



ENT 6469:2019 PG 1 of 25
JEFFERY SMITH
UTAH COUNTY RECORDER
2019 Jan 25 8:44 am FEE 73.00 BY HF.
RECORDED FOR PAYSON CITY CORPORATION

DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS
FOR
WILCOCK ESTATES

a Residential Community in Payson, Utah

WILCOCK ESTATES
DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS

THIS DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR WILCOCK ESTATES is made this 17th day of January 2019, by Temple Rim 2, Inc. a Utah Corporation (the "Declarant").

Recitals:

A. Declarant is the Owner of certain real property located in Utah County, Utah, more particularly described on Exhibit "A" to this Declaration (the "Covered Property"). Declarant has previously recorded certain subdivision plats, which plats subdivided the Covered Property as part of the project known as "Wilcock Estates." The plats were recorded as Entry Numbers 6467:2019, _____ in the office of the Utah County Recorder. Declarant may from time to time by recorded instrument, annex additional property which is adjacent to the Covered Property to this Declaration, in which case the additional property shall become a part of the "Covered Property."

B. Declarant intends to develop a residential subdivision on the Covered Property and convey all of the Lots (as hereinafter defined) subject to a general plan of development and to the covenants, conditions and restrictions set forth in this Declaration.

NOW THEREFORE, Declarant declares as follows:

All Lots comprising the Covered Property shall be held, sold, conveyed, encumbered, leased, used, occupied and improved subject to the protective covenants, conditions, restrictions and equitable servitude set forth in this Declaration. It is the intention of the Declarant in imposing these covenants, conditions and restrictions to create a general plan of development, to protect and enhance the property values and aesthetic values of the Covered Property. The covenants, conditions and restrictions contained herein are intended to and shall run with the title of the land, and be binding upon the successors, assigns, heirs, and any other person holding any ownership or possessory interest in the Covered Property, and shall inure to the benefit of all other Lots in the Covered Property.

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

Notwithstanding any applicable theory relating to a mortgage, deed of trust or similar instrument, the term Lot Owner, Owner, or Owners shall not mean or include the mortgagee or beneficiary or trustee under a deed of trust or other similar instrument recorded against such Lot unless and until such party has acquired

title to such Lot pursuant to foreclosure or any arrangement or proceeding in lieu thereof.

ARTICLE I
DEFINITIONS

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

"Association" shall mean and refer to Temple Rim Home Owners Association, Inc., a Utah non-profit corporation, its successors and assigns. The Association shall act by and through its Board of Directors and officers.

"Bylaws" shall mean the bylaws of the Association, as the same may be amended from time to time. A copy of the Association's current Bylaws is attached to this Declaration as Exhibit B.

"City" shall mean the city of Payson, Utah and its appropriate departments, officials and boards.

"Committee" shall mean the architectural review committee created under Article VI of this Declaration.

"Covered Property" shall have the meaning set forth in the recitals.

"Declarant" shall mean Temple Rim 2, Inc., a Utah Corporation, and its successors and assigns.

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

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

"First Mortgage" shall mean and refer to any unpaid and outstanding mortgage, deed of trust or other security instrument encumbering a Lot recorded in the records of the Utah County Recorder's Office, having priority of record over all other recorded liens except those governmental liens made superior by statute.

"First Mortgagee" shall mean and refer to any person named as a mortgagee or beneficiary under any First Mortgage, or any successor to the interest of any such person under such First Mortgage.

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

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

"Maintenance Area" shall mean the entryways to the Covered Property and signage thereon, landscaped strip grading situated upon any public right-of-way bordering the boundaries of the Covered Property, landscaped areas, subterranean storm water areas and park areas within the Covered Property, but not part of any particular Lot, signs, recreational facilities, including a clubhouse and ancillary facilities, parking

facilities, Paths, playground facilities, and the fences and walls constructed on the boundary lines of the Covered Property. The Maintenance Area is owned separately by the Association.

"Member" shall mean and refer to each Owner of a Lot that is subject to assessment hereunder and Declarant. Membership in the Association shall be appurtenant to and may not be separated from, ownership of a Lot.

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

"Paths" shall mean the paths established for walking and bicycle travel which are shown on the Plat.

"Plat" shall mean an official ownership plat or plats of any portion of the Covered Property, as approved by the City and recorded in the office of the Utah County Recorder; as such plat or plats may be amended from time to time.

"Reserve Fund" shall mean a fund established for the repair, replacement and restoration of Maintenance Area improvements, as described in Section 5.2.

"Storm Water Permit" shall mean the UPDES Storm Water General Permit For Construction Activities which the buyer or Owner of each Lot shall be required to obtain from the Division of Water Quality of the Utah Department of Environmental Quality, as set forth in Section 10.5 below.

"Subdivision Improvements" shall mean all improvements and facilities to be installed outside of the boundaries of Lots or within easements for Paths, as identified on the Plat, including those items that are necessary to provide access and utility service to the Lots and items required by the City as a condition of its approval of subdivision of the Covered Property.

ARTICLE II RESTRICTIONS ON ALL LOTS

2.1 Zoning Regulations. The zoning ordinances of the City and any applicable building, fire, and health codes are in full force and effect in the Covered Property, and no Lot may be occupied or used in a manner that is in violation of any such ordinance or Code.

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

2.3 Restriction on Signs. No signs will be permitted on any Lot within the Covered Property, except for (a) traffic control signs placed by the City, temporary signs warning of some immediate danger, (b) signs not in excess of six square feet identifying the contractor and/or architect of any Dwelling unit while it is under construction, (c) signs indicating the Lot is for sale, which sign must be placed in accordance with

City sign regulations and shall not exceed nine square feet in size, and (d) signs stating the address or the name of the owner of a Lot, subject to the consent of the Committee. Notwithstanding the foregoing, the Declarant may erect and maintain a sign at the entrance to the Covered Property for a period of no more than five (5) years after the recordation of the last Plat within the Covered Property announcing the availability of Lots and giving sales information.

2.4 Completion Required Before Occupancy. No Dwelling may be occupied prior to its completion and the issuance of a certificate of occupancy by the City. Any Dwelling erected on a Lot shall be of new construction; no old, used or temporary residential Dwelling shall be moved onto any Lot.

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

2.6 Livestock, Poultry and Pets. No animals, livestock, or poultry of any kind shall be raised, bred or kept on any Lot, except: Dogs, cats or other household pets may be kept; provided that they are not kept, bred or maintained for any commercial purpose and are restricted to the owner's control; provided further that no more than two (2) such household pets of over six months of age shall be kept on any Lot.. "Control" for the above purposes shall only mean on a leash or lead, within a vehicle, within the Dwelling of the Owner, or within the fenced confines on the Lot. Fierce, dangerous or vicious animals or animals that cause a nuisance by barking or other offensive activity shall not be permitted.

