common Areas and Facilities
<u>Bldg. #1</u>		<u>Carport #</u>		
1101	B	14	900	.512
1102	B	13	900	.512
1103	A	23	900	.512
1104	A	6	900	.512
1105	E	15	985	.559
1106	E	21	985	.559
1107	E	1	985	.559
1108	E	3	985	.559
1201	B	12	900	.512
1202	B	11	900	.512
1203	A	5	900	.512
1204	A	7	900	.512
1205	F	16	1,344	.764
1206	F	22	1,344	.764
1207	F	2	1,344	.764
1208	F	4	1,344	.764
1301	D	10	1,250	.711
1302	D	24	1,250	.711
1303	C	8	1,250	.711
1304	C	9	1,250	.711
<u>Bldg. #2</u>		<u>Carport #</u>		
2101	B	20	900	.512
2102	B	19	900	.512
2103	B	18	900	.512
2104	B	17	900	.512
2105	E	25	985	.559
2106	E	27	985	.559
2201	B	35	900	.512
2202	B	32	900	.512
2203	B	30	900	.512
2204	B	31	900	.512
2205	F	26	1,344	.764
2206	F	28	1,344	.764
2301	D	33	1,250	.711

Unit No.	Type of Unit	Limited Common Areas and Facilities Appurtenant to Unit	Square Footage of Unit	Appurtenant % of ownership in Common Areas and Facilities
2302	D	34	1,250	.711
2303	D	29	1,250	.711
2304	D	36	1,250	.711

Bldg. #3Carport #

3101	B	50	900	.512
3102	B	51	900	.512
3103	A	42	900	.512
3104	A	43	900	.512
3105	E	53	985	.559
3106	E	54	985	.559
3107	E	39	985	.559
3108	E	40	985	.559
3201	B	52	900	.512
3202	B	49	900	.512
3203	A	44	900	.512
3204	A	41	900	.512
3205	F	55	1,344	.764
3206	F	56	1,344	.764
3207	F	37	1,344	.764
3208	F	38	1,344	.764
3301	D	48	1,250	.711
3302	D	47	1,250	.711
3303	C	46	1,250	.711
3304	C	45	1,250	.711

Bldg. #4Carport #

4101	A	72	900	.512
4102	A	71	900	.512
4103	B	70	900	.512
4104	B	69	900	.512
4105	E	74	985	.559
4106	E	76	985	.559
4107	E	59	985	.559
4108	E	60	985	.559
4201	A	64	900	.512
4202	A	63	900	.512
4203	B	62	900	.512

Unit No.	Type of Unit	Limited Common Areas and Facilities Appurtenant to Unit	Square Footage of Unit	Appurtenant % of ownership in Common Areas and Facilities
4204	B	61	900	.512
4205	F	73	1,344	.764
4206	F	75	1,344	.764
4207	F	57	1,344	.764
4208	F	58	1,344	.764
4301	C	68	1,250	.711
4302	C	67	1,250	.711
4303	D	66	1,250	.711
4304	D	65	1,250	.711

Bldg. #6

Carport #

6101	B	90	900	.512
6102	B	92	900	.512
6103	A	94	900	.512
6104	A	96	900	.512
6105	A	82	900	.512
6106	A	84	900	.512
6107	B	86	900	.512
6108	B	88	900	.512
6109	E	107	985	.559
6110	E	105	985	.559
6111	E	77	985	.559
6112	E	79	985	.559
6201	B	97	900	.512
6202	B	99	900	.512
6203	A	98	900	.512
6204	A	100	900	.512
6205	A	81	900	.512
6206	A	83	900	.512
6207	B	85	900	.512
6208	B	87	900	.512
6209	F	106	1,344	.764
6210	F	108	1,344	.764
6211	F	78	1,344	.764
6212	F	80	1,344	.764
6301	D	101	1,268	.720
6302	D	102	1,268	.720
6303	C	103	1,268	.720
6304	C	104	1,268	.720

