

25823

DECLARATION OF COVENANTS
CONDITIONS AND RESTRICTIONS
FOR

WOODRIDGE PLANNED DEVELOPMENT

This Declaration for the WOODRIDGE PLANNED DEVELOPMENT
(the "Declaration") made this 10 day of June, 1984 by the
Mitchell Dean Homes Inc. (the "Declarant") acting by and
through its Owners, Mitchell Dean Mcquistion--President Mitchell Dean Homes.

WITNESSETH:

Whereas the Declarant is the owner of certain real property in Utah County,
Utah which is more particularly described as:

Refer to Exhibit "A" Attached

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UTAH COUNTY REC'D
M.D. Mcquistion
M.D. 50

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Area:

such land and improvements thereon being hereafter collectively referred to
as the "Project", and

Whereas the Declarant desires to provide for the preservation of the values
and amenities in said Project and for the maintenance of open spaces; and to
this end, desires to subject the real property described herein to the covenants,
restrictions, easements, charges and liens, hereinafter set forth, each and all
of which is and are for the benefit of said property and the subsequent owners
thereof; and

Whereas the Declarant has deemed it desirable, for the efficient preserva-
tion of the values and amenities in said Project, to create an Association to
which all will be delegated and assigned the powers and duties of maintaining
and administering and enforcing the within covenants and disbursing the charges
and assessments hereinafter created; and

Whereas the Declarant has formed THE WOODRIDGE PLANNED
DEVELOPMENT Homeowners Association.

NOW, THEREFORE, the Declarant hereby declares that all of the properties des-
cribed above shall be held, sold and conveyed subject to the following easements,
restrictions, and covenants and conditions, which are for the purpose of pro-
tecting the value and desirability of, and which shall run with, the real property
and be binding on all parties having any right, title or interest in the described
properties or any party thereof, their heirs, successors, and assigns, and shall
insure to the benefit of each owner thereof.

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ARTICLE 1

DEFINITIONS

1.1. Association. Shall mean and refer to THE WOODRIDGE PLANNED DEVELOPMENT HOMEOWNERS ASSOCIATION INC. and its successors and assigns.

1.2. Board of Directors. Shall mean the Governing Board of the Association.

1.3. Common Areas. Shall mean the entire Project, except for those portions which lie within the boundaries of any lot. Common Areas shall also include:

(a) All foundations and roofs constituting a portion of or included in the improvements which comprise a part of the Project.

(b) All installations for and all equipment connected with the furnishings of the Project with Utility Services, such as electricity, gas, water and sewer.

(c) The Project outdoor lighting, fences, landscaping, sidewalks, unassigned parking spaces and driveways.

1.4. Common Assessment. Shall mean an assessment levied to offset Common Expenses.

1.5. Common Expenses. Shall mean any of the following:

(a) The expenses of, or reasonable reserves for, the maintenance, management, operation, repair and replacement for the common areas, including the cost of unpaid Special Assessments.

(b) The cost of capital improvements to the Common Areas which the Association may from time to time authorize.

(c) The expenses of management and administration of the Association, including compensation paid the Association to a manager, accountant, attorney or other employees or agents.

(d) Any other item or items designated by this Declaration or the Bylaws of the Association to be Common Expenses, and any other expenses reasonably incurred by the Association on behalf of all owners.

1.6. Lots. Shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties with the exception of the Common Area.

1.7. Planned Development. Shall mean an estate in real property consisting of the separate ownership of lots and the fee ownership of an undivided interest as a tenant in common of the Common Areas.

1.8. Limited Common Areas. Shall mean those portions of the Common Areas which are limited to and reserved the exclusive use of individual owners, specifically the designated parking spaces.

1.9. Map. Shall mean the plot map of the WOODRIDGE PLANNED DEVELOPMENT recorded at the County Recorders Office, County of Utah, State of Utah.

1.10. Member. Shall mean a member of the Association.

1.11. Owner. Shall mean and refer to the owner of record (in the County Recorders Office, County of Utah, State of Utah), whether one or more persons or entities, of a Unit/lot. The term "Owner" shall not mean or include mortgagee or beneficiary or trustee under a deed of trust unless and until such party has acquired title pursuant to foreclosure or any other arrangement or proceeding in lieu thereof.

1.12. Rules and Regulations. Shall mean the Rules and Regulations governing the use of the Common Areas and the recreational facilities thereon, duly adopted by the Association.

1.13. Special Assessment. Shall mean an assessment for Special Expenses.

1.14. Special Expenses. Shall mean any of the following:

(a) The expenses incurred by the Association for the repair of damage or loss to the Common Areas or the property of other Owners caused by the act or neglect of an Owner which is not covered by insurance.

(b) The expenses of repair or reconstruction of a building damaged or destroyed by fire or other casualty for which there shall be no insurance coverage and the repair or reconstruction of which will directly benefit less than all the Owners.

(c) Any other item or items designated by other provisions of the Declaration or the By-Laws of the Association to be Special Expenses.

1.15. Unit. Shall mean and refer to the structures of the Project which are owned separately and includes the lot.

ARTICLE II

PROPERTY RIGHTS

2.1 Owners' Easements of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Areas which shall be appurtenant to and shall pass with the title to every lot, subject to the following provisions:

(a) The right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Areas.

(b) The right of the Association to suspend the voting rights and right to use of the recreational facilities by an Owner for any period during which any assessment against his lot remains unpaid; and for a period not to exceed 60 days for any infraction of its Rules and Regulations.

(c) The right of the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the Members. No such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer signed by 2/3rds of the Owners has been recorded, and is accepted by the city, in which it is approved.

2.2 Delegation of Use. Any Owner may designate his right of enjoyment to the Common Areas to the members of his family who reside with him in his unit, or to his tenants or contract purchasers who reside in his unit. The rights and privileges of such delatee shall be subject to suspension in the same manner and to the same extent as those of the Owner.

2.3 Owners Rights Within the Unit. An Owner shall have the right to change coverings, (including carpeting, tile, wallpaper, paint and so forth) of the walls, floors, and ceilings of his unit without the permission of the Association. Such coverings shall be the property of the Owner and may be removed from his Unit by such Owner, provided that such removal does not cause damage to the Common Areas.

2.4 Fixtures and Appliances. An Owner shall be the Owner of the light fixtures, plumbing fixtures, washing machine, clothes dryer, refrigerator, stove, oven, dishwasher and cabinets located within his Unit. Such fixtures and appliances may be removed by the Owner provided that such removal does not cause damaged to the Common Areas.

ARTICLE III

PROJECT ADMINISTRATION

3.1 Administration of the Project. The Project shall be administered by the Association, action by and through the Board of Directors, who shall be elected in accordance with the By-Laws of the Association, and whose duties will be governed by the terms of the Act, this Declaration, and the Articles of Incorporation and By-Laws of the Association. The Association may employ a professional management agent to perform, subject to the supervision of the Board of Directors, such duties and services as the Board of Directors will direct, including, but not limited to, management of the Common Areas and the collection of and accounting for assessments made by the Association.

3.2 Rules and Regulations. The Association shall have the power to establish and enforce compliance with the Rules and Regulations and to amend same from time to time. A copy of such Rules and Regulations shall be delivered or mailed to each Member promptly upon the adoption thereof.

3.3 Common Utilities. The Association shall be responsible for the monthly payment of the common utility services that are provided by Public Utilities, specifically the sewer and water assessments. The Association shall prorate those costs to the Unit Owners on an equitable basis.

ARTICLE IV

MEMBERSHIP AND VOTING RIGHTS

4.1 Membership. Each Owner shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from the ownership of the lots. Ownership of a lot shall be the sole qualification for membership. The membership held by an Owner shall not be transferred, pledged or alienated in any way, except upon the sale or encumbrance of such lot, and then only to the purchaser or Mortgagee of such lot.

4.2 Class of Voters. The Association shall have two classes of voting membership:

Class A. Class A members shall all be Owners, with the exception of the Declarant, and shall be entitled to one vote for each lot owned.