2.7 Underground Utilities. All gas, electrical, telephone, television, and any other utility lines in the Covered Property are to be underground, including lines within any Lot which service Improvements within that Lot. No propane tanks or oil tanks may be installed on any Lot except for temporary heat during construction.

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

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

2.10 No Noxious or Offensive Activity. No noxious or offensive activity shall be carried out on any Lot, including the creation of loud or offensive noises or odors that detract from the reasonable enjoyment of nearby Lots. No Person shall allow any of the following to be done or conditions to exist on any Lot: (a) any private or public nuisance; (b) any business, trade or activity (business or private) which is noxious, unreasonably noisy or offensive; (c) any place of public entertainment or amusement; (d) the manufacture, storage, sale or consumption of drugs, alcoholic beverages, or tobacco products, except for legal personal use or storage for medicinal purposes; (e) gambling; (f)

the making, storing, reading, showing, viewing, playing, listening, renting, selling, transmitting, receiving or distributing of any material, regardless of form or medium, having morally offensive content appealing to the prurient interest in sex; or (g) any other conduct or condition which would be considered a nuisance or disruptive to the atmosphere of quiet meditation enjoyed by the parishioners attending the adjacent religious edifices.

2.11 No Hazardous Activity. No activity may be conducted on any Lot that is, or would be considered by a reasonable person to be unreasonably dangerous or hazardous, which would cause the cancellation of conventional homeowner's insurance policy. This includes, without limitation, the storage of caustic, toxic, flammable, explosive or hazardous materials in excess or those reasonable and customary for household uses, the discharge of firearms or fireworks other than in connection with celebration of the New Year, 4th of July and 24th of July holidays, and setting open fires (other than properly supervised and contained barbecues).

2.12 Exterior Lighting. Any outdoor lighting shall be subject to approval by the Committee, and no outdoor lighting shall be permitted except for lighting that is designed to aim downward and limit the field of light to the confines of the Lot on which it is installed. This restriction shall not prevent street lighting maintained by the City, a front yard post light or up-lighting of landscape features or unique architectural elements. Each Owner must install a front yard light and must select a light feature which has been selected by the Committee.

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

2.14 Fuel Storage. No fuel, oil, gasoline, propane, or other fuel storage tanks may be installed or maintained on a Lot, except for incidental gasoline (not more than 5 gallons) and propane tanks designed for household use for refueling lawn and garden equipment or providing a fuel source for outdoor barbecues or other similar devices, all of which shall be stored in accordance with the requirements of applicable law. Dwellings shall be heated with natural gas, solar, or electric heat. Propane or other such containerized fuels may be used only during construction of the Dwelling until the permanent heating system is installed and operational.

2.15 Transient Lodging Prohibited. Lots are to be used for residential housing purposes only, and shall not be rented in whole or in part for transient lodging purposes, boarding house, "bed and breakfast," or other uses for providing commercial accommodations. Rental properties are generally prohibited in the Covered Property. No Dwelling on a Lot shall be subjected to time interval ownership.

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

2.17 Recontouring. No lot shall be recontoured, excluding grading for purposes of basement construction, without the prior written approval of the Committee. Among other matters, the Committee's approval may be conditioned on the requirement that the proposed grading conform to the general grading plan applicable to the Covered Property (the "General Grading Plan").

2.18 Drainage. No Owner shall alter the direction of natural drainage from his Lot, nor permit accelerated storm run-off to leave his Lot without first using reasonable means to dissipate the flow energy. Each Owner shall require its builder to deliver finished grades to streets and other common water carriers,

as set forth on the General Grading Plan, such as trails, paths, creeks, canals or ditches.

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

2.20 Trash and Rubbish. All Lots (improved or unimproved) shall be kept free of rubbish, weeds, and other unsightly items, and shall be maintained in such a manner as not to detract from the residential quality of the Covered Property. Trash, rubbish, garbage or other waste shall not be kept except in covered containers. Garbage and trash receptacles shall be permitted when kept in a visually screened enclosure or at the rear of the Dwelling. All walls, enclosed areas or screening shall be a maximum of six (6) feet in height. and shall otherwise conform to the standards set forth by the Committee.

2.21 Vehicles Restricted to Roadways. No motor vehicle will be operated on the Covered Property except on improved roads and driveways. No snowmobiles or motorcycles will be operated on any Lot except for ingress and egress or while loading the equipment for lawful transport on public streets. No vehicle parking shall be permitted on the improved roads for longer than twenty-four (24) hours, or in front or visible side yards other than on designated driveways, as determined by the Declarant or the Committee. No utility, boat, travel or other trailer, motor home, recreational vehicle, commercial vehicle, bus, truck having a manufacturers rating of more than two-tons, unlicensed or inoperable motor vehicle or equipment, or vehicle which is in a state of disrepair, shall be parked or stored on a road or driveway within the Covered Property, or shall be permitted to otherwise remain on any Lot for more than five (5) consecutive days unless placed or maintained within an enclosed garage or out building or located behind the front of the home in a non-see through fenced area.

2.22. Overnight Parking and Storage of Vehicles. The storage of any automobiles, trucks, buses, tractors, trailers, camping vehicles, boats, boat trailers, snowmobiles, mobile homes, two and three wheeled motor vehicles, or other wheeled motor vehicles shall be prohibited unless such vehicles are kept from the view of the general public. Out of view of the general public shall be clarified as behind the front of the home in a non-see through fenced area.

2.23 Kennels. No kennel or dog run may be placed or maintained closer than 40 feet to any Dwelling other than the Dwelling on the Lot where the kennel or dog run is maintained.

2.24 Paths. Paths are located throughout the Covered Property as marked on the Plat. Paths or sidewalks are available for homeowners' enjoyment by foot and bicycle. Motor vehicles are prohibited from the Paths. Parking is prohibited on the Paths. Declarant may, at its election, deed the Paths to the City, by granting an easement or by conveyance of fee ownership thereto. In any event, use of the Paths shall be subject to the limitations set forth in this Declaration.