Unit No.	Type of Unit	Limited Common Areas and Facilities Appurtenant to Unit	Square Footage of Unit	Appurtenant % of ownership in Common Areas and Facilities
6305	C	89	1,268	.720
6306	C	91	1,268	.720
6307	D	93	1,268	.720
6308	D	95	1,268	.720

Bldg. #7Carport #

7101	A	110	900	.512
7102	A	112	900	.512
7103	B	114	900	.512
7104	B	116	900	.512
7105	E	120	985	.559
7106	E	124	985	.559
7107	E	121	985	.559
7108	E	117	985	.559
7201	A	125	900	.512
7202	A	126	900	.512
7203	B	127	900	.512
7204	B	128	900	.512
7205	F	118	1,344	.764
7206	F	122	1,344	.764
7207	F	123	1,344	.764
7208	F	119	1,344	.764
7301	C	109	1,268	.720
7302	C	111	1,268	.720
7303	D	113	1,268	.720
7304	D	115	1,268	.720

Bldg. #8Carport #

8181	A	157	900	.512
8102	A	158	900	.512
8103	B	150	900	.512
8104	B	149	900	.512
8105	E	131	985	.559
8106	E	133	985	.559
8107	E	163	985	.559
8108	E	164	985	.559
8201	B	155	900	.512
8202	B	132	900	.512

Unit No.	Type of Unit	Limited Common Areas and Facilities Appurtenant to Unit	Square Footage of Unit	Appurtenant % of ownership in Common Areas and Facilities
8203	B	152	900	.512
8204	B	151	900	.512
8205	F	156	1,344	.764
8206	F	134	1,344	.764
8207	F	162	1,344	.764
8208	F	159	1,344	.764
8301	D	154	1,268	.720
8302	D	129	1,268	.720
8303	D	130	1,268	.720
8304	D	153	1,268	.720

Bldg. #9Carport #

9101	B	161	900	.512
9102	B	160	900	.512
9103	B	146	900	.512
9104	B	147	900	.512
9105	E	135	985	.559
9106	E	137	985	.559
9201	B	148	900	.512
9202	B	143	900	.512
9203	B	144	900	.512
9204	B	145	900	.512
9205	F	136	1,344	.764
9206	F	138	1,344	.764
9301	G	139	1,400	.799
9302	G	140	1,400	.799
9303	G	141	1,400	.799
9304	G	142	1,400	.799

Bldg. #5Carport #

5101	E	165-166	985	.532
5102	E	167-168	985	.532
5103	E	173-174	985	.532
5104	E	179-180	985	.532
5201	F	169-170	1,344	.726
5202	F	171-172	1,344	.726
5203	F	175-176	1,344	.726
5204	F	177-178	1,344	.726

Unit No.	Type of Unit	Limited Common Areas and Facilities Appurtenant to Unit	Square Footage of Unit	Appurtenant % of ownership in Common Areas and Facilities
TOTAL		178	185,216	100.000*

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**BYLAWS OF
CARRIAGE CROSSING OWNERS ASSOCIATION**

I. IDENTITY

These are the Bylaws of Carriage Crossing, a Condominium Community, duly made and provided for in accordance with the Utah Condominium Ownership Act (the "Act"). Any term used herein which is defined in the Amended and Restated Declaration to which these Bylaws are appended shall have the meaning ascribed therein.

II. OFFICE

The office of the Association shall be located at the Condominium Community or at such other place as may be designated by the Management Committee.

III. APPLICATION

All present or future owners, tenants, or any other persons who might use the facilities of Carriage Crossing in any manner are subject to the regulations set forth in these Bylaws. The mere acquisition or rental of any of the Units or parts thereof, or the mere act of occupancy or use of any of said Units or parts thereof or the Common Areas and Facilities will signify that these Bylaws are accepted, ratified, and will be complied with by said persons.

IV. ASSOCIATION

1. Members. The members of the Association shall consist of all persons owning a Unit of Carriage Crossing, a Condominium Community, in fee simple as shown in the records of the County Recorder of Davis County, Utah. No mortgagee or a beneficiary or trustee under a deed of trust shall be a member unless and until such a party has acquired title pursuant to foreclosure or any arrangement or proceeding in lieu thereof.

