

EXHIBIT" A"- LEGAL DESCRIPTION

CHARTER OAK HILLS - SECTION 3

ALL OF THE LOTS IN CHARTER OAK HILLS SECTION 3 AS DESCRIBED ON THE PLAT OF
CHARTER OAK HILLS SECT 3 RECORDED ON DECEMBER 19, 2019 AT BOOK 20 PAGE 8,

RECORDS AT LOGAN COUNTY CLERKS OFFICE , WHICH PLAT CONTAINS THE FLOWING
METES AND BOUNDS LEGAL DESCRIPTION, TO -WIT:

DECLARATION OF CONDITIONS , COVENANTS AND RESTRICTIONS

FOR

CHARTER OAK HILLS ADDITON SECTION 3

A RESIDENTIAL SUBDIVISION

IN LOGAN COUNTY

RETURN TO C. L. SMITH CUSTOM HOMES, LLC

14345 E. FORK

ARCADIA OK 73007

DECLARATION OF CONDITIONS COVENANTS AND RESTRICTIONS FOR
CHARTER OAK HILLS SECTION 3
AN ADDITION IN LOGAN COUNTY, OKLAHOMA

TABLE OF CONTENTS

RECITALS:

Property Subject to these Declarations
Submission to Real Estate Development Act
Dedication

ARTICLE I - PROPERTY RIGHTS

- 1.1 Definitions
- 1.2 Easements
 - (A) Easements Deemed Appurtenant
 - (B) Blanket Easements for Utilities
 - (C) Owner's Nonexclusive Easement of Enjoyment; Limitations
 - (D) Easement for Section line and Entryway Road Improvements
- 1.3 Use and Occupancy
- 1.4 Mortgaging a Lot; Priority; Mortgage Subject to Declaration
- 1.5 Compliance with Provisions of Declaration, Articles and Bylaws
- 1.6 Architectural Control
 - (A) Improvements and Alterations; Plans and Specifications; Approval
 - (B) Approvals; Copy of Plans and Specifications Deposited; Lapse of Time Paramount to Approval
 - (C) Construction; Limitations, Deviations from Plans and Specifications
 - (D) Certificate of Compliance
 - (E) Enforcement; Right to Correct Violations
 - (F) Transfer to Association
- 1.7 Revocation or Amendment to Declaration
- 1.8 Plat Notes Incorporated Herein

ARTICLE II - HOMEOWNERS ASSOCIATION

- 2.1 Mandatory Membership
- 2.2 Classes of Membership; Voting Rights
- 2.3 Ownership of Common Areas
- 2.4 Association's Maintenance and Responsibility
- 2.5 Interim Control of Association; Use of Dues
- 2.6 Assessments for Annual Dues and Special Assessments
 - (A) Obligation to Pay Dues
 - (B) Initial Dues and Due Date
 - (C) Special Assessments for Capital Improvements; Assent; Notice
 - (D) Unoccupied Lots
 - (E) Assessment Lien; Priority; Notice of Lien; Recording; Enforcement; Receiver; Mortgagee may pay Assessment
 - (F) Annual Dues and Assessments Collectible on Sale
 - (G) Mortgaging a Lot; Priority; Mortgage Subject to Declaration; Mortgagee in Title; Unpaid Assessments
 - (H) Non-Exemption from Payment; Board Responsibility to Collect; Interest, Costs, Collection Costs and Attorney Fees; Suit; Notice to Mortgagee

- 2.7 Rules and Regulations; Fines; Enforcement
 - (A) Adoption of Rules
 - (B) Due Process
 - (C) Notice
 - (D) Administrative Rules
- 2.8 Parking Rules and Regulations for Owners and Guests
- 2.9 Eminent Domain
- 2.10 Association Right to Use and Grant Easements
- 2.11 Prohibition of Employment or Other Pecuniary Gain
- 2.12 Architectural Committee
- 2.13 Registration of Mailing Address of Lot Owners; Notice to Association
- 2.14 Operation of Gate during Construction Period
- 2.15 Dispute Resolution Including Mandatory Arbitration
- 2.16 Association Website; Electronic Notices, Mailings, Quorum and Voting

ARTICLE III - USE AND PROPERTY RESTRICTIONS

- 3.1 Single family residences
- 3.2 Minimum Square Footage
- 3.3 Exterior requirements
 - (A) Foundations
- 3.4 Storage and Other Detached Structures
- 3.5 Driveway; Sidewalks; Mailboxes
- 3.6 Roofs
- 3.7 Roof Protrusions
- 3.8 Fences
- 3.9 Landscaping
- 3.10 Offensive or Noxious Use; Nuisance Activity; Unkempt Lawn; Right of Entry to Maintain
- 3.11 Mineral Drilling
- 3.12 Refuse Storage; Growth
- 3.13 Signs and Billboards; Declarant's Right
 - (A) For Sale or Rent signs not permitted in Common Areas
 - (B) Private dispute signs not permitted
 - (C) Other Signage Permitted by Law
- 3.14 Parking Rules and Regulations for Owners and Guests
- 3.15 Views from Street or Lot
- 3.16 Tanks; Above Ground Swimming Pools
- 3.17 Radio or Television Devices
- 3.18 Wind Powered Generators
- 3.19 Temporary Structure
- 3.20 Household Pets; Care and Restraint; Limit on Number
- 3.21 Basketball Goals
- 3.22 No Garage Conversions
- 3.23 No Clear Cutting of Lots
- 3.24 Lawn and Landscape Requirements; Mandatory Irrigation Systems
 - (A) Mowing
 - (B) Landscape Maintenance
- 3.25 Building Set-Back Requirements