2.25 Residential Use. No trailer or other vehicle, temporary structure, garage, accessory Building or outbuilding shall be used as living quarters or as a residence. All Dwellings shall be built and used for single family residential purposes only. No more than one single family residence with or without an attached garage, and one private detached garage and/or shop for the use of occupants of such residence shall be permitted on each Lot. The homes shall be occupied by the Owner. A single family home may have a casita attached to them and must utilize the same utilities that service the primary dwelling unit. A casita is defined as temporary living quarters, which may include separate sleeping and bathroom areas, that is attached to a single family dwelling and is

intended to provide visitors semi-private living space for a short period of time without establishing residency. Said casitas must be approved in advance by the Committee and the Payson City Council prior to their construction and or use.

ARTICLE III
PROPERTY RIGHTS IN THE MAINTENANCE AREA

3.1 Owners' Right of Enjoyment. Subject to the provisions of this Section, every Owner shall have a nonexclusive right to enjoy and use the facilities, if any, within the Maintenance Area and such right shall be appurtenant to and shall pass with the title to every Lot.

3.2 Extent of Owners' Right. The right of enjoyment created hereby shall be subject to the following:

(a) The right of the Association to promulgate and publish rules and regulations with which each Member shall strictly comply; and

(b) The right of the Association, as provided in its Articles and Bylaws, to suspend the voting rights of a Member and/or the right to use any of the recreational facilities within the Maintenance Area for any period during which any assessment against his Lot remains unpaid and, for a period not to exceed sixty (60) days, for any infraction of its published rules and regulations; and

(c) The right of the Association to close or limit the use of the Maintenance Area while maintaining, repairing and making replacements in the Maintenance Area.

3.3 Delegation of Use. Any Owner may delegate, in accordance with the Bylaws, his right of enjoyment to the Maintenance Area to the members of his family, his tenants, or contract purchasers who reside on his Lot.

3.4 Use of Maintenance Area.

(a) No use shall be made of the Maintenance Area which will in any manner violate the statutes, rules, or regulations of any governmental authority having jurisdiction over the Maintenance Area.

(b) No Owner shall engage in any activity which will temporarily or permanently deny free access to any part of the Maintenance Area to all Members, nor shall any Owner place any structure or fence, except those installed by Declarant or the Association, whatsoever upon the Maintenance Area.

(c) The use of the Maintenance Area shall be subject to such rules and regulations as may be adopted from time to time by the Board of Directors of the Association.

3.5 Association Ownership of Maintenance Area. The Maintenance Area is owned, maintained and controlled by the Association.

ARTICLE IV
MEMBERSHIP AND VOTING RIGHTS: THE ASSOCIATION

4.1 Membership. Every Owner shall be a Member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot. Each Lot shall be entitled to one vote and the vote for such Lot shall be exercised by the Owner or Owners as they determine.

4.2 Directors of the Association. The affairs of this Association shall be managed by a board of three (3) directors (the "Board") initially. When Declarant relinquishes control of the Board to the Owners pursuant to Section 4.3 below, the Board shall be managed by at least three (3) and no more than five (5) directors. Directors shall meet the qualifications described in the Articles of Incorporation and Bylaws of the Association.

4.3 Management of the Association. From the date of formation of the Association until the termination of Declarant's control as provided below, Declarant shall have the right to appoint and remove any and all members of the Board and all officers of the Association. The period of Declarant's control of the Association shall terminate upon the last to occur of sixty (60) days after conveyance of 75% of the Lots to Owners other than Declarant, two (2) years after the last conveyance of a Lot by Declarant in the ordinary course of business, or two (2) years after any right to add new Lots was last exercised. Declarant may voluntarily surrender the right to appoint and remove officers of the Association and members of the Board before termination of the period of Declarant's control, but in that event Declarant may require, for the duration of the period of Declarant's control, that specified actions of the Association or Board, as described in an instrument executed and to be recorded by Declarant, be approved by Declarant before they become effective.

4.4 Officers of the Association. The officers of this Association shall be as set forth in the Bylaws of the Association.

4.5 Association Right to Enforce Covenants. The Association shall have the right, separate and apart from any individual Owner's right, to enforce any of the covenants, conditions and restrictions contained in this Declaration.

ARTICLE V COVENANT FOR MAINTENANCE ASSESSMENTS

5.1 Creation of the Lien and Personal Obligation of Assessments. Each owner of any Lot, including Declarant, 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. The initial assessment amount shall be \$10.00 per month or \$120.00 per year. The amount charged per month or year may be lowered or raised as determined by a vote of sixty-six and two-thirds percent (66 2/3%) of each class of members who are voting in person or by proxy, at a meeting duly called for such purpose. If the assessment is changed the Board of Directors shall provide notification to all Lot Owners by United States mail, with said notification being sent to the address of the lot Owner. The annual and special assessments, together with interest, late charges, costs, and reasonable attorneys' fees, shall be a charge on the land and shall be a continuing lien upon the Lot against which each such assessment is made. The obligation for such payments by each Owner to the Association is an independent covenant, with all amounts due from time to time payable in full without notice (except as otherwise expressly provided in this Declaration) or demand, and without setoff or deduction. The lien may be enforced by foreclosure of the defaulting Owner's Lot by the Association in like manner as a mortgage on real property. In any such foreclosure, the Owner shall be required to pay the costs and expenses of such proceedings, including reasonable attorney's fees. The Board of Directors or managing agent of the Association may prepare a written notice setting forth the amount of such unpaid indebtedness, the name of the Owner of the Lot and a description of the Lot. Such a notice shall be signed by one of the Board of Directors or by the managing agent of the Association and may be recorded in the county recorder's office in the county where the applicable Lot is located. The lien for each unpaid assessment attaches to each Lot at the beginning of each

assessment period and shall continue to be a lien against such Lot until paid. The costs and expenses for filing any notice of lien shall be added to the assessment for the Lot against which it is filed and collected as part and parcel thereof. Each assessment, together with interest, late charges, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such Lot at the time when the assessment became due. The personal obligation for delinquent assessments shall not pass from them. The Association's lien on a Lot for assessment shall be superior to any homestead exemption now or hereafter provided by the laws of the State of Utah or any exemption now or hereafter provided by the laws of the United States. The acceptance of a deed to land subject to this Declaration shall constitute a waiver of the homestead and any other exemption as against said assessment lien.