Class B. The Class B Member(s) shall be the Declarant and shall be entitled to three votes for each lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

(a) when the total votes outstanding in the Class A membership equal the total votes outstanding in the Class B membership, or

(b) on June 10, 1987

4.3 Voting- Multiple Ownership. The vote attributable to and exercisable in connection with a lot shall be the percentage of undivided ownership interest in the Common Areas and Facilities which is appurtenant to each lot. In the event there is more than one Owner of a particular lot, the vote relating to such lot shall be exercised as such Owners may determine among themselves.

4.4 Suspension Of Voting Rights. The voting rights of any Member shall automatically be suspended during any period in which he shall be delinquent in the payment of assessments due the Association and for any period during which his right to use the recreational facilities upon the Common Areas shall have been suspended by the Board of Directors.

ARTICLE V

MAINTENANCE OF PROJECT

5.1 Duties of Association. The Association shall have the responsibility of maintaining, repairing, replacing and otherwise keeping in a first class condition all portions of the Project not required in this Article to be maintained by the Owners, specifically the Common Areas.

5.2 Duties of the Owners. An Owner shall be obligated to repair, replace and maintain in good repair and condition (a) the fixtures (as herein after defined) within his Unit; (b) the finished interior surfaces of the perimeter walls, ceilings, floors, doors and windows within his Unit; (c) the exterior facades of the Units. No Owner shall disturb or relocate any Utilities (as hereinafter defined) running through his lot nor shall any Owner do any act which will impair the structural soundness of the Building or impair any easement herein granted or reserved.

(a) Definition of the Utilities. By the term "Utilities" as used in this Article is meant the lines, wires, conduits or systems located within the walls of a Building, which are a part of the Common Areas.

(b) Definition of Fixtures. By the term "Fixtures" as used in this Article is meant fixtures and equipment within a Unit commencing at a point where they connect with the Utilities.

5.3 Exterior Maintenance. In the event an Owner of any Lot in the Properties shall fail to maintain the premises and the improvements situated thereon in a manner satisfactory to the Board of Directors, the Association shall have the right, through its agents and employees, to enter upon said parcel and to repair, maintain, and restore the Lot and the exterior of the Unit and any other improvements erected thereon. The cost of such exterior maintenance shall be added to and become part of the assessment to which such Lot is subject.

ARTICLE VI

ASSESSMENTS

6.1 Creation of the Lien and Personal Obligation of Assessments. The Declarant, for each Lot owned with the Properties, hereby covenants, and each owner of any Lot by acceptance of a deed therefor whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) annual assessments or charges, and (2) special assessments for capital improvements, such as assessments to be established and collected as hereinafter provided. The annual and special assessments together with interest, costs and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made. Each such assessment, together with interest, cost, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. The personal obligation for the delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

6.2 PURPOSE OF ASSESSMENTS. The assessments levied by the Association shall be used exclusively to promote the recreation, health, safety and welfare of the residents in the Properties and for the improvements and maintenance of the Common Area, and of the Units situated upon the properties.

6.3 Annual Budget. Not less than thirty (30) days prior to the commencement of each fiscal year (which shall commence on the first day of the month in which the sale of the first lot by Declarant is closed), the Board of Directors (or whose named herein as constituting the original Board of Directors in the event the Association has not been formed at such time) shall establish an annual budget for such fiscal year, including therein all anticipated items of Common Expense together with a reasonable reserve for contingencies.

6.4 Annual Common Assessment. By the adoption of the annual budget by the Board of Directors there shall be established an annual Common Assessment for the payment of which each Owner (including Declarant) shall be personally liable in the same percentage as his percentage ownership in the Common Areas. Each owner shall pay his percentage share in even monthly installments of one-twelfth (1/12) thereof on the first day of each month during the fiscal year. The first monthly installment, or pro-rata portion thereof, of such annual Common Assessment shall be due and payable by the Owner upon delivery of this deed to a lot. In addition, each Owner (other than Declarant) may be required to deposit and to maintain up to three (3) monthly installments of his share of the annual Common Assessment, for purchase of equipment or supplies and for working capital. Such advance payment shall not relieve an Owner from making the regular monthly payment. Upon the sale of his lot, an Owner shall be entitled to a credit from his grantee for any unused portion thereof. If the annual budget is not adopted as herein required, the previous fiscal year monthly payment shall continue to be due until such time as the annual budget for the current year is established, at which time the annual Common Assessment shall become retroactive to the commencement of such current fiscal year.

6.5 Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first Unit to an Owner, the maximum annual assessment shall be One Hundred Sixty Eight Dollars (168.00) per lot.

(a) From and after January 1 of the year immediately following the conveyance of the first lot to an Owner, the maximum annual assessment may be increased each year not more than 5% above the maximum assessment for the previous year without a vote of the membership.

(b) From and after January 1 of the year immediately following the conveyance of the first lot to an Owner, the maximum annual assessment may be increased above 5% by a vote of two-thirds (2/3) of each class of members who are voting in person or by proxy, at a meeting duly called for this purpose.

(c) The Board of Directors may fix the annual assessment at an amount not in excess of the maximum.

6.6 Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common area, including fixtures and personal property related thereto, provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of each class of members who are voting in person or by proxy at a meeting duly called for this purpose.

6.7 Notice and Quorum for Any Action Authorized Under Sections 6.5 and 6.6. Written notice of any meeting called for the purpose of taking any action authorized under Sections 6.5 or 6.6 shall be sent to all members not less than 30 days nor more than 60 days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast sixty percent (60%) of all the votes of each class of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than 60 days following the preceding meeting.

6.8 Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all Lots and may be collected on a monthly basis.

6.9 Special Assessments. Special Assessments may be levied by the Board of Directors against particular Owners for the payment of Special Expenses. Such Special Assessments shall be due and payable to the Association upon demand. Provided, however, no Special Assessments shall be levied against an Owner until

he shall have been given the opportunity to present evidence on his behalf at a hearing, and no such hearing shall be held until such Owner shall have received at least ten (10) days written notice specifying the reason for the proposed Special Assessment and the exact time and place of the hearing.

6.10 Effect of Nonpayment of Assessments. Remedies of the Association. Any Assessment not paid within thirty (30) days after the due date shall bear interest at the rate of 6 percent per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Area or abandonment of his lot.

6.11 Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which become due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof.

ARTICLE VII

INSURANCE

7.1 Property Insurance. The Association shall obtain and pay the premiums upon, as a Common Expense, a policy of insurance on all improvements in the Project and all personal property within the Common Areas (except the personal property individually owned by one or more Owners and improvements to Units added by the Owners thereof) in an amount equal to the maximum insurable replacement value thereof, affording protection against loss or damage by fire and other hazards covered by a standard extended coverage endorsement, and such other risks as may from time to time be customarily insured against with respect to improvements similar in construction, location and use, including by way of example, vandalism and malicious mischief. Such policy shall be issued in the name of the Association, as insured, with loss payable in favor of the Association, as Trustee for each Owner and his Mortgagee, of any, who shall be beneficiaries thereof (even though not named therein) in the percentages of Common Area Ownership established as to each Unit. Certificates of insurance shall be issued to each Owner and Mortgagee upon request. Such policy shall not be cancellable until after thirty (30) days' notice to each Owner and Mortgagee. The proceeds of such policy shall be received by the Association and held in a separate account for distribution to the Owners and their Mortgagees (subject to the provisions of the Act, this Declaration and the Association By-Laws) as their interests may appear; provided however when repair or reconstruction of the Project shall be required as provided in Article VIII hereof, such proceeds shall be applied to such repair or reconstruction.

7.2 Public Liability and Property Damage. The Association shall purchase broad form Comprehensive Liability coverage in such amounts and in such forms deemed appropriate by it. This coverage shall be issued in the name of the Association and shall include Owners in their capacity as Members of the Association as additional insured and evidence thereof shall be furnished to each additional insured. Coverage under this policy shall include, but not be limited to, legal liability of the Association for bodily and personal injuries, property damage, operation of automobiles on behalf of the Association and activities of the Association in connection with the operation, maintenance or use of the Common Areas.