ARTICLE IV - DECLARANT RIGHTS AND RESERVATIONS

- 4.1 Additional Property; Amendment to be Filed
- 4.2 Amendments
 - (A) Substantive Rights; Amendments as to Unsold Lots; Waiver
 - (B) Clerical or Procedural Rights
 - (C) Special Amendments by Declarant

- 4.3 Declarant Business office; Models
- 4.4 Signs by Declarant
- 4.5 Declarant Easement
- 4.6 Transfer of reserved rights
- 4.7 Special Lien Rights of Declarant with regard to erosion problems

ARTICLE V - MISCELLANEOUS

- 5.1 Severance
- 5.2 Failure to Enforce Not Walver
- 5.3 Captions
- 5.4 Gender
- 5.5 Covenants to Run with Land
- 5.6 Enforcement at Law or in Equity; Notice to Mortgagee of Uncured Default
- 5.7 Attorneys Fees

KNOW ALL MEN BY THESE PRESENTS:

RECITALS

WHEREAS, J. C. L. SMITH CUSTOM HOMES LLC, an Oklahoma corporation, hereafter referred to as the "Declarant", is the owner of certain land and improvements ("Subject Property") in Logan County, Oklahoma, which Subject Property is more fully described on the below referenced plat and on the attached "Exhibit A", incorporated herein and made a part hereof; and

WHEREAS, the Subject Property has been platted into a subdivision known as CHARTER OAK HILLS SECTION 3 Addition, Section 1, which plat was filed on DEC. 19, 2019, and recorded at Plat. BOOK 20, PAGE 8 at the office of the County Clerk of Logan County, Oklahoma; and

WHEREAS, Declarant desires to submit the land and the improvements to be constructed thereon to Oklahoma's Real Estate Development Act (Title 60 O.S. 1971, §§851-85, as amended)

NOW, THEREFORE, Declarant does hereby publish and declare that the land and its improvements are hereby subjected to the conditions, covenants, and restrictions herein set forth to be established upon the recording hereof; and that the covenants, conditions, restrictions, use limitations, obligations, and provisions hereof shall be deemed to run with the land described on "Exhibit A" and shall be for the use and benefit to the Declarant, its successors and assigns, and to any person or entity acquiring or owning an interest in the land and improvements, or any portion thereof, its grantees, successors, heirs, personal representatives, devisees and assigns.

ARTICLE I PROPERTY RIGHTS

Section 1.1 Definitions. Unless the context shall expressly provide otherwise:
CHARTER OAK HILLS

"Association" or "Homeowners Association" means SECTION 3 HOMEOWNERS ASSOCIATION, INC., an Oklahoma non-profit corporation, its successors and assigns, the Certificate of Incorporation and Bylaws of which shall govern the administration of this real estate development, the members of which shall be all of the owners of the Lots.

"Association Documents" include the Plat of any Addition made a part of the Association, this Declaration of Covenants, Conditions and Restrictions and any Amendment or Supplement thereto including any Supplemental Declaration Incorporating additional lands as a part of the mandatory Association, the Articles of Incorporation, the Bylaws of the Association, any Rules or Regulations adopted by the Association or the Board of Directors as provided in the applicable document, and any amendments,

modifications or supplements to any of the aforesaid.

"Builder" means an individual or other entity that purchases an unimproved Lot for the purpose of constructing thereon a single-family residence for sale to an owner-occupant.

"Building" means one or more of the building improvements lying within the real estate described on Exhibit "A".

"Common Areas" means all portions of the real estate development other than the Lots and other than publicly dedicated right-of-ways which are shown on the recorded plat of the Indian Ridge Section 1 Addition as a Common Area or designated by the Declarant or Association as a Common Area, and specifically includes private streets, center island medians and those strips of land lying along the section line roads.

"Declarant" shall mean and refer to C.L. SMITH HOMES, LLC., an Oklahoma corporation, its respective successors and assigns.

"Declarant Control Period" is that time frame beginning at the start of the Project and continuing until termination as hereinafter set forth, during which the Declarant has extraordinary rights with regard to development of the Subject Property. The Declarant Control Period ends at the earlier of:

- (i) twenty-one years from the date hereof;
- (ii) when Declarant owns no Lots or unplatted land which could be dedicated to the mandatory homeowners association;
- (iii) except as specifically stated herein at any time at Declarant's sole option by written relinquishment of its right to exercise the duties and powers reserved to Declarant. The relinquishment stated herein can be in part or in whole as described in the written document signed by Declarant.

"Lot" and or "Unit" means a portion of the subject land designated for separate ownership, and its dwelling improvements, the boundaries of which lot being the lot lines as shown on the recorded plat of the real estate described on Exhibit "A".