The interest of a member in the funds and assets of the Association cannot be assigned, hypothecated, or transferred in any manner except as an appurtenance to the member's Unit.

2. Place of Meetings. Meetings of the Association shall be held at such place within the State of Utah as the Management Committee may specify in the notice, except as herein otherwise specified.

3. Annual Meetings. The annual meeting of the Association shall be held at 7:30 p.m. on the first Tuesday in each October; provided, however, that whenever such date falls on a legal holiday, the meeting shall be held on the next succeeding business day, and further provided that the Management Committee may by resolution fix the date of the annual meeting on such date or at such other place as the Management Committee may deem appropriate.

4. Special Meetings. Special meetings of the Association may be called at any time by the management Committee or by Unit Owners who collectively hold at least thirty (30) percent of the total vote. Such meeting shall be held at such place as the Management Committee may specify and the notice thereof shall state the date, time and matters to be considered.

5. Notices. Written or printed notice stating the place, day and hour of all meetings of the Association and, in case of a special meeting, the purpose or purposes for which the meeting is called, shall be delivered not less than ten (10) days before the date of the meeting, either personally or by mail to each Unit Owner. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the member at his address as it appears on the records of the Association, with postage thereon prepaid.

6. Quorum. At the meeting of the Association, the Owners of more than fifty (50) percent in the aggregate of interest in the undivided ownership of the Common Areas and Facilities shall constitute a quorum for any and all purposes, except where express provisions of these Bylaws or the Amended and Restated Declaration require a vote of more than fifty (50) percent of the Association, in which event a quorum shall be the percentage of interest required for such vote. In the absence of a quorum, the chairman of the meeting may adjourn the meeting from time to time, without notice other than by announcement at the meeting, until holders of the amount of interest requisite to constitute a quorum shall attend. At any such adjourned meeting at which a quorum shall be present any business may be transacted which might have been transacted at the meeting as originally notified.

7. Voting. When a quorum is present at any meeting, the vote of the Unit Owners representing more than fifty (50) percent of the undivided interest present at the meeting either in person or represented by proxy, shall decide any question of business brought before such meeting, including the election of the Management Committee, unless the question is one upon which, by express provision shall govern and control the decision of such question. All votes may be cast either in person or by proxy. All proxies shall be in writing, and in the case of proxies for the annual meeting, they shall be delivered to the secretary at least five (5) days prior to said annual meeting. Proxies for special Unit Owners' meetings must be of record with the secretary at least two days prior to said special meeting.

8. Proxies. The votes appertaining to any Unit may be cast pursuant to a proxy or proxies duly executed by or on behalf of the Unit Owner, or, in cases where the Unit Owner is more than one person, by or on behalf of all such persons. No such proxy shall be revocable except by actual notice to the person presiding over the meeting, by the Unit Owner or by any of such persons, that it be revoked. Any proxy shall be void if it is not dated, if it purports to be revocable without notice as aforesaid. The proxy of any person shall be void if not signed by a person having authority, at the time of the execution thereof, to execute deeds on behalf of that person. Any proxy shall terminate automatically upon the adjournment of the first meeting held on or after the date of that proxy, and must be filed with the Secretary not less than three (3) days before the meeting.

9. Waivers of Notice. Any Unit Owner may at any time waive any notice required to be given under these Bylaws, or by statute or otherwise. The presence of a Unit Owner in person at any meeting of the Unit Owners shall be deemed such waiver.

10. Conduct of Meeting. The Chairman, or in his absence the Vice-Chairman shall preside over all meetings of the Association and the Secretary shall keep the minutes of the meeting and record in a Minute Book all resolutions adopted by the meeting as well as a record of all transactions occurring thereat.