7.3 Owner's Insurance. Each Owner, and not the Association, shall have responsibility of obtaining and keeping in full force and effect, at his sole expense, (a) standard fire and extended risk insurance on the personal property and furnishings contained in his Unit or located on his respective Limited Common Areas, and on any improvements added to his lot or Unit by an Owner thereof; (b) broad form Comprehensive Liability coverage for his Lot and Unit (which shall be in addition to and not in lieu of the Comprehensive Liability coverage required to be purchased by the Association); and (c) such other insurance

as he may elect to purchase in addition to the insurance coverage purchased by the Association; provided, however, that in no event is the insurance coverage purchased by the Association to be brought into contribution with insurance purchased by owners.

7.4 Waiver of Subrogation. In the event of loss or damage to the Common Areas or the property of an owner which shall be covered by insurance, the insurance company paying such claim shall have no right of subrogation against the association, its agents and employees, nor the owners, their tenants, or members of their respective households.

7.5 Power of Attorney. Each Owner hereby irrevocably names, constitutes and appoints the Association as his true and lawful attorney-in-fact and for the purposes of maintaining such insurance policies. Without limiting and generality of the foregoing, the Association as said attorney-in-fact, shall have full power and authority, in the name, place, and stead of each owner, to purchase and maintain such insurance, to collect and remit the premium thereof (which shall be considered Common Expenses) to collect the proceeds thereof, and to distribute the same to the Association, the Owners and their respective Mortgagees (subject to the provisions of the Act and this Declaration) as their interest may appear, to execute releases of liability and to execute all documents and to do all things in behalf of the Association and such owners as shall be necessary or convenient to establish to powers herein granted, and any insurer may deal exclusively with the Association in regard to such matters. The Association shall not be responsible for procurement or maintenance of any insurance covering the contents or the interior of any unit nor the liability of any owner or occurrences therein not caused by or connected with the Associations operation, maintenance of the planned development.

ARTICLE VIII

PARTY WALLS

8.1 General Rules of Law to Apply. Each wall is built as a part of the original construction of the home upon the properties and placed on the dividing line between the lots shall constitute a party wall, and, to the extent not inconsistent with the provisions of this article, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto.

8.2 Sharing of Repair and Maintenance. The cost of reasonable repair and maintenance of a party wall shall be shared by the owners who make use of the wall in proportion to such use.

8.3 Destruction by Fire or Other Casualty. If a party wall is destroyed or damaged by fire or other casualty, any owner who has used the wall may restore it and if the other owners thereafter make use of the wall, they shall contribute to the cost of restoration thereof in proportion to such use without prejudice, however, to the right of any such owners to call for a larger contribution from the others under any rule of law regarding liability for negligence or willful acts or omissions.

8.4 Weatherproofing. Notwithstanding any other provision of this article, an owner who by his negligence or willful act causes the party wall to be exposed to the elements shall bear the whole cost of furnishing the necessary protection against such elements.

8.5 Right to Contribution Runs with Land. The right of any owner to contribution from any other owner under this article shall be appurtenant to the land and shall pass to such owners successors in title.

8.6 Arbitration. In the event of any dispute arising concerning a party wall, or under the provisions of this article, each party shall choose one arbitrator, and such arbitrators shall choose one addition arbitrator and the decision shall be by a majority of all arbitrators.

ARTICLE IX .

MORTGAGES

9.1 Notices. Any owner who mortgages his lot shall furnish the Association with name and address to such mortgagee, and the Association shall maintain such information in a book entitled "Mortgages of Lots". The Association shall report to such mortgagee any unpaid assessments due from the owner of such lot at the same time as the Association makes demand on the owner thereof for payment of such assessment. Each mortgagee shall also be entitled to a written notification from the Association of any other default by its owner mortgagor in the performance of such owners obligations under the terms and provisions of this declaration which shall not have been cured within thirty (30) days after written notice to such owner mortgagor by the Association specifying such default.

9.2 Delinquent Assessments. A mortgagee may, but shall not be required to, pay any delinquent assessment; due upon the mortgaged lot, and the amount of such payment shall be added to the mortgage indebtedness. Failure to pay any assessment when due and payable by an owner mortgagor shall constitute a default under the terms and provisions of the mortgage instrument, authorizing foreclosure of the lien created therein, at the option of the mortgagee.

9.3 Right to Examine. The mortgagee shall have the right to examine the books and records of the Association upon request and to require annual reports of the financial status of the Association.

ARTICLE X

ARCHITECTURAL CONTROL

10.1 Creation of Committees. No building, fence, wall or other structure shall be commenced, erected or maintained upon the project, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors of the Association, or by an Architectural Committee composed of three (3) or more representatives appointed by the Board. In the event said Board, or its designated committee, fails to approve or disapprove such design and location within thirty (30) days after said plans and specifications have been submitted to it, approval will not be required and this article shall be deemed to have been fully complied with.

ARTICLE XI

RESTRICTIONS

11.1 Residential Use. Each unit may be occupied and used by its Owner only as a private dwelling for the Owner, his family, tenants and social guests.

11.2 Alterations. Notwithstanding the above, no Owner shall make structural alterations or modifications to his Unit or to any of the Common Areas or Limited Common Areas, including, but not limited to, the erection of antennas, aerials, awnings, the placement of any reflective or other materials in the windows of his Unit or other exterior attachments and signs or other advertising devices without the written approval of the Association. The Association shall not approve any alterations, decorations or modifications which would jeopardize or impair the soundness, safety or appearance of the Project.

11.3 Improper Activities. No immoral, improper, unlawful or offensive activities shall be carried on in any Unit or upon the Common Areas, nor shall anything be done which may be or become an annoyance or nuisance to the Owners. No Owner shall store any dangerous explosives or inflammable materials either in his Unit or upon the Common Areas, or permit anything to be done or keep or permit to be kept in his Unit or on the Common Areas anything that will increase the rate of insurance on the Project.

11.4 Signs. No signs or other advertising devices shall be displayed which are visible from the exterior of any Unit or on the Common Areas, including "For Sale" sign, except in conformity with the Rules and Regulations promulgated by the Board of Directors.

11.5 Use of Common Areas. The Common Areas shall not be used for storage of supplies, personal property or trash or refuse of any kind except common trash receptacles placed at the discretion of the Association, nor shall the Common Areas be used in any way for the drying, shaking or airing of clothes or other fabrics. Stairs, entrances, sidewalks, yards, driveways or parking areas shall not be obstructed in any way nor shall unauthorized persons use them for other than their intended purposes. In general, no activities shall be carried on nor condition maintained by any Owner either in his Unit or upon the Common Areas which despoils the appearance of the Project.

11.6 Pets. No animals shall be kept in the Project except household pets. Such pets may not be kept or bred for any commercial purpose and shall have such care and restraint so as not to be obnoxious or offensive on account of noise, odor, or unsanitary conditions. No savage or dangerous animals shall be kept. No more than one household pet may be kept in any Unit without the written permission of the Association. No pets shall be permitted to run loose upon the Common Areas, and any Owner who causes any animal to be brought upon the Project shall indemnify and hold harmless the Association and/or the Owners from and against any loss, damage or liability which they may sustain as the result of the presence of such animal on the premises, whether or not the Association has given its permission therefore.

11.7 Parking. One parking space shall be assigned by the Board of Directors of the Association for each lot. These parking spaces shall be considered Limited Common Area. There will be no parking of recreational vehicles or boats in the Project and such preclusion shall be strictly enforced by the management.

ARTICLE XII

DEFAULT

12.1 Definition. Failure to comply with any of the terms of this Declaration, the Articles of Incorporation or By-Laws of the Association or the duly adopted Rules and Regulations of the Association, shall constitute an event of default and shall be grounds for relief, which may include without limitation an action to recover sums due for damages and injunctive relief, or any combination thereof.

12.2 Remedies. In addition to all other remedies herein contained or as may be provided by law, the Association may discontinue the furnishing of any utilities or other services to an Owner who is in default of his obligations to the Association or other Owners as set forth herein upon thirty (30) days written notice to such Owner and to any Mortgagee of such Owner's Unit of its intent to do so.

12.3 Costs. In any proceeding arising because of any alleged default by any Owner, the Association, if successful, shall be entitled to recover the costs of the proceedings and reasonable attorneys fees from such Owner.