"Obligation(s)" shall mean all annual dues and special assessments attributable to an Owner or a Lot.

"Owner" means a person or persons, firm, corporation, partnership, trust, association or other legal entity, or any combination thereof, who owns one or more lots for the purpose of occupying the same as a residence.

"Person" means a natural person, corporation, partnership, association, trust, other entity, or any combination thereof.

"Project" means the Subject Property together with all other land owned or subsequently acquired by the Declarant which may be added to the mandatory homeowners association described hereinbelow.

Section 1.2 Easements.

(A) **Easements Deemed Appurtenant.** The easements and rights herein created for an Owner shall be appurtenant to the Lot of that Owner, and all conveyances and instruments affecting title to a Lot shall be deemed to grant and reserve the easements and rights as provided herein, as though set forth in said document in full, even though no specific reference to such easements or restrictions appears.

(B) Blanket Easements for Utilities. There is hereby created a blanket easement in, on, through, upon, across, over and under all of the publicly dedicated easements and rights-of-way, as shown on the recorded plat, for ingress and egress, installation, replacement, repair and maintenance of all utilities including, but not limited to, water, sewers, gas, telephones and electricity. By virtue of this easement, it shall be expressly permissible for governmental entities, the electrical company gas company, telephone company and/or any other company providing services to the Subject Property to erect and maintain the necessary poles and other necessary equipment on said easements. Within these easements, no structure, planting or other material shall be placed or permitted to remain thereon, which may damage or interfere with the installation and/or maintenance of such utility areas.

(C) Owner's Nonexclusive Easement of Enjoyment Limitations. Every Owner shall have a nonexclusive right and easement of enjoyment in and to the Common Areas, which shall be appurtenant to and shall pass with the title to the lot of such Owner, subject to the rights of the Association stated herein.

(D) Easement for Section line and Entryway Road Improvements. The Association and the Declarant are specifically granted an easement, the right and the authority to construct a wall or other type of barrier, an entryway sign or other type of improvement along the lot lines of the section line roads and entryway road easements. Any wall so erected shall be the property of the Association, even if said wall resides on an Owner's property line.

Section 1.3 Use and Occupancy. After the initial sale or transfer of a Lot or Lots by Declarant, all such Lots shall thereafter be used and occupied only for single family residence purposes by the Owner, by the Owner's family, the Owner's guests, or the Owner's tenants.

Section 1.4 Mortgaging a Lot: Priority Mortgage Subject to Declaration. An Owner shall have the right from time to time to mortgage or encumber his Lot and the interest appurtenant thereto, but the lien created thereby shall be subject to the terms and provisions of the Association Documents, and any mortgagee or other lienholder who acquires a Lot through judicial foreclosure, public sale or other means shall be subject to the terms and conditions of the Association Documents except as specifically excepted herefrom.

Section 1.5 Compliance with Provisions of Declaration, Certificate of Incorporation and Bylaws. Each Owner shall comply strictly with the provisions of each and all the provisions the Association Documents adopted pursuant thereto as the same may be lawfully amended from time to time. Failure and refusal after written notice to comply with any of the same shall be grounds for an action to recover sums due, for damages or injunctive relief or both, and for reimbursement of all attorney's fees incurred in connection therewith and interest on all of such amounts at the highest lawful rate, which action shall be maintainable by the Managing Agent or Board of Directors in the name of the Association on behalf of the owners or, in a proper case, by an aggrieved Owner.

Section 1.6 Architectural Control. All construction of improvements in the Subject Property is subject to the absolute control of Declarant which includes, but are not limited to, the following guidelines and requirements, to-wit:

(A) Improvements and Alterations: Plans and Specifications: Approval. Except for construction by the Declarant, no building, fence, wall or other improvements or structure, including mail boxes, shall be commenced, erected, placed, moved or maintained upon the subject land, nor shall any exterior addition to or change in any improvement located on the subject land, be made until the complete plans and specifications showing the precise and exact nature, kind, shape, height, set-back, materials, color and location of the same shall have been submitted in duplicate to and approved in writing (by the Declarant as more fully described below) as to harmony of external design, color and location in relation to surrounding structures and topography and conformity with the design concept for the improvements. Declarant may waive this requirement, at its option, by written authorization upon the terms and conditions set forth in said writing.

(B) Approvals: Copy of Plans and Specifications Deposited: Lapse of Time Paramount to Approval. Upon approval by the Declarant of any plans and specifications submitted pursuant to these provisions, a copy of such plans and specifications, as approved, shall be deposited among the permanent records of Declarant, and a copy of such plans and specifications bearing such approval, in writing, shall be returned to the applicant submitting the same. In the event the Declarant fails to approve or disapprove any plans and specifications which may be submitted to it within sixty (60) days after submission, then approval will not be required, and this paragraph shall be deemed to have been fully complied with.