V. MANAGEMENT COMMITTEE

1. Purposes and Powers. The business, property and affairs of the condominium community shall be managed and governed by the Management Committee consisting of the number of members as shall be determined by the Bylaws and the Amended and Restated Declaration, but not less than five (5) members. The Committee shall have all of the powers and duties necessary for the administration of the affairs of the Association in accordance with the provisions of the Declaration and may do all such acts and things as are not by the Act or by these Bylaws directed to be exercised and done by the Association. The Committee shall have the power from time to time to adopt any rules and regulations deemed necessary for the enjoyment of the Condominium Community provided such rules and regulations shall not be in conflict with the Act, the Amended and restated Declaration or these Bylaws. The President shall have the authority to act on behalf of the Committee on all matters relating to the duties of the Manager, if any, which might arise between meetings of the Committee. Subject to any limitations or provisions contained in the Declaration, the Committee shall be responsible for the following:

- a) Preparation of an annual budget, in which there shall be established the contribution of each Owner to the Common Expenses;
- b) Making assessments against Owners to defray the costs and expenses of the Condominium, establishing the means and methods of collecting such assessments from the Owners, and establishing the period of the installment payment of the annual assessment for Common Expenses. Unless otherwise determined by the Committee, the annual assessment against each Owner for his proportionate share of the Common Expenses shall be payable in equal monthly installments, each such installment to be due and payable in advance on the first day of each month for said month.
- c) Providing for the operation, care, upkeep, replacement, maintenance and surveillance of all of the Common Areas and services of the Condominium Community.
- d) Designating, hiring and dismissing the personnel necessary for the maintenance, operation, repair and replacement of the Common Areas, and providing services for the Property, and, where appropriate, providing for the compensation of such personnel and for the purchase of equipment, supplies and material to be used by such personnel in the performance of their duties, which supplies and equipment shall be deemed the common property of the Owners.

e) Collecting the assessments against the Owners, depositing the proceeds thereof in a bank depository which it shall approve, and using the proceeds to carry out the administration of the Property.

f) Making and amending rules and regulations respecting the use of the Property.

g) Opening of bank accounts on behalf of the Association and designating the signatories required therefor.

h) Making, or contracting for the making of, repairs, additions, and improvements to, or alterations of, the Property and repairs to, and restoration of, the Property, in accordance with the Amended and Restated Declaration and other provisions of these Bylaws, after damage or destruction by fire or other casualty.

i) Enforcing by legal means the provisions of the Amended and Restated Declaration, the Bylaws and rules and regulations for the use of the Property adopted by it, and bringing any proceedings which may be instituted on behalf of the Owners.

j) Obtaining and carrying insurance against casualties and liabilities, as provided in the Amended and Restated Declaration, and paying the premium cost thereof.

k) Paying the cost of all services rendered to the Condominium Community and not billed to Owners of individual Units.

l) Keeping books with detailed accounts of the receipts and expenditures affecting the Property, and the administration of the Condominium Community, specifying the maintenance and repair expenses of the Common Areas and any other expenses incurred. The said books and vouchers accrediting the entries thereupon shall be available for examination by the Owners, their duly authorized agents or attorneys, during general business hours on working days at the times and in the manner that shall be set and announced by the Committee for the general knowledge of the Owners. All books and records shall be kept in accordance with generally accepted accounting practices, and the same, upon resolution of the Association, shall be audited at least once a year by an outside auditor employed by the Committee who shall not be a resident of the Condominium Community, or an Owner therein. The cost of such audit shall be a Common Expense.

m) To do such other things and acts not inconsistent with the Act, the Amended and Restated Declaration or the Bylaws or by a resolution of the Association.

2. Composition of Committee. Committee members of the Association shall be elected and removed, and vacancies shall be filled in the manner provided by the Amended and Restated Declaration and Bylaws.

3. Election. The Management Committee shall be elected as provided in the Amended and Restated Declaration.

4. Vacancies. Vacancies on the Management Committee shall be filled as provided in the Amended and Restated Declaration.

5. Regular Meetings. A regular annual meeting of the Management Committee shall be held immediately after the adjournment of each annual meeting of the Unit Owners. Regular meetings, other than the annual meeting, shall or may be held at regular intervals at such places and at such times as either the president or the Management Committee may from time to time designate.