12.4 No Waiver. The failure of the Association or of any Owner to enforce any right, provision, covenant or condition which may be granted by the Act, this Declaration, the Articles of Incorporation or By-Laws of the Association, or the Rules and Regulations, shall be deemed to be cumulative and the exercise of any one or more of such rights, remedies and privileges shall not be deemed to constitute an election of remedies, nor shall it preclude the party thus exercising the same from exercising such other additional rights, remedies or privileges, as may be available to such party at law or in equity.

ARTICLE XIII

GENERAL PROVISIONS

13.1 Acceptance of Governing Rules. The Association, all present or future Owners, tenants or future tenants, or any other persons using the facilities of the Project are subject to and shall comply with this Declaration, the Articles of Incorporation and By-Laws of the Association, and the Rules and Regulations, and the acquisition, occupancy or rental of a Unit shall signify that

all such documents are accepted and ratified. In the event of a conflict in any of the provisions of any such documents, the documents shall govern or control in the following order or preference: (a) this declaration; (b) the Articles of Incorporation of the Association; (c) the By-Laws of the Association; (d) the Maintenance Agreement; (e) the Information Brochure; and (f) the Open Space Agreement.

13.2 Enforcement. The Association, or any Owner, shall have the right to enforce, by an proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Association or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

13.3 Delivery of Notices. All notices or other documents required herein to be delivered by the Association or Owners may be delivered either personally or by mail. If delivered personally, same shall be deemed to have been delivered when actually received by the Owner or when left at the front door of his Unit. If mailed, same shall be deemed delivered when deposited in the United States Mail addressed to the Owner at his address as it appears on the records of the Association with postage thereon prepaid.

13.4 Severability. If any of the provisions of the Declaration or any paragraph, sentence, clause, phrase or work, or the application thereof in any circumstances be invalidated, such invalidity shall not affect the validity of the remainder of this Declaration, and the application of any provisions, paragraph, sentence, clause, phrase or work in any other circumstances shall not be affected thereby.

13.5 Amendment. The covenants and restrictions of this Declaration shall run with the land, for a term of twenty (20) years from the date that this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be Amended during the first twenty (20) year period by an instrument signed by not less than ninety percent (90%) of the Lot Owners, and thereafter by an instrument signed by not less than seventy-five (75%) percent of the Lot Owners. City Council approval must also be obtained before the Declaration can be Amended and any Amendment must be recorded.

13.6 Annexation. Additional land within the area described in Deed Book N/A Page N/A of the land records of Utah County may be annexed by the Declarant without the consent of members within 2 years of the date of this instrument provided that the FHA and VA determine that the annexation is in accord with the general plan heretofore approved by them.

13.7 FHA/VA Approval. As long as there is a Class B membership the following actions will require the prior approval of the Federal Housing Administration or the Veterans Administration. Annexation of additional properties, dedication of Common Area, and amendment of this Declaration of Covenants, Conditions and Restrictions.

13.8 Paragraph Titles. Paragraph titles are used in this Declaration for convenience of reference and are not intended to limit, enlarge or change the meaning of the contents of the various paragraphs.

IN WITNESS WHEREOF, Declarant has duly executed this Declaration on the day and year herein first above written.

ATTEST: RUTH IREME MC CULSTION

BY: MITCHELL DEAN MC CULSTION

Ruth Irene McCulstion
Secretary - Mitchell Dean Homes Inc.

Mitchell Dean McCulstion
President - Mitchell Dean Homes Inc.

Gary Clint Jackson - Project Manager
Dave Johnson - Marketing Director

EXHIBIT "A"

Commencing at a point located S 89°45'24"E along the section line 465.59 feet and north 130.59 feet from the S 1/4 corner, section 13, T5S, R1E, S.L.B. & M.; Thence N 34°31'28"E 290.72 feet; Thence N 30°43'52"E 58.10 feet; Thence N 00°06'53"E 261.81 feet; Thence S 89°45'24"E 206.60 feet; Thence S 00°01'42"E 361.54 feet; Thence N 89°45'24"W 62.00 feet; Thence S 00°01'42"E 208.94 feet; Thence S 89°58'18"W 110.00 feet; Thence N 68°13'37"W 53.85 feet; Thence S 89°58'18"W 179.85 feet to the point of beginning.

Basis of bearing - S 89°45'24"E along the section line

Commencing at a point located S 89°45'24"E along a section line 425.59 feet and north 130.40 feet from the S 1/4 corner of section 13, T5S, R1E, S.L.B. & M.; Thence N 00°14'36"E 51.10 feet; Thence N 89°45'24"W 62.04 feet; Thence N 00°14'36"E 501.18 feet; Thence S 89°45'24"E 294.67 feet; Thence S 00°06'53"W 261.81 feet; Thence S 30°43'52"W 58.10 feet; Thence S 34°31'28"W 290.72 feet; Thence S 89°58'18"W 40.00 feet to the point of beginning.

Basis of bearing - S 89°45'24"E along the section line

ARTICLES OF INCORPORATION

OF

THE WOODRIDGE PLANNED DEVELOPMENT

HOMEOWNERS ASSOCIATION, INC.

In compliance with the requirements of Title 16, Chapter 6, Utah Code Annotated, 1953, as amended, the undersigned, all of whom are natural persons of the age of twenty-one (21) years or older, acting as incorporators of a corporation under the Utah Nonprofit Corporation and Cooperative Association Act, adopt and certify the following Articles of Incorporation for such corporation.

ARTICLE I

The name of the corporation is THE WOODRIDGE PLANNED DEVELOPMENT
Homeowners Association, hereafter called the
"Association."

ARTICLE II

The principal office of the Association is located at 382 East 720 South
Orem, Utah 84058.

ARTICLE III

Mitchell D. Mc Cuiston whose address is 548 West 920 North
Orem, Utah 84058 is hereby appointed the initial registered agent
of this Association.

ARTICLE IV

PURPOSES AND POWERS OF THE ASSOCIATION

The Association does not contemplate pecuniary gain or profit to the members thereof, and the specific purposes for which it is formed are to provide for maintenance, preservation and architectural control of the residence Lots and Common Area within that certain tract of property described as:

refer to recorded plat

and to promote the health, safety and welfare of the residents within the above-described property and any additions thereto as may hereafter be brought within the jurisdiction of the Association for this purpose to:

(a) exercise all of the powers and privileges and to perform all of the duties and obligations of the Association as set forth in that certain Declaration of Covenants, Conditions and Restrictions, hereafter called the "Declaration", applicable to the property and recorded or to be recorded in the Office of the Utah County Recorders, Utah County, and as the same may be amended from time to time as therein provided, said Declaration being incorporated herein as if set forth as length;

(b) fix, levy, collect and enforce payment by any lawful means, all charges or assessments pursuant to the terms of the Declaration; to pay all expenses in conjunction therewith and all office and

other expenses incident to the conduct of the business of the Association, including all licenses, taxes or governmental charges levied or imposed against the property of the Association.

(c) acquire (by gift, purchase or otherwise), own, hold, improve, build upon, operate, maintain, convey, sell, lease, transfer, dedicate for public use or otherwise dispose of real or personal property in connection with the affairs of the Association.

(d) borrow money, and with the assent of two-thirds (2/3) of each class of members mortgage, pledge, deed in trust, or hypothecate any or all of its real or personal property as security for money borrowed or debts incurred;

(e) dedicate, sell or transfer all or any part of the Common area to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument has been signed by two-thirds (2/3) of each class of members, agreeing to such dedication, sale or transfer;

(f) participate in mergers and consolidation with other non-profit corporations organized for the same purposes or annex additional residential property and Common Area, provided that any merger consolidation or annexation shall have the assent of two-thirds (2/3) of each class of members.

(g) have and to exercise any and all powers, rights and privileges which a corporation organized under the Non-Profit Corporation Law of the State of Utah by law may now or hereafter have or exercise.

ARTICLE V

MEMBERSHIP

Every person or entity who is a record owner of a fee or undivided fee interest in any Lot which is subject by covenants of record to assessment by the Association, including contract sellers, shall be a member of the Association. The foregoing is not intended to include persons or entities who hold an interest merely as security for the performance of an obligation. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment by the Association.