(C) Construction: Limitations, Deviations from Plans and Specifications. Construction or alterations in accordance with plans and specifications approved by the Declarant shall be commenced within six (6) months following the date upon which the same are approved by the Declarant (whether by affirmative action or by forbearance from action), and shall be substantially completed within twelve (12) months following the date of commencement, or within such longer period as the Declarant shall specify. In the event construction is not commenced within the period aforesaid, then approval of the plans and specifications by the Declarant shall be conclusively deemed to have lapsed, and compliance with the provisions of this paragraph shall again be required. There shall be no deviations from plans and specifications approved by the Declarant without the prior consent in writing of the Declarant. Approval for use on any Lot of any particular plans and specifications or design shall not be construed as a waiver of the right of the Declarant to disapprove such plans and specifications, or any Areas or features thereof, in the event such plans and specifications are subsequently submitted for use upon any other Lot or Lots.

(D) Certificate of Compliance. Upon the completion of the construction or alteration of any building, fence, wall or other improvements or structure in accordance with plans and specifications approved by the Declarant, the Declarant shall, at the request of the Owner thereof, issue a certificate of compliance which shall be prima facie evidence that the building, fence, wall, or other improvements or structure referenced in such certificate has been approved by the Declarant and constructed or installed in full compliance with the provisions of this Article.

(E) Enforcement: Right to Correct Violations. In the event any building, fence, wall or other improvements or structure shall be commenced, erected, placed, moved or maintained upon any Lot, otherwise than in accordance with the provisions and requirements of these provisions, then the same shall be considered to have been undertaken in violation of these provisions and without the approval of the Declarant required herein. Upon written notice from the Declarant, such building, fence, wall or other structure or improvements shall be promptly removed. In the event the same is not removed, or the violation is not otherwise terminated, within fifteen (15) days after notice of such violation is delivered to the Owner of the Lot upon which such violation exists, then Declarant shall have the right, through its agents and employees, to enter upon such Lot and to take such steps as may be necessary to remove or otherwise terminate such violation, and the costs thereof shall be assessed against Owner and the Lot upon which such violation occurred. A statement for the amount thereof shall be rendered to the Owner of said lot, at which time the assessment shall become due and payable and a continuing lien upon said Lot and an obligation of the Owners, and may be enforced as a judgment lien. The Declarant shall have the further right, through its agents, employees or committees, to enter upon and inspect any Lot at any reasonable daylight hour for the purpose of ascertaining whether any violation of the provisions of this paragraph or any of the other provisions or requirements of this Declaration, exists on such Lot.

(F) Transfer to Association. Upon termination of the Declarant Control Period this right of approval for changes or modifications to existing structures shall automatically pass to the Association. In no event do the rights contained in this paragraph for approval of the initial construction transfer to the Association or any Committee thereof without the separate express written consent of the Declarant. The terms of this paragraph (F) may not be modified without express written consent of Declarant.

Section 1.7 Revocation or Amendment to Declaration. The Declarant, so long as the Declarant owns one or more Lots, may amend this Declaration at any time. Except as aforesaid this Declaration shall not be revoked unless all of the Owners unanimously consent and agree to such revocation by instrument(s) duly recorded. Except as provided herein, this Declaration shall not be amended unless the Owners

representing an aggregate ownership interest of eighty percent (80%), or more, of the Lots agree to such amendment by instrument(s) duly recorded. However, these Declarations may not be modified or amended to remove or restrict any of the rights granted or reserved herein to Declarant without the express written consent of Declarant.

Notwithstanding anything herein to the contrary the Owners may not amend these covenants to dissolve the Homeowner Association created herein in Article II.

Section 1.8 Plat Notes Incorporated Herein. Every Owner should be aware property restrictions are contained on the Plat of the Subject Property filed in the County Clerks office. These property restrictions are applicable to all Lots in the Addition and are incorporated herein by this reference. The Owner is responsible for obtaining a copy of the plat notes and determining if those restrictions interfere with Owner's intended use of the property.

ARTICLE II HOMEOWNERS ASSOCIATION

Section 2.1 Mandatory Membership. An Owner of a Lot, upon becoming an Owner, shall mandatorily be a member of the Association and shall remain a member for the period of his ownership. The Association shall be governed by a Board of Directors as is provided in the Association Documents. The Association may employ agents, servants and employees and any person or firm to act as Managing Agent at any agreed upon compensation.

Section 2.2 Classes of Membership; Voting Rights. The Association shall have two (2) classes of voting membership as follows:

Class A. Class A Members shall be all those Owners of single-family residential Lots with the exception of the Declarant. Each Class A member shall be entitled to one vote for each Lot owned. When more than one person holds an ownership interest in a Lot, all such persons shall be members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. Class B Member(s) shall be the Declarant, its successors and assigns. The Class B member shall be entitled to Ten (10) 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, which first occurs:

(i) Until such a time as Declarant does not own any property or Lots within the Subject Property including property owned by Declarant but not yet platted and dedicated to the homeowners association,
OR

(ii) At the completion of the calendar year when the total votes outstanding in the Class A membership equals the total votes outstanding in the Class B membership; or

(iii) On January 1, 2030;

(iv) Earlier at the discretion of the Declarant.

Section 2.3 Ownership of Common Areas. Title to the Common Areas including the private streets, if any, and the concomitant right to replat, convey and encumber shall remain in Declarant until Declarant has turned over control of the Association. Upon conveyance from the Declarant the Association shall own all Common Areas and private streets, if any, shown on the plats.