5.2 Purpose of Assessments—Reserve Fund. The assessments levied by the Association shall be used exclusively to promote the health, safety and welfare of the residents of the Property and, to the extent not performed by the applicable governmental entity, for the maintenance and insurance of the Maintenance Area. The Association may establish a Reserve Fund for repair, replacement and restoration of Maintenance Area improvements having a useful life of more than three (3) years. The Board of Directors shall cause an analysis of the reserve fund to be conducted no less frequently than every five (5) years. When budgeting for the Reserve Fund, the Board of Directors will take into account the number and nature of replaceable assets, the expected life of each asset, and the expected repairs or replacement cost. The Board of Directors may borrow funds from the Reserve Fund to meet high seasonal demands on the regular operating funds or to meet other temporary or emergency expenses which will later be paid from annual assessments or special assessments. Notwithstanding the foregoing sentence, the Reserve Fund shall not be used for daily maintenance expenses unless such expenses are approved by a 51% majority of Owners present at a duly scheduled meeting of the Association at which a quorum is present. At each annual meeting of the Owners, or any special meetings duly convened as set forth in the Bylaws, the Board shall present the reserve study and provide an opportunity for Owners to discuss the Reserve Fund and the ways in which it should be funded. The decision and discussion of the Association shall be kept in the meeting minutes of the Association, as such minutes are duly kept as set forth in the Bylaws.

5.3 Effect of Nonpayment of Assessments; Remedies of the Association. Any assessment not paid within ten (10) days after the due date thereof shall bear interest from the due date at the rate of eighteen percent (18%) per annum, or at such lesser rate as may be set from time to time by the Association, and the Association may also assess a monthly late charge thereon. The Association may bring an action at law against the Owner personally obligated to pay the same, and may foreclose the lien against such Owner's Lot, and in the event a judgment is obtained, such judgment shall include interest on the assessment and a reasonable attorney's fee to be fixed by the court, together with the costs of the action. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Maintenance Area or abandonment of his Lot. Foreclosure or attempted foreclosure by the Association of its lien shall not be deemed to estop or otherwise preclude the Association from thereafter again foreclosing or attempting to foreclose its lien for any subsequent assessments, charges, costs or fees, which are not fully paid when due. The Association shall have the power and right to bid on or purchase any Lot at foreclosure or other legal sale, and to acquire and hold, lease, mortgage, vote the Association votes appurtenant to ownership thereof, convey or otherwise deal with the same. In any action brought by the Association (or counterclaim or cross claim brought by the Association) to collect assessments or to foreclose a lien for unpaid assessments, the Association shall be entitled to have a receiver of the Owner to collect all sums alleged to be due from the Owner prior to or during the pendency of the action. The court may order the receiver to pay any sums held by the receiver to the Association during the pendency of the action to the extent of the Association's assessments of any kind or nature permitted hereunder.

5.4 Successor's Liability for Assessments. Notwithstanding any terms and provisions of this

Declaration to the contrary, the sale or transfer of any Lot shall not affect the lien for assessments, charges, costs or fees levied hereunder, except that sale or transfer of a Lot pursuant to foreclosure of a First Mortgage or any proceeding in lieu thereof, shall extinguish the lien of Association assessments, but not the personal obligation of the Owner for the payment of assessments, which became due after the recording of the First Mortgage and prior to any such sale or transfer or foreclosure, or any proceeding in lieu thereof except to the extent the lien of the Association has priority over the First Mortgage under Section 10 above; provided, however, that any such assessments, charges, costs or fees which are extinguished as provided herein may be reallocated and assessed to all Lots. A First Mortgagee may be personally liable for any unpaid assessments, charges, costs or fees, or portion thereof, accruing against a Lot prior to the time such First Mortgagee takes title to such Lot, but only to the extent that the lien of the Association has priority over the First Mortgage under Section 11 herein. No such sale, transfer, foreclosure or any proceeding in lieu thereof, shall relieve any Owner from liability for any assessments, charges, costs or fees, or any portion thereof, thereafter becoming due, nor such Owner's Lot from the lien for such subsequent assessments, charges, costs and fees.

5.5 Statement Regarding Assessments. The Association shall furnish to an Owner or such Owner's designee or to a holder of a Security Interest or its designee upon written request, delivered personally or by certified mail, first class, postage prepaid, return receipt requested, to the Association's registered agent, a statement setting forth the amount of any unpaid assessments currently levied against such Owner's Lot. The statement shall be furnished within fourteen (14) business days after receipt of the request and is binding on the Association, the Board and every Owner. If no statement is furnished to the Owner or holder of a Security Interest or their designee, delivered personally or by certified mail, first class postage prepaid, return receipt requested, to the inquiring party, then the Association shall have no right to assert a priority lien upon the Lot for unpaid assessments which were due as of the date of the request. "Security Interest" as used herein shall mean an interest in real estate or personal property created by contract or conveyance which secures payment or performance of an obligation. The term includes a lien created by a mortgage, deed of trust, trust deed, security deed, contract for deed, land sales contract, lease intended as security, assignment of lease or rents intended as security, pledge of an ownership interest in an association, and any other consensual lien or title retention contract intended as security for an obligation.

5.6 Assessment Trustee. The Association hereby designates Artisan Title Insurance Agency as the "trustee" for purposes of Section 57-8a-302 of the Utah Community Association Act. The Association further hereby informs each Owner that such Owner's acceptance of an interest in a Lot constitutes a simultaneous conveyance of the Lot in trust, with power of sale, to said trustee or such substitute trustee as the Association may designate from time to time, as provided in Section 57-8a-302 of the Utah Community Association Act, for the purpose of securing payment of all amounts due under the Declaration or pursuant to such act.

ARTICLE VI COMMITTEE

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

6.1 Committee Composition. The architectural control committee (the "Committee") will consist of

three members, who may or may not be Owners. The initial Committee shall be appointed by the Declarant or its successor. Following the termination of Declarant's control of the Association pursuant to Section 4.3 above, or at such earlier date as is selected by Declarant in its sole discretion, the Owners (the Owners of each Lot having one vote) shall elect the membership of the Committee. Prior to the date on which the Owners shall elect the membership of the Committee, Declarant shall have the right to elect the membership. The right to elect the membership of the Committee also includes the right to remove one or more members of the Committee and to fill vacancies. The Committee shall act by a majority vote of those present in any meeting duly called for conducting official business.