ARTICLE VI

VOTING RIGHTS

The Association shall have two classes of voting membership:

Class A. Class A members shall be all Owners, with the exception of the Declarant, and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member(s) shall be the Declarant (as described in the Declaration), and shall be entitled to three (3) votes for each Lot owned. The Class B membership shall cease and be converted to Class A membership on the happening of either of the following events, whichever occurs earlier:

(a) when the total votes outstanding in the Class A membership equals the total votes outstanding in the Class B membership; or

(b) on June 10, 19 87.

ARTICLE VII

BOARD OF DIRECTORS

The affairs of this Association shall be managed by a Board of three (3) Directors, who need not be members of the Association. The number of directors

may be changed by amendment of the By-Laws of the Association. The names and addresses of the persons who are to act in the capacity of directors until the selection of their successors are:

NAME	ADDRESS
<u>Mitchell Dean Mc Cuiston</u>	<u>548 West 920 North Orem, Utah</u>
<u>Ruth Irene Mc Cuiston</u>	<u>1514 South 450 East Orem, Utah</u>
<u>Gary Clint Jackson</u>	<u>483 East 900 South; Pl. Grove, Utah</u>

At the first annual meeting of the Association the members shall elect one director for a term of one year, one director for a term of two years, and one director for a term of three years, and at each annual meeting thereafter the members shall elect a director for a term of three years.

ARTICLE VIII

Incorporator: The name and address of the incorporator is:

Mitchell D. McCuiston 548 West 920 North Orem, Utah

ARTICLE IX

DISSOLUTION

The Association may be dissolved only if the assent is given in writing and signed by not less than two-thirds (2/3) of each class of members and approval of this dissolution is granted by the City Council where the development resides. Upon dissolution of the Association, other than incident to a merger or consolidation, the assets of the Association shall be dedicated to an appropriate public agency to be used for purposes similar to those for which this Association was created. In the event that such dedication is refused acceptance, such assets shall be granted, conveyed, and assigned to any nonprofit corporation, association, trust, or other organization to be devoted to such similar purposes.

ARTICLE X

DURATION

The corporation shall exist perpetually.

ARTICLE XI

AMENDMENTS

Amendment of these Articles shall require the assent of 75 percent (75%) of the entire membership.

IN WITNESS WHEREOF, I hereunto sign and verify in duplicate these Articles of Incorporation this 10 day of June 1984.

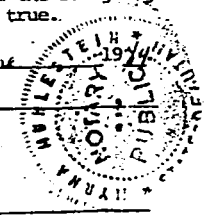
Ruth Irene McCuiston

STATE OF UTAH
 ss
 COUNTY OF UTAH

SUBSCRIBED AND SWORN to before me a Notary Public in and for said County and State, personally appeared Ruth Irene McCuiston who being by me first duly sworn, declared that he is the person who signed the foregoing document as incorporator, and the statement therein contained is true.

WITNESS my hand and official seal this 10 day of June

Myrna Muddleston
 NOTARY PUBLIC



My Commission Expires:

4-27-88

Residing At:

Orem, Utah

BY-LAWS

OF

THE WOODRIDGE PLANNED DEVELOPMENT

HOMEOWNERS ASSOCIATION

ARTICLE I

NAME AND LOCATION. The name of the Corporation is THE WOODRIDGE PLANNED DEVELOPMENT Homeowners Association, hereinafter referred to as the "Association". The principal office of the corporation shall be located at 382 East 720 South Orem, Utah 84058, but meetings of members and directors may be held at such places within the State of Utah, County of Utah, as may be designated by the Board of Directors.

ARTICLE II

DEFINITIONS

Section 1. "Association" shall mean and refer to THE WOODRIDGE PLANNED DEVELOPMENT Homeowners Association, its successors and assigns.

Section 2. "Properties" shall mean and refer to that certain real property described in the Declaration of Covenants, Conditions and Restrictions, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

Section 3. "Common Area" shall mean all real property owned by the Association for the common use and enjoyment of the Owners.

Section 4. "Unit" shall mean and refer to the elements of the Project which are not used in common with Owners of other Units. The boundaries of a Unit shall be the interior surfaces of its perimeter walls, floors, ceilings and the exterior surfaces of the balconies and/or terraces appurtenant to the Unit. The Unit shall include both portions of the Building so described and the airspace so encompassed.

Section 5. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee simple title to any Unit which is a part of the Project including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 6. "Declarant" shall mean and refer to Mitchell Dean Homes Inc., Mitchell Dean Mc Couston, President, his successors and assigns if such successors or assigns should acquire more than one-third (1/3) of the Units for the purpose of investment.

Section 7. "Declaration" shall mean and refer to the Declaration of Covenants, Conditions and Restrictions applicable to the Properties recorded in the Office of the Utah County Recorder.

Section 8. "Member" shall mean and refer to those persons entitled to membership as provided in the Declaration.

ARTICLE III

MEETING OF MEMBERS

Section 1. Annual Meeting. The first annual meeting of the members shall be held within one year from the date of incorporation of the Association, and each subsequent regular meeting of the members shall be held on the same day of the same month of each year thereafter, at the hour of 7:00 P.M. If the day of the annual meeting of the members is a legal holiday, the meeting will be held at the same hour on the first day following which is not a legal holiday.

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Section 2. Special Meetings. Special meetings of the members may be called any time by the president or by the Board of Directors, or (1/3) of all the votes of the Class A membership.

Section 3. Notice of Meetings. Written notice of each meeting of the members shall be given by, or at the direction of the secretary or person authorized to call the meeting, by mailing a copy of such notice, postage prepaid, at least 15 days before such meeting to each member entitled to vote thereat, addressed to the member's address last appearing on the books of the Association, or supplied by such member to the Association for the purpose of notice. Such notice shall specify the place, day and hour of the meeting, and in the case of a special meeting, the purpose of the meeting.

Section 4. Quorum. The presence at the meeting of members entitled to cast or of proxies entitled to cast, one-tenth (1/10) of the votes of each class of membership shall constitute a quorum for any action except as otherwise provided in the Articles of Incorporation, the Declaration, or these By-Laws. If however, such quorum shall not be present or represented at any meeting, the members entitled to vote thereat shall have power to adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum as aforesaid shall be present or be represented.

Section 5. Proxies. At all meetings of members, each member may vote in person or by proxy. All proxies shall be in writing and filed with the secretary. Every proxy shall be revocable and shall automatically cease upon conveyance by the member of his Unit.

ARTICLE IV

BOARD OF DIRECTORS: SELECTION: TERM OF OFFICE

Section 1. Number. The affairs of this Association shall be managed by a Board of three (3) Directors, who shall be members of the Association.

Section 2. Term of Office. At the first annual meeting of the members shall elect one director for a term of one year, one director for a term of two years, and one director for a term of three years; and at each annual meeting thereafter the members shall elect one director for a term of three years.

Section 3. Removal. Any director may be removed from the Board with or without cause, by a majority vote of the members of the Association. In the event of death, resignation or removal of a director, his successor shall be selected by the remaining members of the Board and shall serve for the unexpired term of his predecessor.

Section 4. Compensation. No director shall receive compensation for any service he may render to the Association. However, any director may be reimbursed for his actual expenses incurred in the performance of his duties.

Section 5. Action Taken Without a Meeting. The directors shall have the right to take any action in the absence of a meeting which they could take at a meeting by obtaining the written approval of all the directors. Any action so approved shall have the same effect as though taken at a meeting of the directors.

ARTICLE V

NOMINATION AND ELECTION OF DIRECTORS.

Section 1. Nomination. Nomination for election to the Board of Directors shall be made by a Nominating Committee. Nominations may also be made from the floor at the annual meeting. The Nominating Committee shall consist of a Chairman, who shall be a member of the Board of Directors and two or more members of the Association. The Nominating Committee shall be appointed by the Board of Directors prior to each annual meeting of the members, to serve from the close of such annual meeting until the close of the next meeting and such appointment shall be announced at each annual meeting. The Nominating Committee shall make as many nominations for election to the Board of Directors as it shall in its discretion determine, but not less than the number of vacancies that are to be filled. Such nominations may be made from among members or non-members.

Section 2. Election. Election to the Board of Directors shall be by secret written ballot. At such election the members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of the Declaration. The persons receiving the largest number of votes shall be elected. Cumulative voting is not permitted.