Section 2.4 Association's Maintenance and Responsibility. The Association shall be responsible for

(i) the maintenance, operation and repair of all Common Areas shown on any plat where the Lot Owners are made mandatory members of the Association;

(ii) fences or walls built on a private lot if the Board of Directors determines maintenance of said wall or fence substantially affects a common area and is in the best interest of all owners and the Association;

(iii) any other areas shown on the plat as common right-of-way such as (i) private streets, (ii) entrances (including gated entrances whether private or public) and (iii) center island medians together with any improvements constructed by Declarant on the Subject Property to be used by the Lot Owners;

(iv) any walls or other structures constructed along section line roads or entry way streets if Declarant determines that it would be in the best interest of all owners and the Association if said structures were maintained by the Association;

(v) administrative expenses including property, casualty and liability insurance (together with all other insurance deemed necessary by the Board of Directors) as further described in the Bylaws for the Association and including all administrative costs such management and professional expenses;

(vi) all insurance policies covering loss, damage or liability to Association property and the Owners thereof including Director and Officer coverage which shall be purchased by the Association;

(vii) the cost of funding adequate reserves for the eventual replacement of any assets maintained by the Association.

Section 2.5 Interim Control of Association; Use of Dues. Until such a time as Declarant does not own any property or Lots within the Subject Property, or until such a time as eighty (80%) percent of the Lots are occupied by Owners, or the Declarant elects to turn over control of the Association to the then existing Lot Owners, whichever comes first, the Association shall be managed by the Declarant or one or more persons, who do not have to be Lot Owners, under contract with the Association. Once Declarant has conveyed all property owned by it or elects to turnover control of the Association control of the Association shall pass to a duly elected Board of Directors pursuant to the applicable provisions of the Certificate of Incorporation and Bylaws.

For purposes of the 80% occupancy calculation stated in this Section 2.5 Lots shall mean all Lots platted or to be platted in the Project. There shall be no turnover calculation until the last real property planned in or for the Project has been platted which plat must be filed of record in the County Clerk's office of the county in which the Subject Property is located..

During the period of Declarant's management of the Association dues shall be collected as hereinafter provided and shall be used by the Declarant only for the those expenditures identified in Section 2.4 hereinabove.

Section 2.6 Assessment for Annual Dues and Special Assessments.

(A) **Obligation to Pay Dues.** Except as stated in this Section 2.6, all Owners shall be obligated to pay the Annual Dues imposed by the Association Documents and the Board of Directors of the Association to meet the expenses of the Association.

(B) **Initial Dues and Due Dates.** The Annual Dues are hereby initially set as \$300.00 per year, which sum may be adjusted up or down by the Declarant as provided in the Bylaws so long as Declarant manages the Association. The dues shall be collected annually with an initial due date of March 1st. Dues shall be assessed from the date of first conveyance by the Declarant or a Builder (transfers to related parties of Declarant not included) to an Owner for the balance of that calendar year and thereafter as provided in the Bylaws. Dues shall be paid in advance on the date or dates specified in the Bylaws or as set by the Board of Directors. Dues for the first year shall be prorated and collected by the closing agent or, if none,

by the purchaser, at the time of transfer of title and promptly remitted to the Association or its agent. Dues may be adjusted up or down by the membership or the Board of Directors as provided in the Bylaws.

(C) Special Assessments for Capital Improvements; Assent; Notice. In addition to the dues hereof, the Board of Directors may levy a special assessment ("Assessment") applicable to that year only, for the purpose of defraying, in whole or in part, the cost of any construction or reconstruction, unexpected repair or replacement of a described capital improvement, including the necessary fixtures and personal property related thereto, provided that any such special assessment shall have the assent of 2/3rds of the Owners, voting in person or by proxy, at a meeting duly called for this purpose. Written notice of which shall be given to all members at least ten (10) days in advance, which shall set forth the purpose of the meeting. No Special Assessment may be levied upon the Declarant.

(D) Unoccupied Lots. Declarant, assignees of Declarant and Builders who hold title for the purposes of constructing a home and reselling same, shall not be responsible for payment of Annual Dues or other Assessments, nor may any Assessment be imposed upon the first sale or transfer to a Lot from the Declarant or a Builder to an Owner. This prohibition does not apply to any home or Unit used as rental property.