6. Special Meetings. Special meetings of the Management Committee shall be held whenever called by the president, vice president, or by two or more members. By unanimous consent of the Management Committee, special meetings may be held without call or notice at any time or place.

7. Quorum. A quorum for the transaction of business at any meeting of the Management Committee shall consist of a majority of the members of the Management Committee then in office.

8. Compensation. Members of the Management Committee as such, shall not receive any stated salary or compensation; provided that nothing herein contained shall be construed to preclude any member of the Management Committee from serving the Condominium Community in any other capacity and receiving compensation therefor.

9. Waiver of Notice. Before or at any meeting of the Management Committee, any member thereof, may, in writing, waive notice of such meeting and such waiver shall be deemed equivalent to the giving of such notice. Attendance by a member of the Management Committee at any meeting thereof shall be a waiver of notice by him of the time and place thereof.

10. Action Without Meeting. Any action which may be taken at a meeting of the Committee may be taken without a meeting if authorized by a writing signed by all of the persons who would be entitled to vote upon such action at a meeting, and filed with the secretary.

11. Adjournments. The Management Committee may adjourn any meeting from day to day or for such other time as may be prudent or necessary, provided that no meeting may be adjourned for longer than 30 days.

12. Indemnification. Every Committee Member and every officer of the Association shall be indemnified by the Association against all expenses and liabilities, including counsel fees, reasonably incurred by or imposed upon him in connection with any proceeding to which he may be a party, or in which he may become involved, by reason of his being or having been a Committee member or officer of the Association, or any settlement thereof, whether or not he is a Committee member or officer at the time such expenses are incurred, except in such cases wherein the Committee Member or officer is adjudged guilty of willful misfeasance or

malfeasance in the performance of his duties; provided that in the event of a settlement the indemnification herein shall apply only when the Management Committee approves such settlement and reimbursement as being for the best interests of the Association. The foregoing right of indemnification shall be in addition to and not exclusive of all other rights to which such Committee Member or officer may be entitled.

13. Report of Committee. The Committee shall present at each annual meeting, and when called for by vote of the Association at any special meeting of the Association, a full and clear statement of the business and condition of the Condominium.

VI. OFFICERS

1. Designation and Election. The principal officers of the Management Committee shall be a president, a vice president, a secretary, and a treasurer, all of whom shall be elected by and from the Management Committee. The Management Committee may appoint an assistant secretary and an assistant treasurer and such other officers as in their judgment may be necessary or desirable. Such election or appointment shall regularly take place at the first meeting of the Management Committee immediately following the annual meeting of the Unit Owners; provided, however, that elections of officers may be held at any other meeting of the Management Committee.

2. Other Officers. The Management Committee may appoint such other officers, in addition to the officers hereinabove expressly named, as they shall deem necessary, who shall have authority to perform such duties as may be prescribed from time to time by the Management Committee.

3. Removal of Officers and Agents. All officers and agents shall be subject to removal, with or without cause, at any time by the affirmative vote of the majority of the then members of the Management Committee.

4. President. The president shall be the chief executive of the Management Committee, and shall exercise general supervision over its property and affairs. He shall sign on behalf of the Condominium all conveyances, mortgages and contracts of material importance to its business, and shall do and perform all acts and things which the Management Committee may require of him. He shall preside at all meetings of the Unit Owners and the Management Committee. He shall have all of the general powers and duties which are normally vested in the office of the president of a corporation, including, but not limited to, the power to appoint committees from among the members (or otherwise) from time to time as he may in his discretion decide is appropriate to assist in the conduct of the affairs of the Condominium Community.

5. Vice President. The vice president shall take the place of the president and perform his duties whenever the president shall be absent or unable to act. If neither the president nor the vice president is able to act, the Management Committee shall appoint some other member thereof to do so on an interim basis. The vice president shall also perform such other duties as shall from time to time be prescribed by that Management Committee.

6. Secretary. The secretary shall keep the minutes of all meetings of the Management Committee and of the Unit Owners; he shall have charge of the books and papers as the Management Committee may direct; and he shall in general, perform all the duties incident to the office of secretary.