ARTICLE VI

MEETINGS OF DIRECTORS

Section 1. Regular Meetings. Regular meetings of the Board of Directors shall be held monthly without notice, at such place and hour as may be fixed from time to time by resolution of the Board. Should said meeting fall upon a legal holiday, then that meeting shall be held at the same time on the next day which is not a legal holiday.

Section 2. Special Meetings. Special meetings of the Board of Directors shall be held when called by the president of the Association, or by any two Directors, after not less than three (3) days notice to each Director.

Section 3. Quorum. Two Directors shall constitute a quorum for the transaction of business. Every act or decision done or made by the two Directors present at a duly held meeting shall be regarded as the act of the Board.

ARTICLE VII

POWERS AND DUTIES OF THE BOARD OF DIRECTORS

Section 1. Powers. The Board of Directors shall have power to:

(a) adopt and publish rules and regulations governing the use of the Common Area and facilities, and the personal conduct of the members and their guests thereon, and to establish penalties for the infraction thereof;

(b) suspend the voting rights and right to use of the recreational facilities of a member during any period in which such member shall be in default in the payment of any assessment levied by the Association. Such rights may also be suspended after notice and hearing, for a period not to exceed 60 days for infraction of published rules and regulations.;

(c) exercise for the Association all powers, duties and authority vested in or delegated to this Association and not reserved to the membership by other provisions of these By-Laws, the Articles of Incorporation or the Declaration;

(d) declare the office of a member of the Board of Directors to be vacant in the event such member shall be absent from three (3) consecutive regular meetings of the Board of Directors; and

(e) employ a manager, an independent contractor or such other employees as they deem necessary, and to prescribe their duties.

Section 2. Duties. It shall be the duty of the Board of Directors to:

(a) cause to be kept a complete record of all its acts and corporate affairs and to present a statement thereof to the members at the annual meeting of the members, or at any special meeting when such statement is requested in writing by one-fourth (¼) of the Class A members who are entitled to vote;

(b) supervise all officers, agents and employees of this Association, and to see that their duties are properly performed;

(c) as more fully provided in the Declaration, to:

(1) fix the amount of the annual assessment against each unit at least thirty (30) days in advance of each annual assessment period.

(2) send written notice of each assessment to every Owner subject thereto at least thirty (30) days in advance of each annual assessment period; and

(3) foreclose the lien against any property for which assessments are not paid within thirty (30) days after personally obligated to pay the same.

(d) Issue, or to cause an appropriate officer to issue upon demand by any person, a certificate setting forth whether or not any assessment has been paid. A reasonable charge may be made by the Board for the issuance of these certificates. If a certificate states an assessment has been paid, such certificate shall be conclusive evidence of such payment;

(e) procure and maintain adequate liability and hazard insurance on property owned by the Association;

- (f) cause all officers or employees having fiscal responsibilities to be bonded, as it may deem appropriate;
- (g) cause the Common Area to be maintained.

ARTICLE VIII

OFFICERS AND THEIR DUTIES

Section 1. Enumeration of Officers. The officers of this Association shall be a president and vice-president, who shall at all times be members of the Board of Directors, a secretary and a treasurer, and such other officers as the Board may from time to time by resolution create.

Section 2. Election of Officers. The election of officers shall take place at the first meeting of the Board of Directors following each annual meeting of the members.

Section 3. Term. The officers of this Association shall be elected annually by the Board and each shall hold office for one (1) year unless he shall sooner resign, or shall be removed, or otherwise disqualified to serve.

Section 4. Special Appointments. The Board may elect such other officers as the affairs of the Association may require, each of whom shall hold office for such period, have such authority, and perform such duties as the Board may, from time to time, determine.

Section 5. Resignation and Removal. Any officer may be removed from office with or without cause by the Board. Any officer may resign at any time giving written notice to the Board, the president or the secretary. Such resignation shall take effect on the date of receipt of such notice or at any time later as specified therein, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

Section 6. Vacancies. A vacancy in any office may be filled by appointment by the Board. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaces.

Section 7. Multiple Offices. The offices of secretary and treasurer may be held by the same person. No person shall simultaneously hold more than one of any of the other offices except in the case of special offices created pursuant to Section 4 of this Article.

Section 8. Duties. The duties of the officers are as follows:

President

(a) The president shall preside at all meetings of the Board of Directors; shall see that orders and resolutions of the Board are carried out; shall sign all leases, mortgages, debts and other written instruments and shall co-sign all checks and promissory notes.

Vice-President

(b) The vice-president shall act in the place and stead of the president in the event of his absence, inability or refusal to act, and shall exercise and discharge such other duties as may be required of him by the Board.

Secretary

(c) The secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the members; serve notice of meetings of the Board and of the members, keep appropriate current records showing the members of the Association together with their addresses, and shall perform such other duties as required by the Board.

Treasurer

(d) The treasurer shall receive and deposit in appropriate bank accounts all monies of the Association and shall disburse such funds as directed by resolution of the Board of Directors; shall sign all checks and promissory notes of the Association; keep proper books of account; cause an annual audit of the Association books to be made by a public accountant at the completion of each fiscal year;

and shall prepare an annual budget and a statement of income and expenditures to be presented to the membership at its regular annual meeting and deliver a copy of each to the members.

ARTICLE IX

COMMITTEES

The Association shall appoint an Architectural Control Committee, as provided in the Declaration, and a Nominating Committee, as provided in these By-Laws. In addition, the Board of Directors shall appoint other committees as deemed appropriate in carrying out its purpose.

ARTICLE X

BOOKS AND RECORDS

The Books, records and papers of the Association shall at all times, during reasonable business hours, be subject to inspection by any member. The Declaration, the Articles of Incorporation and the By-Laws of the Association shall be available for inspection by any member at the principal office of the Association, where copies may be purchased at reasonable cost.

ARTICLE XI

ASSESSMENTS

As more fully provided in the Declaration, each member is obligated to pay to the Association annual and special assessments which are secured by a continuing lien upon the property against which the assessment is made. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date, the assessment shall bear interest from the date of delinquency at the rate of 18 percent per annum, and the Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the property, and interest, costs, and reasonable attorney's fees of any such action shall be added to the amount of such assessment. No Owner may waiver or otherwise escape liability for the assessments provided for herein by nonuse of the Common Area or abandonment of his Unit.

ARTICLE XII

AMENDMENTS

Section 1. These By-Laws may be amended, at a regular or special meeting of the members, by a vote of a majority of a quorum of members present in person or by proxy, except that the Federal Housing Administration or the Veterans Administration shall have the right to veto amendments while there is Class B membership.

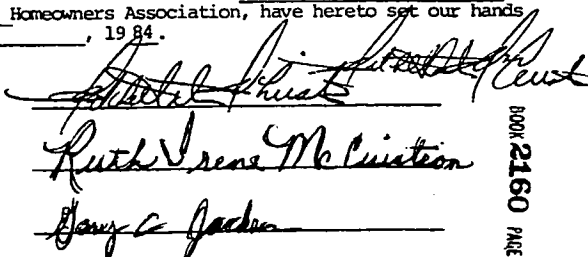
Section 2. In the event of a conflict in any of the provisions of any such documents, the documents shall govern or control in the following order or preference: (a) the Act; (b) this Declaration; (c) the Articles of Incorporation of the Association; (d) by By-Laws of the Association; and (e) the Rules and Regulations.

ARTICLE XIII

MISCELLANEOUS

The fiscal year of the Association shall begin on the first day of January and end on the 21st day of December of every year, except that the first fiscal year shall begin on the date of incorporation.

IN WITNESS WHEREOF, we, being all of the Directors of THE WOODRIDGE
PLANNED DEVELOPMENT Homeowners Association, have hereto set our hands
this 10 day of June, 19 84.



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STATE OF UTAH ss
COUNTY OF UTAH

Subscribed and sworn to before me, a Notary Public in and for Utah County, State of Utah, personally appeared Mitchell W. McQuiston President of THE WOODRIDGE PLANNED DEVELOPMENT Homeowners Association, Inc., a corporation, known to me to be the person and officer whose name is subscribed to the foregoing instrument and acknowledge to me that the same was the act of THE WOODRIDGE PLANNED DEVELOPMENT Homeowners Association, Inc., a corporation, and that he executed the same as the act of such corporation for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this 10 day of June 1984.