(E) Assessment Lien; Priority; Notice of Lien; Recording; Enforcement; Receiver; Mortgages may pay Assessment. All unpaid assessments and Annual Dues chargeable to any Lot, including any fees, late charges, fines or interest, shall constitute a lien on such Lot prior to all other liens except the following: (1) assessments, liens and charges for taxes past due and unpaid on the Lot, (2) judgments entered in a Court of Record prior to the due date of the annual dues or assessment date, (3) mortgage instruments of encumbrance duly recorded prior to the due date or date of such assessment, and (4) mechanic's and materialmen's liens arising from labor performed or material furnished upon a Lot prior to the due date or date of such assessment. To evidence such lien, the Board of Directors shall prepare a written notice of assessment lien 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 one of the officers of the Association, or a management agent of the Board of Directors, and shall be recorded in the office of the County Clerk of Logan County, Oklahoma. Such lien for the annual dues or special assessment shall attach from the due date thereof and impart notice to third parties from the date of the recording thereof. Such lien may be enforced by the foreclosure of the defaulting Owner's Lot subsequent to the recording of a notice or claim thereof by the Association in like manner as a mechanic's or materialmen's lien on real property. In any such proceedings the Owner shall be required to pay the costs, expenses and attorney's fees incurred for filing the lien and, in the event of foreclosure proceedings, the additional costs, expenses and attorney's fees incurred. The owner of the Lot being foreclosed shall be required to pay to the Association the yearly assessment for the Lot during the period of foreclosure, and the Association shall be entitled to the appointment of a receiver to collect the same. The Association shall have the power to purchase a Lot at foreclosure or other legal sale and to acquire and hold, lease, mortgage, vote the votes appurtenant to, convey or otherwise deal with the same. Any mortgagee holding a lien on a Lot may pay, but shall not be required to pay, any unpaid annual dues or special assessments payable with respect to such Lot, and such payment shall not be deemed a waiver by the Association of default by the Lot Owner.

All liens filed for the non-payment of assessments and Dues shall automatically, whether so stated or not, include all unpaid Assessments, Annual Dues, costs and expenses authorized herein and by operation of law, from the date of filing, until paid, without the necessity of filing additional or amended Assessment Lien Statements.

(F) Annual Dues and Assessments Collectible on Sale. Upon the sale or conveyance of a Lot, all unpaid Annual Dues or assessments, including interest and costs and reasonable attorney's fees incurred in collection, shall be first paid out of the sales price or by the purchaser in preference of any other assessments or charges of whatever nature, except the following:

Assessments, liens and charges for taxes past due and unpaid on the Lot;

Judgments entered in a Court of Record prior to the due date of annual dues or a special assessment;

Mortgage instruments of encumbrance duly recorded prior to the date of such assessments;

Mechanic's and materialmen's liens arising from labor performed or material furnished upon a Lot prior to the date of such assessment; and

In a voluntary conveyance of a Lot the grantee of the Lot shall be jointly and severally liable with the grantor for all unpaid dues and assessments by the Association, without prejudice to the grantee's right to recover from the grantor the amounts paid by the grantee therefor. However, any such grantee shall be entitled to a statement from the management agent or Board of Directors of the Association, as the case may be, setting forth the amount of the unpaid assessments against the grantor due the Association and such grantee shall not be liable for, nor shall the Lot conveyed be subject to a Lien for, any unpaid assessments made by the Association against the grantor in excess of the amount therein set forth.

(G) Mortgaging a Lot; Priority; Mortgage Subject to Declaration; Mortgagee in Title; Unpaid Assessments. An Owner shall have the right from time to time to mortgage or encumber his Lot and the interests appurtenant thereto, but the lien created thereby shall be subject to the terms and provisions of this Declaration, and any mortgagee or other lienholder who acquires a Lot through judicial foreclosure, public sale or other means shall be subject to the terms and conditions of this Declaration except as specifically excepted herefrom. Where the holder of a first mortgage of record or other purchaser obtains title to the Lot as a result of foreclosure of the first mortgage or deed in lieu of foreclosure, such acquirer of title shall not be liable for the annual dues or assessments chargeable to such Lot which became due prior to acquisition of title to such Lot by such acquirer.

(H) Non-Exemption from Payment; Board Responsibility to Collect; Interest; Costs; Collection Costs; and Attorney Fees; Suit; Notice to Mortgagee. The amount of annual dues and assessments assessed against each Lot shall be the personal and individual debt of the Owner thereof. No Owner may exempt himself from this liability by waiver of the use of enjoyment of any of the Common Areas or by abandonment of his Lot. The Board of Directors shall have the responsibility to take prompt action to collect any unpaid dues or assessments which remain unpaid more than fifteen (15) days from the due date for payment thereof. In the event of a default by an Owner in the payment of dues or an assessment, such Owner shall be obligated to pay interest at the rate of eighteen percent (18%), or such higher rate (provided the same shall not be usurious) as the Board of Directors may from time to time determine, per annum on the amount of the dues or assessment from the due date thereof, together with all expenses, including attorney's fees and any costs charged by a collection company to send an account to collection, incurred to collect such dues or assessments together with late charges as provided by the Bylaws of the Association. Suit to recover a money judgment for obligations may be instigated in the County/District Court having jurisdiction, and may be maintainable without foreclosing or waiving the lien securing same additionally, in the event that the mortgage on a Lot should so provide, a default in the payment of an obligation shall be a default in such mortgage and if required by the mortgagee by written notice to the Association, the Board of Directors shall give notice of any default in payment of an assessment to the mortgagee.

Section 2.7 Rules and Regulations; Fines; Enforcement. The Board of Directors is empowered to adopt Rules and Regulations for the enforcement of the Association Documents and all covenants, conditions and restrictions contained therein, together with the authority to impose fines, all of which shall be binding on all Owners as if fully set forth herein.

(A) Adoption of Rules. Written notice of any proposed adoption, modification or change of a Rule or a fine shall be given to the members. Said written notice shall provide at least five days notice of the meeting wherein the Board proposes to adopt the Rule or fine and afford any Owner the opportunity to be heard in that regard. At the conclusion of the meeting the Board may adopt the Rule or fine as published or make modifications prior to final decision.