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

(a) Plans Submitted. Plans for the construction of any new Dwelling must be submitted to the Committee for review and will be considered for their overall architectural design and curb appeal. It is recommended that a preliminary plan be submitted before the expense of final construction drawings is incurred. The plan must be in sufficient detail to show the location on the Lot of the exterior walls of the Dwelling and all other structures to be built with it; detailed drawings of all elevations of all buildings showing locations of windows, doors, roof pitches; decks and other exterior elements; a list of exterior materials and roofing materials and/or a sample, including color samples; and a landscaping plan showing the location of landscaped areas, fences (including fence design), driveways, walkways, patios, decks and other hard surfaced or irrigated areas. In the case of an addition or modification of an existing Dwelling, the Committee may waive any of the forgoing it determines to be unnecessary for its review. Submission of plans may be made in two parts, that is, architectural plans without landscape plans and then a separate second submission of the landscape plans. Each Owner shall submit a written cost estimate with the landscape plans. Notwithstanding any review and approval of plans by the Committee, each Owner shall be responsible for the design and placement of improvements on Lots to avoid damage from ground and drainage water, and neither the Committee nor the Developer shall have any responsibility or liability with respect thereto.

(b) Review Fee. The applicant will pay a review fee to the Committee in an amount reasonably necessary to cover the costs of review and the administration of the program in an amount to be established from time to time by the Architectural Committee. As of the date of recording of this Declaration, the amount of the fee is one hundred and fifty dollars (\$150.00).

(c) Review. Within 15 days from receipt of a complete submission, the Committee will review plans and make an initial determination whether or not the plans comply with the conditions imposed by the Declaration. If they do not, the plans will be rejected. If they are in compliance, the Committee will approve the plans. The Committee may also approve the plans subject to specific modifications or conditions. Owners may desire to submit preliminary plans for review. The committee will review preliminary plans, without fee, and make its comments known to the Owner provided, however, that no preliminary approval is to be considered a final approval, and no final approval will be granted on less than a complete submission. Upon approval, the Committee and the Owner will each sign a copy of the plans, which shall be left with the Committee. No construction that is not in strict compliance with the approved

plans will be permitted.

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

(e) Failure to Act. If the Committee has not approved or rejected any submission within 15 days after payment of the review fee and submission of complete plans, the submission is deemed to have been disapproved.

6.3 Variations. Variations to the design standards contained in this Declaration may be granted in the sole discretion of the Committee, but only if strict application of the design standards would create an unreasonable hardship to the Owner of any Lot. The Committee cannot grant any variance that has the effect of modifying applicable zoning or building code regulations.

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

6.5 Declarant and Committee Not Liable. There shall be no liability imposed directly or indirectly on any member of the Committee for any loss, damage, or injury arising out of or in any way connected with the performance of the duties of the Committee unless due to the willful misconduct or bad faith of such member. In reviewing any matter, the Committee shall not be responsible for reviewing, nor shall its approval of any building, structure, or other item be deemed approval of, the building, structure, or other item from the standpoint of safety, whether structural or otherwise, or conformance with building codes or other governmental laws or regulations.

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

ARTICLE VII ARCHITECTURAL RESTRICTIONS

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

7.1 Number of Dwellings. Only one single family residence may be constructed on any Lot. All Dwellings shall have an attached garage for at least two cars. Each Dwelling shall have no more than one (1) street facing two car garage door and one (1) street facing one car garage door, on the attached garage. Any other attached garage entrances shall be oriented away from the street servicing the Dwelling. The garage or any portion of the garage cannot be converted to living space.

7.2 Guest Houses, Barns, Out Buildings and Accessory Buildings. Guest houses, barns, out buildings and all other storage buildings must conform to the Dwelling on the Lot in style and materials, including roof material. No metal building or metal storage sheds are allowed.

7.3 Dwelling Size. Dwelling size requirements are as follows:

- (i) A Rambler, One-story home shall be not less than 1,900 square feet above grade.
- (ii) A two-story home shall have not less than 1,500 square feet on the main floor, and not less than 2,200 square feet of finished living area.
- (iii) A Split entry home shall have not less than 1,600 square feet above grade, and not less than a total of 2,200 square feet of finished living area.

7.4 Additional Features. In considering an application to construct a Dwelling that is less than the stated minimums, but within the sizes for which the Committee has the discretion to accept a smaller size, the Committee may require some or any combination of the following additional design elements in granting or denying the application:

- 3 car garage
- Side Loaded Garage
- Increased Roof Pitch:
- Roof Type: such as 40-year Shingle, slate, tile, or shake
- Wide Over-Hangs (Porch not included)
- Full masonry
- Multiple Gables
- Landscaping
- Overall architectural design

7.5 Dwelling Height and Width. No structure shall exceed two stories above the main floor or ground level for living space or be more than thirty-five (35) feet above a point representing the average grade at the front setback line, without prior written approval of the Committee. No structure shall be more than thirty-five feet (35) above a point representing the average grade at the front setback line, without prior written approval of the Committee. Minimum building length on all Lots shall be the lesser of 60 feet or 60% of the frontage, as measured at the setback line.

7.6 Dwelling Setback and Placement. No building shall be erected upon any Lot so that any part thereof, including eaves and overhangs, shall be:

(a) Closer than twenty five (25) feet to the front boundary line of the Lot which extends along a platted street in the subdivisions; and

(c) Closer than eight (8) feet to any side boundary line of the Lot. The total of both side-yard setbacks shall be at least 18 feet in width;

In addition, the Committee shall be entitled to review and approve or disapprove the placement of Dwellings on Lots in order to allow for variations of front yard setbacks.

7.7 Exterior Requirement. No structure shall be built with less than 100% of all the faces of the structure of either brick, stone, stucco or cementitious fiber board, nor shall any structure be built with less than 40% of the front, as measured from the top plate and 25% of sides being either brick or stone, unless otherwise approved in advance by the Committee. The color of all masonry used shall be disclosed to the Committee and Owners are encouraged to submit samples. Limited siding for special trim design areas, amounting to no more than 15% of the surface of a given side of the Dwelling, may be approved by the Committee. The use of metal soffit or fascia sections is encouraged. Exposed cement foundation height

shall average not more than 18" above finished grade on all sides. Wainscot is acceptable. Wood exteriors are not permitted.

7.8 Roof Design. Roof pitches must be within a range of 6/12 to a 12/12 slope. All roofs shall be pitched. All roofing materials must be of architectural grade asphalt shingles or better, i.e. shake, tile, etc., as approved by the Committee. Mansard, fake mansard, A-frame, gambrel, flat, curve-linear, and domed roof designs are prohibited. All roof metal such as flashing, vent stacks, gutters, and chimney caps shall be made of anodized aluminum or galvanized metal painted to match the adjoining roof color.

7.9 Windows. All windows must be at least double glazed. Any trapezoidal window must follow the shape of the walls or roofs surrounding them, with the top parallel to the roof above, and the bottom horizontal or parallel to the roof structure below it. No mirrored or reflective glass may be used. Each side of the house (other than a side of the Dwelling that is being used for a side entry garage) must have at least one window that is 4 feet by 4 feet in size or larger.