7. Treasurer. The treasurer shall have the responsibility for the funds and securities of the Management Committee and shall be responsible for keeping full and accurate accounts of all receipts of all disbursements in books belonging to the Management Committee. He shall be responsible for the deposit of all monies and all other valuable effects in the name, and to the credit of, the Management Committee in such depositaries as may from time to time be designated by the Management Committee.

8. Compensation. No compensation shall be paid to the officers for their services as officers. No remuneration shall be paid to an officer for services performed by him for the Management Committee in any other capacity, unless a resolution authorizing such remuneration shall have been unanimously adopted by the Management Committee before the services are undertaken.

9. Agreement, Contracts, Deeds, Checks, etc. All agreements, contracts, deeds, leases, checks and other instruments of the Condominium Community for expenditures or obligations shall be executed by any two officers of the Committee or by such other person or persons as may be designated by the Committee except that the President shall be one of the signatories on all conveyances, mortgages and contracts of material importance.

VII. ACCOUNTING

1. Books and Accounts. The books and accounts of the Management Committee shall be kept under the direction of the treasurer and in accordance with the reasonable standards of accounting procedures.

2. Report. At the close of each accounting year, the books and records of the Management Committee shall be reviewed by a person or firm approved by the Unit Owners. Report of such review shall be prepared and submitted to the Unit Owners at or before the annual meeting of the Unit Owners. Provided, however, that a certified audit by a certified public accountant approved by the Unit Owners shall be made if Owners representing at least seventy-five percent (75%) of the undivided interest in the Common Areas and Facilities determine to require the same.

3. Inspection of Books. All books and records at the Association shall be available at the principal office of the Management Committee and may be inspected by any Unit Owner, or his agent or attorney, for any proper purpose during reasonable business hours.

4. Fiscal Year. The fiscal year of the Association shall consist of the twelve month period commencing on January 1 of each year and terminating on December 31 of the same year. The fiscal year herein established shall be subject to change by the Committee should it be deemed advisable or in the best interests of the Association.

The Management Committee shall have the power to adopt and establish, by resolution, such building, management and operational rules and regulations as it may deem necessary for the maintenance, operation, management and control of the Condominium and the Management Committee may from time to time, by resolution, alter, amend, and repeal such rules and regulations. Unit Owners shall at all times obey such rules and regulations and use their best efforts to see that they are faithfully observed by their lessees and the persons over whom they have or may exercise control or supervision, it being clearly understood that such rules and regulations shall apply and be binding upon all Unit Owners of the Condominium Community. Provisions of the Act pertaining to rules and regulations are incorporated herein by reference and shall be deemed a part hereof.

IX. AMENDMENT OF THE BYLAWS

These Bylaws may be altered or amended in the same manner and subject to the same conditions as apply with respect to amendment of the Amended and Restated Declaration.

X. OPERATION AND MAINTENANCE OF CONDOMINIUM PROJECT

The Management Committee shall be responsible for the maintenance, control, operation and management of the Condominium in accordance with the provisions of the Act, the Amended and Restated Declaration, these Bylaws and such rules and regulations as the Association of Unit Owners may adopt from time to time as herein provided, and all agreements and determinations lawfully made and entered into by the Association of Unit Owners.

XI. NOTICE

1. Manner of Notice. All notice, demands, bills, statements or other communications provided for or required under these Bylaws shall be in writing and shall be deemed to have been duly given if delivered personally or if sent by U.S. Mail, first class postage prepaid, (i) if to an Owner, at the address of his Unit and at such other address as the Owner may have designated by notice in writing to the Secretary, or (ii) if to the Committee or the Manager, at the principal office of the Manager or at such other address as shall be designated by notice in writing to the Owners pursuant to this Section.

2. Waiver of Notice. Whenever any notice is required to be given under the provisions of the statutes, the Amended and Restated Declaration or of these Bylaws, a waiver thereof, in writing, signed by the person or persons entitled to such notice, whether signed before or after the time stated therein, shall be deemed equivalent thereto, unless such waiver is ineffective under the provisions of the Act.