(B) Due Process. In order to afford due process to each Owner before any punitive action may be finally imposed by the Board of Directors, each Owner shall have the right of a hearing before the Board of Directors, en banc for the purpose of avoiding or mitigating any penalty, fine or punitive action. The Owner shall be afforded not less than 10 days written notice of the hearing. At the hearing both the Association and the owner may produce evidence and present witnesses. The Board of Directors shall promptly resolve the dispute and announce its decision, which in such instances shall be final as to all matters.

(C) Notice. All Owners shall be afforded notice of any new Rule or fine or modification of an existing Rule or fine at least ten (10) days prior to the enforcement thereof. Notice may be given by first class mail to the Owners registered address or, if none, to the property address; or, at the option of the Board, notice may be posted on the Associations website clearly shown on the front or home page thereof (or with a link to the full text prominently shown) so long as the existence and address of said website is posted at each entrance of the Project. In the event the Board chooses to give notice by posting on the Association's website the enforcement of a new Rule or fine, or modification or change to an existing Rule or fine shall not be made for thirty (30) days from its initial posting.

(D) Administrative Rules. The procedures required in this Section shall not apply to enactment and enforcement of administrative Rules governing use of the Common Areas. An example of such an administrative Rule would include, but not be limited to, hours of opening and closing any privacy gate.

Section 2.8 Parking Rules and Regulations for Owners and Guests. All parking by Owners and Guests will be in accordance with the Rules and Regulations adopted by the Board for the good of the community and may include, but shall not be limited to, the following:

- (i) Parking along or on the streets may be prohibited.
- (ii) Parking of commercial trucks (not including pickup trucks used for everyday transportation) may be prohibited.
- (iii) Parking on the anywhere on the Lot is prohibited except on the driveway as originally constructed.
- (iv) Such other Rules and Regulations as the Board deems appropriate.

Subject to the provisions of Section 2.7 (Rules and Regulations; Fine; Enforcement), the Board of Directors may modify the above Rules and Regulation and may adopt further Rules and Regulations in accordance with the authority granted in Section 2.7 and in the Bylaws.

Section 2.9 Eminent Domain. If part of a Common Area is acquired by eminent domain, the award must be paid to the Association. The Association shall represent the Lot Owners in any condemnation proceedings or in negotiations, settlements and agreements with the condemning authority for acquisition of the Common Areas, or part thereof. Each Lot Owner appoints the Association as attorney-in-fact for such purposes.

Section 2.10 Association Rights to Use and To Grant Easements. The Association, in its sole discretion, may from time to time grant easements and rights of way on, across, under and over the Common Areas to any municipal corporation or public utility company, or other entity providing water, sewer, gas, electricity, telephone, cable television, or other similar service to the real estate development.

Section 2.11 Prohibition of Employment or Other Pecuniary Gain. No part of the assessments or net earnings of the Association shall inure to the benefit of any Lot Owner or individual, except to the extent that Lot Owners receive the benefits from the maintenance, repair, operations, additions, alterations and improvement responsibility of the Association. No Lot Owner or any business in which a Lot Owner has an interest may receive a credit or compensation, directly or indirectly, for services rendered as an officer, director or employee of the Association.

Section 2.12 Architectural Committee. The Association shall establish an Architectural Committee and such other Committees as provided in the Certificate of Incorporation and Bylaws. The Architectural Committee shall exercise all of the rights and powers reserved herein to the Declarant once those rights have been transferred pursuant to the provisions of Section 2.5. If, for any reason, the Architectural Committee is not established or operating those rights and responsibilities shall be exercised by the Board of Directors.

Section 2.13 Registration of Mailing Address of Lot Owners; Notice to Association. Each Owner shall register his mailing address with the Association, and notices or demands intended to be served upon an Owner shall be sent by mail, postage prepaid, addressed in the name of the Owner at such registered mailing address. All notices, demands or other notices intended to be served upon the Secretary or managing agent of the Board of Directors of the Association at _____

TERI SMITH

EMAIL SMITHTERI@SBCGLOBAL.NET

PO BOX 31001, EDMOND OK 73003

Section 2.14 Dispute Resolution Including Mandatory Arbitration.

NON-MONETARY DISPUTES MUST BE RESOLVED THROUGH A MEDIATION PROCESS WHICH INCLUDES BINDING AND MANDATORY ARBITRATION. THIS PROCESS DOES NOT APPLY TO THE ASSOCIATION'S RIGHT AND RESPONSIBILITY TO COLLECT AMOUNTS OWED TO IT UNDER THESE COVENANTS AND THE BYLAWS OF THE ASSOCIATION.

Any Owner, by acceptance of a deed to a Lot in the Subject Property, does hereby agree to mandatory dispute resolution including mandatory arbitration of any dispute between that Owner and the Association or any other Owner the subject of which is the violation or non-compliance with the terms of these Covenants, any amendments or additions thereto and Bylaws of the Association including Rules and Regulations adopted by the Board of Directors. The terms and procedures to be followed are set forth in the Bylaws of the Association and include using a Facilitator, Mediation and finally either mandatory mediation or mandatory and binding arbitration. Mandatory dispute resolution does not apply to the collection of the dues, assessments, fines and any interest or costs associated with the collection of these amounts.