7.10 Chimney, Vents. Chimneys must be enclosed in an approved material. No exposed metal flues are permitted. Vent stacks must be combined to the extent possible to minimize the number of roof penetrations, and should generally not be visible from the street.

7.11 Antennas. All antennas must be enclosed within the Dwelling. Satellite dishes shall not exceed three feet in height and must be located and screened in a manner approved in advance by the Committee so that they are not directly visible from adjoining Lots. No satellite dishes shall be located in front or visible side yards, except as approved in writing by the Committee. Solar panels will be permitted only with the consent of the Committee, and if permitted at all, must lie flat against the roof and may not differ in pitch or color from the roof surface on which they are mounted. No antenna of any sort is allowed if it is visible from the front of neighboring properties.

7.12 No Used or Temporary Structures. No previously erected, used, or temporary structure, mobile home, trailer house, or any other non-permanent structure may be installed or maintained on any Lot

7.13 HVAC. Except as may be installed by the builder during the original construction of any structure, no heating, air conditioning or evaporative cooling facilities may be installed or maintained upon any structure or on any Lot unless (i) such facilities are installed in such a manner so they are not visible from Neighboring property and (ii) the committee has approved such facilities and installation. Window and wall type air conditioning units are not permitted. Said air conditioning unit must provide total coverage to the entire living area of the main residential structure, as measured to the outside of the exterior walls, but exclusive of open porches, garages, patios and detached accessory buildings.

7.14 Balconies and Decks. Any balcony or deck above the natural grade must be approved in advance by the Committee with respect to the design, materials and appearance of the balcony or deck. All posts or pillars supporting any deck must be between eight and sixteen inches in width. The area under any deck must be either be landscaped or screened from view so that the view from adjoining Lots or streets is not of the unfinished underside of the deck. The area under any deck shall not be used for storage of equipment, firewood, building material, or similar material. The underside of any deck more than three feet above grade must either be completely screened with vertical lattice or siding, or, if exposed (as in the case of a second story deck or balcony), finished. All finishes and balcony and deck plans must be approved in advance by the Committee.

7.15 Yard light, mail box, address enclosure. An enclosure containing a lighted mail box shall be

provided and installed by builder at the time of occupancy to match dwelling masonry exterior material. After the initial installation, individual lot owners will be responsible for replacing any damaged or missing parts of the enclosure. Said restored enclosures shall be reconstructed to duplicate the original design and construction. The light in the mail box shall be wired with a photo electric cell so that it will be on during all night hours and must be maintained in good operating order.

7.16 Driveways. Every garage shall be serviced by a driveway, which shall be of sufficient width and depth so as to park two vehicles side by side completely out of the street right of way. All driveways are to be constructed of concrete or brick pavers.

7.17 Ground Water. In the event the Declarant or any other party installs a ground water drainage system for any portion of the Covered Property, Owners shall be required to obtain the approval of the Committee prior to diverting water in to such system.

ARTICLE VIII CONSTRUCTION COVENANTS

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

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

8.2 Construction Debris Removal. The Builder must comply with City ordinances requiring the placement and maintenance of a trash container or dumpster on the Lot. The Builder shall collect trash at the end of each work day and deposit construction trash, packing material, unusable scraps, and other debris in a suitable container, protected from the wind, and regularly serviced. No trash may be burned, buried, or otherwise disposed of within the Covered Property. No concrete trucks may be cleaned out on the Lot or elsewhere within the Covered Property.

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

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

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

be removed upon completion or abandonment of construction.

8.6 Hours of Work. Daily working hours on the site shall be limited to the period beginning at 7:00 AM and ending at 9:00 PM, or such lesser period as is allowed by City ordinances. The Builder is responsible for controlling noise emanating from the site.

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

8.8 Duration of Construction. No construction shall be undertaken without a building permit and all other necessary permits from the City and any other governmental entity having jurisdiction over the construction. No materials, tools, temporary offices or portable toilets, excavation or construction equipment, or similar materials or equipment may be delivered to this site prior to the issuance of the building permit. It is the obligation of the Owner to construction with all reasonable speed once construction has commenced, and in any event, all exterior surfaces of the building shall be substantially completed within a period of six months from the date of the foundation is complete. All landscaping and soil stabilization work must be completed as soon as possible after completion of the exterior of the Dwelling, but in no event later than the summer following completion of the exterior of the Dwelling.

ARTICLE IX LANDSCAPE STANDARDS

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

9.1 Lawn and Landscaping Required. Front yard and visible side yard lawns are to be installed prior to occupancy or, in the case of a winter occupancy that prevents the installation of landscaping, by the following April 30th. As soon as practical following completion of the construction of the Dwelling, but in no event later than the summer immediately following completion of construction, or not later than 18 months from the issuance of a building permit, whichever first occurs, each Owner is required to fully landscape his or her Lot. The Committee shall be entitled to require an escrow deposit from the Owner in the event that the landscaping is not installed as of the date the homeowner occupies his or her Lot, in such amount and under such terms as are determined by the Committee. As of the date of recording of this Declaration, the amount of the escrow deposit shall be equal to two dollars (\$2.50) per square foot of front yard and visible side yard area. The Committee shall be entitled to change such amount from time to time as the Committee may deem appropriate. In the event the Owner or its contractor does not install the required landscaping prior to occupancy or, in the case of a winter occupancy that prevents the installation of landscaping, by the following April 30th, then the Committee shall be entitled to apply the escrow deposit toward the cost of installing such landscaping as the Committee may in its discretion determine appropriate. Neither the Committee, the Association, nor any of its officers or agents shall be liable in any manner in connection with the exercise of the remedies set forth in this paragraph in the event the Owner fails to install landscaping as provided herein. The Committee shall not be required to use any of the Association's own funds for such purpose. Each Owner shall submit a written cost estimate with their landscape plan. The Owner may plant lawns and gardens, plant shrubbery, trees or other ornamental plantings or replace natural species. Front and visible side yard lawn areas must be provided with sod and not grown from seed or power mulching. Trees, lawns, shrubbery and other plantings provided by each lot owner shall be properly nurtured and maintained at the Owner's sole expense, including replacement of the same upon the request of the Committee.

9.2 Placement of Trees and Shrubs. Planting of a minimum of three (3) trees and a minimum of six (6) two-gallon shrubs in the front and/or visible side yard within each Lot is required. Conifers shall be a height of at least four feet and deciduous trees shall be at least a one and one-half inch caliper, except on the parking strip, where deciduous trees shall be at least a two-inch caliper. The planting and placement of the trees is to be accomplished in accordance with the landscape plan submitted to and approved by the Committee.