XII. COMPLIANCE, CONFLICT, AND MISCELLANEOUS PROVISIONS

1. Compliance. These Bylaws are set forth in compliance with the requirements of the Act.

2. Conflict. These Bylaws are subordinate and subject to all provisions of the Amended and Restated Declaration and to the provisions of the Act. All of the terms hereof, except where clearly repugnant to the context, shall have the same meaning as they are defined to have in the Amended and Restated Declaration or the Act. In the event of any conflict between these Bylaws and the Amended and Restated Declaration, the provisions of the latter shall control; and in the event of any conflict between the Amended and Restated Declaration and the Act, the provisions of the Act shall control.

3. Severability. These Bylaws are set forth to comply with the requirements of the State of Utah. In case any of the Bylaws are in conflict with the provisions of any of its statutes, the provisions of the statutes will apply. If any provisions of these Bylaws or any section, sentence, clause, phrase, or word, or the application thereof in any circumstance is held invalid, the validity of the remainder of these Bylaws, shall not be affected thereby and to this end, the provisions hereof are declared to be severable.

4. Waiver. No restriction, condition, obligation or provision of these Bylaws shall be deemed to have been abrogated or waived by reason of any failure or failures to enforce the same.

5. Captions. The captions contained in these Bylaws are for convenience only and are not part of these Bylaws and are not intended in any way to limit or enlarge the terms and provisions of these Bylaws.

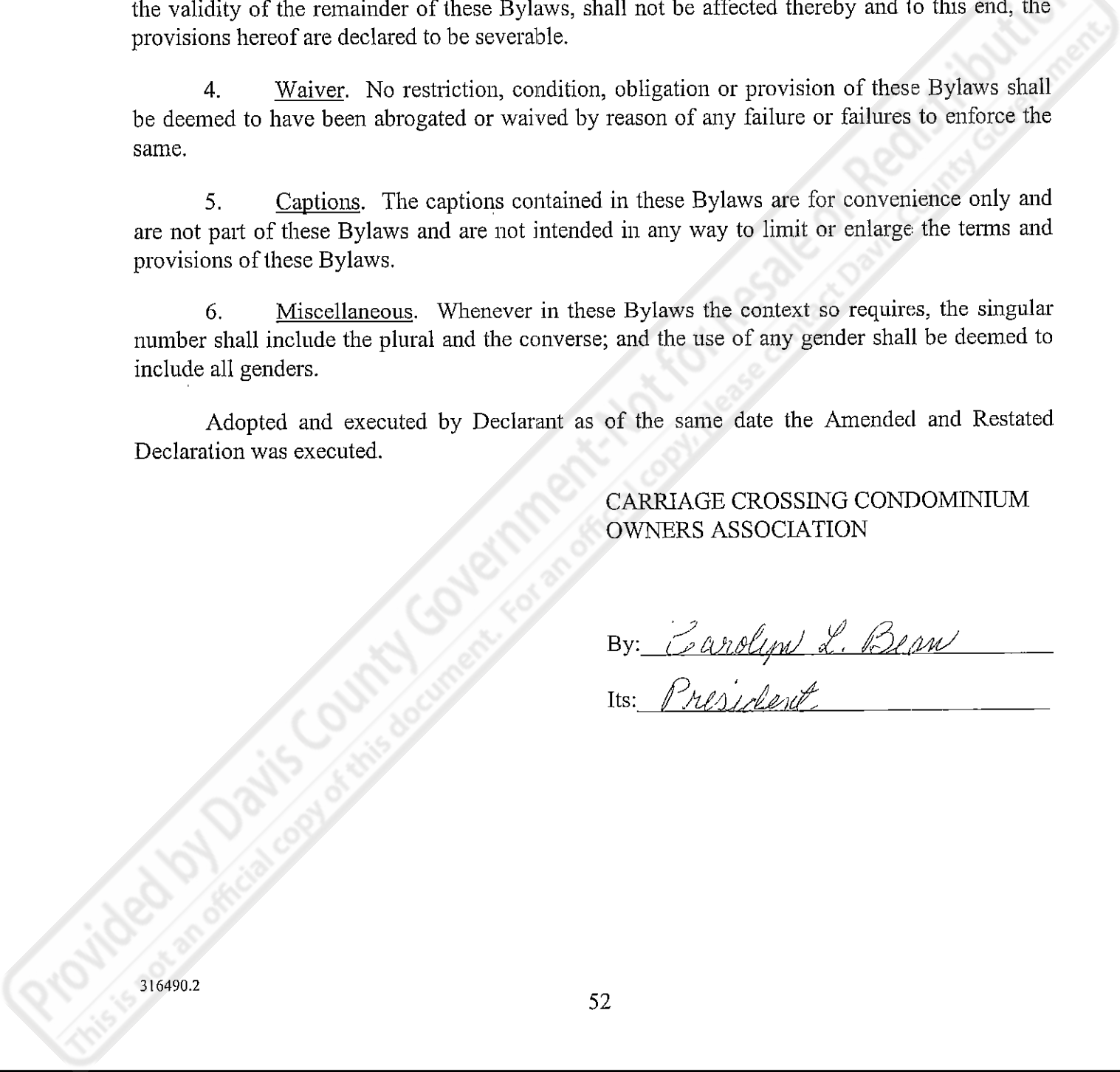
6. Miscellaneous. Whenever in these Bylaws the context so requires, the singular number shall include the plural and the converse; and the use of any gender shall be deemed to include all genders.