Maryanne McQuiston
Notary Public



My Commission Expires
4-27-88

Residing at:
Crescent, Utah

THE WOODRIDGE PLANNED DEVELOPMENT HOMEOWNERS ASSOCIATION

GENERAL INFORMATION BROCHURE

The purpose of this General Information Brochure is to inform Woodridge Planned Development home buyers of the existence of the WOODRIDGE PLANNED DEVELOPMENT HOMEOWNERS ASSOCIATION, and the rights, duties, and obligations of individual lot owners who automatically become members of the Association. Specific information may be found in the related Declaration of Covenants, Conditions and Restrictions, Declaration of Building and Use Restrictions, By-Laws, and Articles of Incorporation, which are applicable to the Association.

For the convenience of the homeowners of the Woodridge Planned Development, the WOODRIDGE PLANNED DEVELOPMENT HOMEOWNERS ASSOCIATION has been organized to own, operate, and manage the property known as the Common Area for the benefit of the Association members.

The Common Area includes all of the property located within WOODRIDGE PLANNED DEVELOPMENT which does not lie within the boundaries of individual dwelling lots. The Common Area includes playground equipment, park area (approximately .75 acres when fully developed), fire protection, and facilities for the storage of recreational vehicles and personal property. All of the Common Area is for the common use by all members of THE WOODRIDGE PLANNED DEVELOPMENT HOMEOWNERS ASSOCIATION.

The Common Area, including all of its playground equipment, landscaping, and the above-cited improvements, will be conveyed to the Homeowners Association upon the sale of the first dwelling lot in fee simple, with marketable title, and free from liens and encumbrances.

Every homeowner will be entitled to the use and enjoyment of all Common Area facilities and services subject to the rules and regulations established by the Homeowners Association. The Association will have the right and duty to charge necessary fees for the use, maintenance and repair of Common Area recreational and service facilities.

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Individual Lot Owners are classified as Class A members of the Association. Class A members are entitled to one vote for each lot they own. The developer (Mitchell Dean Homes Inc.), is a Class B member and is temporarily entitled to three votes for each lot that it owns. The Class B membership automatically terminates and is converted to a Class A membership upon the occurrence of either of the following:

1. The total votes of Class A membership equal the total votes of Class B membership; or
2. January 1, 1987

The members of the Association will meet annually to elect directors for replacements of those whose terms have expired on the five member board of directors. At such meeting, officers of the Association will present a financial report to Association members with all other necessary business being conducted according to the agenda for the annual meetings. Special meetings may be called at any time by the President, the Board of Directors, or upon a one-fourth (1/4) vote of the Class A membership by individual homeowners.

The Board of Directors will elect officers for the Association who will direct the day-to-day business of the Association. The Association is responsible for the upkeep, maintenance, repair and operation of the property which makes up the Common Area. The Association possesses the following responsibilities: Common Area landscaping, maintenance and repair of Common Area streets, curbs, gutters and sidewalks, preparation of an Association budget, necessary audits of the Association's budget, maintenance of adequate insurance coverage for all Association property and operations and collection of annual assessment fees. Only in extreme cases will the Association be responsible for the maintenance of individual dwellings or property located within the boundaries of a private homeowners lot. In such cases, the Board of Directors possesses the authority to enter an individual owner's lot for the purposes of maintenance and restoration consistent with reasonable COUNTRY VIEW community standards. Costs for such improvement will be assessed on an annual basis against the individual lot owners in question.

American Fork City has required the Association to enter into Agreement whereby the city is given permission to enter the premises of WOODRIDGE PLANNED DEVELOPMENT for the necessary inspection and enforcement of all applicable laws, ordinances, covenants, conditions, and restrictions which relate to the development and operation of WOODRIDGE PLANNED DEVELOPMENT. When the City Council considers it necessary to abate nuisances, provide necessary services and maintenance, and to obtain compliance with city laws and terms of the

applicable Agreements, the city will be empowered to take whatever corrective action it considers necessary to assess the appropriately computed costs to the individual owners in accordance with their respective share in the Common Area (including filing liens against the individual properties in question).

The Association's Board of Directors will establish a Committee for Architectural Control for the purposes of protecting property values and insuring that any future additions and changes will be consistent with the present external designs and locations of existing structures. Prior approval by the Committee for Architectural Control will be required before additions or changes may be made to any building or structure. Furthermore, prior approval consistent with all applicable building and zoning regulations must be obtained from both the Committee for Architectural Control and American Fork City before any additional fences, walls, hedges or building additions may be added.

The developer and each individual owner will be assessed an equal Annual Assessment fee as fixed by the Association's Board of Directors. Prior to January 1 of the year immediately following the first conveyance of a lot to an individual owner, the maximum Annual Assessment will be \$ 168.00 per year per lot. After January 1 of the year immediately following the conveyance of the first lot, the annual assessment will not be increased by more than five percent (5%) above the previous year without a vote of the Association membership. If the Association membership votes for an increase in the maximum annual assessment above five percent (5%), such increase must be approved by the vote of two-thirds of each class of Association members entitled to vote in person or by proxy. Annual Assessments may be paid by individual homeowners through equal monthly payments. Monthly billings will be delivered on the first day of each month to individual homeowners. Maximum Annual Assessments will be pro-rated from the first day of actual occupancy by individual homeowners. The current monthly billing is \$ 14.00 per month, which is payable to the WOODRIDGE PLANNED DEVELOPMENT HOMEOWNERS ASSOCIATION by the tenth day of the month following receipt. Details of the estimated assessment are an enclosure attached to this information brochure.

In addition to the Annual Assessments, the Association may levy in any assessment year, a Special Assessment for that year only, for construction or repair of capital improvements on the Common Area. Any such Special Assessment requires the assent of two-thirds of each class of members voting in person or by proxy at a meeting duly called for the purpose of considering such assessment.

Since it is important that each owner pay his assessments when due, procedures for enforcement and collections of the assessments have been established. Each assessment will be the personal obligation of the owner concerned with each assessment creating a lien against the owner's lot for the amount of any delinquent assessment. After an assessment is delinquent for over thirty (30) days, it will bear a rate of interest at eighteen percent (18%) per annum. The lien is for the benefit of the Association and can be foreclosed as provided by law. In addition, the Association may file an action in Court to collect the amount of assessment plus necessary costs and attorney's fees without foreclosing the lien.

Additional residential property and Common Area may be annexed with the consent of two-thirds of each class of members. Until January 1, 1986, if there is a Class B membership, the developer may annex additional residential property and Common Area without the consent of individual homeowners of the Association, subject to the prior approval of the Federal Housing Administration or the Veterans Administration. Additional annexation of property will be consistent with the phased master development program and plot plan for WOODRIDGE PLANNED DEVELOPMENT, which was submitted and approved with the initial HUD FHA application. Annexation of additional lands will result in increases in the numbers of members in the Homeowners Association.

Enclosure: Cost Performance

Mitchell Dean Homes Inc.

By 
President

By 
Secretary



Copy of Information Brochure
with Enclosure regarding fees
Received this Date: _____

(Signature)

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**MITCHELL
DEAN
HOMES**

382 East 720 South, Suite 102, Orem, Ut. 84058

OPEN SPACE AGREEMENT

THIS AGREEMENT by and between Woodridge Planned Unit Development, hereafter referred to as "Association"; and the City of American Fork, hereafter referred to as "City"; and

WHEREAS, the City has determined that a certain number of Dwelling units can be constructed and maintained upon the tract of land hereafter described, without causing harm to the land and its environment, provided that buildings and structures included in such development are clustered, and may even provide for a zero lot line, thereby leaving larger tracts of open space within the development; and

WHEREAS, the Developer of said land desires to construct and otherwise make a Planned Residential Development of single family homes in conformity with the Ordinances of said City; and

WHEREAS, the Ordinances of said City require the conveyance to the City of an open space easement covering the land that no dwelling or other building or facility, except those approved by the Planning Commission and City Council, will be built thereon during the life of said development.