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

9.4 Fences. Fencing shall be permitted in the Covered Property only in accordance with applicable City ordinances and must be decorative in nature, examples of such can be obtained from the Committee. No fences may be constructed without the prior approval of the Committee, which may include in its approval criteria considerations of style, material, height, and effect on neighboring properties. Fencing of front yards shall not be permitted; side yards may be fenced up to a point which is no closer from the front of the lot than one third back from the front of the home. Barb wire, field fence on posts, wood fences or chain link fences are prohibited

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

ARTICLE X OWNERS' MAINTENANCE AND PERMIT OBLIGATIONS

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

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

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

10.4 Repair Following Damage. In the event of casualty loss or damage to the Improvements, the Owner will be entitled to reconstruct the Improvements as they existed prior to the damage or loss without review by the Committee, provided however that alterations or deviations from the original approved plans will require review. Nothing in this Declaration is intended to prevent an Owner who has suffered property damage or loss from taking temporary measures to secure the property and prevent further damage, or to prevent injury or dangerous conditions following loss or damage, before reconstruction begins. Such temporary measures may be taken without the consent or approval of the Committee, provided that any such measures must be of a temporary nature, and repair or reconstruction must begin as soon as circumstances will permit. No damaged structure will be permitted to remain on any Lot for more than ninety (90) days without repairs commencing, and any damaged structure which remains unrepaired after ninety (90) days following the occurrence of damage shall be deemed a nuisance.

10.5 Storm Water Permits. All Owners who acquire title to a Lot (whether the Owner is a builder, individual person, entity or otherwise) shall obtain their own Storm Water Permits (as defined in Article I above) from the Division of Water Quality (Utah Department of Environmental Quality) prior to commencing any construction-related activities for which a Storm Water Permit is required (including, without limitation, excavating, grading, or otherwise disturbing the surface materials or vegetation on the Lot). The Storm Water Permit may be obtained by filling out an application form online at www.waterquality.utah.gov/updes/stormwater.htm or contacting the Division by telephone at (801) 538-6146. All Owners who seek to engage in any construction-related activities requiring a Storm Water Permit covenant and agree to comply with the Storm Water Permit requirements, including, without limitation, the requirement to develop and implement a Storm Water Pollution Prevention Plan. Owners shall be fully and solely responsible for preventing rain and snowmelt from carrying sediment or pollutants into the streets or any storm drain facilities from any un-landscaped areas of their Lots. Owners covenant and agree not to stockpile any landscaping materials, dirt, gravel or other such materials in the streets. Owners other than Declarant, following their purchase of a Lot, hereby indemnify and hold Declarant harmless from and against any and all claims, liabilities, fines, costs, fees, expenses, judgments, losses and damages resulting from or relating to any failure to comply with the Storm Water Permit requirements for the Owner's Lot or from any storm water drainage or run-off from Owner's Lot, including, without limitation, any and all claims, fines, costs of remediation or clean up, or other expenses imposed by the Division or required or incurred as a result of any action or orders of the Division.

ARTICLE XI FIRST MORTGAGEES

11.1 First Mortgagee Protection. The breach of any of the foregoing covenants shall not defeat or render invalid the lien of any mortgage or deed of trust lien on the Covered Property that is made in good faith and for value; provided, however, that all of the covenants contained herein shall be binding upon and effective against any owner of a Lot whose title thereto is acquired by foreclosure, trustee's sale or other foreclosure proceeding, from and after the date of such foreclosure, trustee's sale or other foreclosure proceeding. The lien provided for in Section 5.1 hereof shall be subordinate to the lien of any first mortgage or deed of trust which was recorded before any Notice of Lien became recorded.

11.2 Notice of Action. Upon written request to the Association, identifying the name and address of the First Mortgagee or insurer or guarantor of the First Mortgage and the residence address of the property which is subject to such First Mortgage, each such First Mortgagee or insurer or guarantor of such a First Mortgage, shall be entitled to timely written notice of:

(a) any condemnation loss or casualty loss which affects a material portion of the Covered Property or any Lot subject to a First Mortgage held, insured or guaranteed by such First Mortgagee, insurer or guarantor of a First Mortgage;

(b) any delinquency in the payment of assessments or charges owed to the Association by the Owner of the Lot subject to a First Mortgage held, insured or guaranteed by such First Mortgagee, insurer or guarantor, or any default by such Owner in any obligation under the Declaration, Articles of Incorporation or Bylaws of the Association and the Board of Directors of the Association has actual knowledge of such default, when such delinquency and/or default remains uncured for a period of sixty (60) days; and

(c) any lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Association.

ARTICLE XII ANNEXATION OF ADDITIONAL PROPERTY

12.1 Annexation. Declarant shall be entitled to annex, from time to time, additional real property adjacent to the Covered Property to the Covered Property and cause such additional real property to become subject to this Declaration and subject to the jurisdiction of the Association without the approval, assent or vote of the Association or its Members, provided that a Supplementary Declaration covering the real property to be annexed, shall be executed and recorded by Declarant. The recordation of said Supplementary Declaration shall constitute and effectuate the annexation of the real property described therein, making said real property subject to this Declaration and subject to the functions, powers and jurisdiction of the Association, and thereafter said annexed real property shall be part of the Covered Property and all of the Owners of Lots in said annexed real property shall automatically be Members of the Association.

12.2 Development of the Project. Declarant intends to develop the Covered Property and additional property to be annexed to the Covered Property from time to time (collectively, the "Project") sequentially on a multi-phased basis. However, Declarant may elect not to develop all or any part of any phase, to develop the Project in increments of any size whatsoever, or to develop more than one phase at any given time and in any given order. Moreover, Declarant reserves the right to subject all or any portion of a phase or phases to the plan of this Declaration. Although Declarant shall have the ability to annex additional real property as provided above, Declarant shall not be obligated to annex any additional property and no such property shall not become subject to this Declaration unless and until a Supplementary Declaration shall have been so executed and recorded.

12.3 Supplementary Declarations. The annexations authorized under this Article shall be made by filing of record a Supplementary Declaration of Covenants, Conditions and Restrictions, or similar instrument, with respect to the additional property which shall extend the plan of this Declaration to such property. Such Supplementary Declarations contemplated above may contain such additions and modifications of the covenants, conditions and restrictions contained in this Declaration as may be determined by Declarant to be necessary or desirable with regard to the additional real property being annexed. In no event, however, shall any such Supplementary Declaration or any merger or consolidation revoke, modify or add to the covenants established by this Declaration within the existing property, except as hereinafter otherwise provided.