Adopted and executed by Declarant as of the same date the Amended and Restated Declaration was executed.

CARRIAGE CROSSING CONDOMINIUM
OWNERS ASSOCIATION

By: Carolyn L. Bean

Its: President



Carriage Crossing Condo Phase 1

03-111-1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108
1201, 1202, 1203, 1204, 1205, 1206, 1207, 1208
1301, 1302, 1303, 1304, Common area 1305

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Carriage Crossing Condo Phase 2

03-113-2101, 2102, 2103, 2104, 2105, 2106
2201, 2202, 2203, 2204, 2205, 2206
2301, 2302, 2303, 2304, common area 2305

Carriage Crossing Condo Phase 3

03-114-3101, 3102, 3103, 3104, 3105, 3106, 3107, 3108
3201, 3202, 3203, 3204, 3205, 3206, 3207, 3208,
3301, 3302, 3303, 3304, common area 3305

Carriage Crossing Condo Phase 4

03-115-4101, 4102, 4103, 4104, 4105, 4106, 4107, 4108
4201, 4202, 4203, 4204, 4205, 4206, 4207, 4208
4301, 4302, 4303, 4304, common area 4305

Carriage Crossing Condo Phase 5

03-116-7101, 7102, 7103, 7104, 7105, 7106, 7107, 7108
7201, 7202, 7203, 7204, 7205, 7206, 7207, 7208
7301, 7302, 7303, 7304, common area 7305

Carriage Crossing Condo Phase 6

03-119-6101, 6102, 6103, 6104, 6105, 6106, 6107, 6108, 6109, 6110
6111, 6112, 6201, 6202, 6203, 6204, 6205, 6206, 6207, 6208
6209, 6210, 6211, 6212, 6301, 6302, 6303, 6304, 6305, 6306
6307, 6308, Common Area 6309

Carriage Crossing Condo Phase 7 and

03-129-8101, 8102, 8103, 8104, 8105, 8106, 8107, 8108, 8201, 8202,
8203, 8204, 8205, 8206, 8207, 8208, 8301, 8302, 8303, 8304,
Common area 8305

over

Carriage Crossing Cond Phase 8

03-143- 9101, 9102, 9103, 9104, 9105, 9106

9201, 9202, 9203, 9204, 9205, 9206

9301, 9302, 9303, 9304 common area 9305

E 1589590 B 2643 P 1148

Carriage Crossing Cond Phase 9

03-170- 5101, 5102, 5103, 5104

5201, 5202, 5203, 5204

Common area Parcel 1B 5205

Common area Parcel 3A 5206

Common area Parcel 3B 5207

Common area Parcel 3C 5208

Common area Parcel 4 5209

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