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NOW, THEREFORE, in exchange for the right and privilege of clustering said buildings and structures, including possible zero lot lines, as shown on the final duly recorded plat for Woodridge PUD, the developer of said land for itself and its successors and assigns, and the Association, hereby agree to provide perimeter fencing around the development in accordance with American Fork City specifications, and further agree to refrain from constructing or allowing to be constructed any dwelling, or other building or facility upon the described land except those which shall have been approved by the Planning Commission and the City Council unless this Agreement has been duly terminated by the City Council and a copy of such termination has been filed in the Office of the Utah County Recorder.

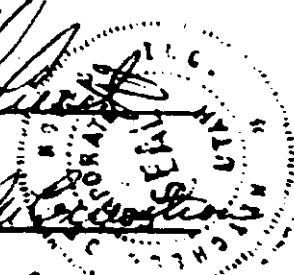
IN WITNESS WHEREOF, the parties to this grant of easement have caused the same to be executed by their duly authorized officers on this 24 day of August, 1984.

DEVELOPER:

Mitchell Dear Homes Inc.

by [Signature]
President

by [Signature]
Secretary



ASSOCIATION:

WOODRIDGE PLANNED DEVELOPMENT HOMEOWNERS

by [Signature]
President

by [Signature]
Secretary

CITY:

AMERICAN FORK CITY

City Recorder

by _____
Mayor

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**MITCHELL
DEAN
HOMES**

382 East 720 South, Suite 102, Orem, Ut. 84058

MAINTENANCE AGREEMENT

THIS AGREEMENT by and between Mitchell Dean Homes Inc., hereafter referred to as "Developer"; The Woodridge Planned Development Homeowners Association, hereafter referred to as "Association"; and the City of American Fork, hereafter referred to as "City"; and

WHEREAS, the Developer is the owner of certain real property located within American Fork City, which real property is more particularly described in "Exhibit A" attached hereto, and is desirous of establishing a Planned Residential Development in accordance with City ordinances relating thereto; and

WHEREAS, said Planned Residential Development contains certain open spaces, recreational facilities and other common areas, facilities and services which are to be or have been provided by the Developer for the use and benefit of the subsequent owners and occupants of the Planned Residential Development; and

WHEREAS, it is intended upon establishment of The Woodridge Planned Development Homeowners Association, responsibility for management, maintenance and operation of said common areas, facilities and services shall be assumed by said Association; and

WHEREAS, it is necessary and proper in connection with said Planned Residential Development that an agreement be entered into among the Developer and the Association and the City for the purposes of guaranteeing the integrity, proper management and

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upkeep of the project and the furnishing of necessary services to subsequent owners, and for the further purpose of assuring that existing taxpayers are not burdened with the expenses of providing new residents with capital improvements and needed or desired services not common to the entire City or provided on a City-wide basis;

NOW, THEREFORE, in consideration of the necessary approvals, consents, and authorizations given by the City for the purpose of allowing the Developer and Association to establish and operate said project, and for the purpose of complying with the Codes of the City in such cases made and provided, the Developer and Association covenant and agree with the City, as hereinafter set forth.

1. The Developer agrees to construct and provide, at its expense, all landscaping and open space areas, streets and sidewalks, water and sewer facilities, fences, common storage areas and structures, drainage facilities, recreation and playgrounds, and similar facilities and amenities as are set forth on the approved development.

2. The Developer agrees to establish a Homeowners Association which shall be duly incorporated as a non-profit corporation under the laws of the State of Utah. The Developer further agrees that until such time as (1) all common facilities are constructed and (2) the corporation is organized and functioning; the Developer shall retain the responsibility for maintenance and upkeep of all areas, facilities, features, and other common elements of the project which are proposed as common responsibility of the Association to be maintained in compliance with the standards as set forth in No. 3 below, and for compliance with all applicable provisions of this Agreement proposed as a common responsibility of the Association.

3. Upon satisfaction of the conditions contained under 2(1) and 2(2) above, the Association agrees to assume responsibility for maintenance and repair of all common areas, landscaping, facilities, structures, and other common elements of the project and to maintain the same in a neat and tidy manner as follows:

(a) Landscaped areas shall be watered and pruned and otherwise maintained using good landscape practices. Dead vegetation shall be promptly removed and replaced. No trees or deep rooted plants shall be planted within eight feet of a water or sewer line.

(b) Parking areas, and roadways shall be utilized only for parking of motor vehicles in good running order. Boats, campers, trailers and similar objects shall be placed only in an area designated for that purpose.

(c) No private materials (i.e. bicycles, lawn mowers, barbecues) shall be stored in areas designated as landscaped open space or in areas designated for off-street parking or roadway purposes.

(d) No accumulation of trash, debris or other deleterious object or structure shall be allowed on the common open space.

4. For the purpose of providing funds for the maintenance and repair of the project and the furnishing of necessary services to the occupants thereof, the Association agrees to assess and collect from the Unit Owners such fees as are necessary to carry out the responsibility of the Association as provided for under the Declaration. The Association further

agrees to pass and enforce such rules of conduct as will effectively retain the premises in a neat and tidy manner as noted above, and to enforce all provisions of the Declaration and rules adopted pursuant thereto.

5. The Association also agrees to refrain from conducting any unlawful activity or act upon the premises or permit occupants or guests to do so.

6. It is hereby agreed by the Developer and Association that failure to maintain the premises in accordance with the provisions of the Declaration or of this Agreement shall be construed as a violation of City ordinances relating to City beautification and the abatement of deleterious objects and conditions and that subject to compliance with the procedural requirements of said ordinances, the City is granted the right to perform or cause to be performed such actions on the premises as will constitute conformance and to recoup the costs therefor with costs to be assessed to individual owners in accordance with their respective share in the common area.

7. This document, which has been signed by Mitchell Dean Homes Inc., prior to the existence of Woodridge Planned Development Homeowners Association, shall be binding on the Homeowners Association and is part of the conditions under which the City of American Fork has approved the annexation of the property and has approved the private residential development.

8. If any part or provision of this Agreement shall be adjudged unconstitutional, invalid, or unenforceable by a Court of competent jurisdiction, then such judgment shall not affect any other part or provision thereof, except that part or provision so adjudged to be unconstitutional, invalid, or unenforceable. Also, in the event that a part of a provision of this Agreement shall be adjudged unconstitutional, invalid, or unenforceable, Declarant and its successors and assignees shall be absolved from enforcing said part or provision.

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IN WITNESS WHEREOF, the parties to this Agreement have caused the same to be executed by their proper officers thereunto duly authorized this 24 day of Aug, 1924.

THE DEVELOPER:

Mitchell Dean Homes Inc.

By [Signature]
President

By [Signature]
Secretary

THE ASSOCIATION:

WOODRIDGE PLANNED DEVELOPMENT
HOMEOWNERS ASSOCIATION

By [Signature]

THE CITY:

AMERICAN FORK CITY

By _____
Mayor

ATTEST:

City Recorder

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EXHIBIT "A"

Commencing at a point located S 89 45'24"E along the section line 465.59 feet and north 130.59 feet from the S 1/4 corner, section 13, T5S, R1E, S.L.B. & M.; Thence N 34 31'28"E 290.72 feet; Thence N 30 43'52"E 58.10 feet; Thence N 00 06'53"E 261.81 feet; Thence S 89 45'24"E 206.60 feet; Thence S 00 01'42"E 361.54 feet; Thence N 89 45'24"W 62.00 feet; Thence S 00 01'42"E 208.94 feet; Thence S 89 58'18"W 110.00 feet; Thence N 68 13'37"W 53.85 feet; Thence S 89 58'18"W 179.85 feet to the point of beginning.

Basis of bearing - S 89 45'24"E along the section line

Commencing at a point located S 89 45'24"E along a section line 425.59 feet and north 130.40 feet from the S 1/4 corner of section 13, T5S, R1E, S.L.B. & M.; Thence N 00 14'36"E 51.10 feet; Thence N 89 45'24"W 62.04 feet; Thence N 00 14'36"E 501.18 feet; Thence S 89 45'24"E 294.67 feet; Thence S 00 06'53"W 261.81 feet; Thence S 30 43'52"W 58.10 feet; Thence S 34 31'28"W 290.72 feet; Thence S 89 58'18"W 40.00 feet to the point of beginning.

Basis of bearing - S 89 45'24"E along the section line

25823