12.4 Mergers or Consolidations. Upon a merger or consolidation of the Association with another association, the Association's properties, rights and obligations may, by operation of law, be transferred to the surviving or consolidated association, or, alternatively, the properties, rights and obligations of another association may, by operation of law, be added to the properties, rights and obligations of the Association as a surviving corporation pursuant to a merger. The surviving or consolidated association may administer covenants, conditions and restrictions established by this Declaration within the Covered Property, together with the covenants and restrictions established upon any other property as one plan.

ARTICLE XIII
INSURANCE

13.1 Association's Insurance. Commencing no later than the time of the first conveyance of a Lot (other than to Declarant or an affiliate of Declarant), the Association shall obtain and thereafter maintain, to the extent reasonably available, the following insurance coverage:

(a) Property Insurance. The Association shall maintain, to the extent readily available, blanket property insurance on the Maintenance Area within the Covered Property, insuring against all risks of direct physical loss commonly insured against, including fire and extended coverage perils. The total amount of coverage provided by blanket property insurance maintained by the Association may not be less than 100% of the full replacement cost of the insured property at the time the insurance is purchased and at each renewal date, excluding items normally excluded from property insurance policies. The Association is not required to obtain property insurance for a loss to a Dwelling, Lot, or any other structure or improvement on a Lot. Each Owner shall release the Association and waive any and all claims against the Association related to the maintenance of insurance pertaining to any Dwelling, Lot or any other structure or improvement on a Lot.

(b) Commercial General Liability Insurance. The Association shall maintain liability insurance covering all occurrences commonly insured against for death, bodily injury, and property damage arising out of or in connection with the use, ownership, or maintenance of the Maintenance Area providing coverage on an occurrence basis with limits reasonably determined by the Board, but not less than \$1,000,000 per occurrence and in the aggregate.

(c) Workers' Compensation Insurance. The Association shall maintain workers' compensation insurance to the extent necessary to meet the requirements of applicable law.

(d) D&O Insurance. A policy of "directors and officers" liability insurance, including errors and omissions coverage for the Board, Declarant and the Committee.

13.2 Owner's Actions. Unless an Owner is acting within the scope of the Owner's authority on behalf of the Association, an Owner's act or omission may not void a property insurance policy or a liability insurance policy maintained by the Association or be a condition to recovery under a policy.

13.3 Insurance Costs. The cost to obtain and maintain the insurance carried by the Association, including reasonable deductibles, shall be included as part of the annual assessment described in Article V above.

13.4 Deductible. The deductible on a claim made against the Association's property insurance policy shall be paid by the Owner who would be liable for the loss, damage, claim, or repair in the absence of

insurance. . The Association's deductible shall not exceed \$5,000 unless a thirty (30) day written notice is mailed to all Owners. .

ARTICLE XIV
GENERAL PROVISIONS

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

14.2 Remedies.

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

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

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

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

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

14.4 Limited Liability. Neither the Declarant, the Committee or its individual members, nor any other Owner shall have personal liability to any other Owner for actions or inactions taken under these Covenants, provided that any such action or inaction is the result of the good faith exercise of their judgment or authority, under these Covenants, and without malice.

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

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

14.7 Notices. All notices under this Declaration are deemed effective 72 hours after mailing, whether delivery is proved or not, provided that any mailed notice must have postage prepaid and be sent to the last known address of the party to receive notice. Notices delivered by hand are effective upon delivery.

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

[Signature and notary acknowledgment on following page.]

Executed on the date stated above.

Temple Rim 2, Inc.,
a Utah Corporation

By: *Gary Dabb*
Name: Gary Dabb
Title: President

STATE OF UTAH)
) :ss.
COUNTY OF Utah)

The foregoing instrument was acknowledged before me this 17th day of January, 2019 by
Gary Dabb, a President of Temple Rim 2, Inc., a Utah
Corporation.

Kim E. Holindrake
NOTARY PUBLIC

SEAL:

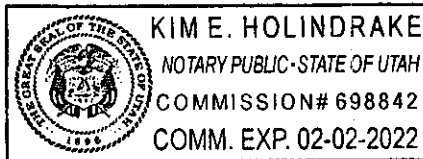


EXHIBIT "A"

[LEGAL DESCRIPTION OF THE COVERED PROPERTY]

A PORTION OF SECTION 19 AND 20, TOWNSHIP 9 SOUTH, RANGE 2 EAST, SALT LAKE BASE & MERIDIAN, LOCATED IN PAYSON, UTAH, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT LOCATED ON THE SOUTH LINE OF WINEGAR ESTATES SUBDIVISION, SAID POINT BEING $S0^{\circ}21'44''E$ ALONG THE SECTION LINE 1504.87 FEET FROM THE NORTHEAST CORNER OF SECTION 19, T9S, R2E, S.L.B. & M. (BASIS OF BEARING: $S0^{\circ}24'53''E$ BETWEEN THE REFERENCE CORNER MONUMENT AT THE NORTHEAST CORNER AND THE SOUTHEAST CORNER OF SECTION 19.); THENCE $N89^{\circ}41'24''E$ 125.21 FEET TO THE WEST LINE OF 930 WEST STREET; THENCE $S0^{\circ}26'44''W$ ALONG SAID WEST LINE 447.01 FEET TO THE NORTH LINE OF PLAT "A", TEMPLE RIM SUBDIVISION; THENCE ALONG SAID SUBDIVISION THE FOLLOWING FIVE (5) COURSES: $S89^{\circ}41'34''W$ 803.87 FEET; THENCE $N0^{\circ}23'32''W$ 238.73 FEET; THENCE ALONG THE ARC OF A 28.00 FOOT RADIUS CURVE TO THE RIGHT 44.20 FEET THROUGH A CENTRAL ANGLE OF $90^{\circ}26'57''$ (CHORD: $N44^{\circ}49'56''W$ 39.75 FEET); THENCE $S89^{\circ}56'36''E$ 141.84 FEET; THENCE $N0^{\circ}30'00''W$ 182.01 FEET TO THE SOUTH LINE OF WINEGAR ESTATES SUBDIVISION; THENCE ALONG SAID LINE THE FOLLOWING TWO (2) COURSES: $S89^{\circ}56'36''E$ 145.75 FEET; THENCE $N89^{\circ}41'24''E$ 369.73 FEET TO THE POINT OF BEGINNING.

CONTAINS: ± 7.58 ACRES