Section 2.15 Association Website; Electronic Notices, Mailings, Quorum and Voting. The Association is permitted to give any of the notices or mailings required herein or in the Bylaws by posting the same to the Association website and sending the notice or information by electronic means such as email. The Association is further permitted to establish a quorum and take votes electronically on its website. In order for the Association to utilize the procedures set forth in this section the website must meet the following criteria, to-wit:

(I) The website address must be prominently displayed by signs posted at all entrances to the neighborhood and/or by any other means reasonably insured to inform homeowners and other interested parties of the existence and purpose of the website.

(II) The Website must require verifiable registration of owners which registration shall be password protected in order to insure identification of the person or persons receiving notice and voting on Association issues.

(iii) The website must be regularly maintained under contract with an individual or entity experienced or in the business of the creation and maintenance of commercial websites.

(iv) The website must provide an alternative means of receiving notice, voting or otherwise participating in Association business without having to utilize an email address.

An Owner, by written notice to the Board, may opt out of the above notice and voting provisions. Said notice to opt out must be given annually to the Board. The Board may adopt Rules assessing owners who opt out of electronic notices a separate fee which shall be in an amount calculated to cover the actual cost of mailing written notices and other communications.

ARTICLE III USE AND PROPERTY RESTRICTIONS

Section 3.1 Single Family Residences. Unless and except as otherwise approved by Declarant:

All Lots herein shall be occupied as single family residences only. No residence may be owned or occupied for any commercial purpose. All structures are limited to two (2) stories in height and must have an attached three (3) car garage. All residential structures on corner lots must face the principal street on which it is located and the garage may face the side street. All residential structures must be constructed onsite.

Section 3.2 Minimum Square Footage. Unless otherwise stated herein, no residence shall contain less than One Thousand Seven Hundred (1,700) square feet of living area (heated and cooled space). The first floor of any two story residence must contain a minimum of One Thousand Two Hundred (1,200) square feet of living area.

Section 3.3 Exterior Requirements. The exterior of any residence shall be at least Seventy percent (70%) brick, stone or stucco, and Thirty percent (30%) may be of frame or other material which will blend together with the brick, stone or stucco. It is the intention of this restriction to allow panels of materials other than brick, stone or stucco to be used, but in no event shall a continuing wall of the exterior of the residence be built of less than Seventy percent (70%) of any material other than brick, stone or stucco. This restriction is intended to encourage the use on the principal exterior of residences of masonry construction, but may be modified to allow the use of other materials to blend with the environment to eliminate repetition of design. In no event shall out buildings be of a material other than the residence.

UNLESS OTHERWISE APPROVED BY DECLARANT

(A) Foundations. Foundations must be of footing and stem construction with no exposed stem walls. No pier and grade construction is allowed.

Section 3.4 Storage and Other Detached Structures. DETACHED STORAGE BUILDINGS OR OTHER STRUCTURES ARE NOT ALLOWED UNLESS THE BUILDING OR STRUCTURE CONFORMS TO THE REQUIREMENTS OF THIS PARAGRAPH.

Detached storage buildings, may not exceed 30 feet by 40 feet in size, and are permitted so long as the structure conforms to the exterior requirements contained in Section 3.3 above and the roofing requirements contained in Section 3.6 below. It being the intent of this provision that the storage building conform exactly to the original home. Unless otherwise approved by Declarant any storage building that does not conform to these requirements must be completely hidden from the street and any adjoining property owners.

UNLESS OTHERWISE APPROVED BY DECLARANT

Section 3.5 Driveways; Mailboxes. All driveways must be of concrete construction. Mail boxes shall be of brick construction unless otherwise approved by Declarant.

Section 3.6 Roofs. Roofs shall be thirty (30) year architectural composition roofing, weathered wood in color, with a minimum pitch of 9/12. No three tab shingles allowed. Any deviation from this standard must be approved in writing by the Declarant or if the Declarant no longer owns any lots or unplatted land in the Project by the Architectural Committee.

Section 3.7 Roof Protrusions. No wind turbines shall be allowed on any roof. All attic ventilation shall be done by way of ridge vents, low profile static vents, or electric power vents.

Section 3.8 Fences. All fences shall be of wood, brick, vinyl, rock or wrought iron construction and may not exceed 72 inches in height. All fences must be maintained in good condition with no visible holes or loose or missing pickets. No fencing shall be installed on the front portion of any Lot and must commence at least ten (10') feet from the front of the main structure.

Section 3.9 Landscaping. All portions of any Lot between the front of the structure and the street must be completely sodded prior to occupancy of the residence. All Builders and Owners shall spend a minimum of Five Hundred (\$500.00) Dollars for landscaping, shrubbery and trees and all landscaping must be completed prior to occupancy.

Section 3.10 Offensive or Noxious Use; Nuisance Activity; Unkempt Lawn; Right of Entry to Maintain. The Owner of any Lot shall not use or allow the use of such Lot for any purpose which will be noxious, offensive or detrimental to the use of the other Lots or which will create or emit any objectionable, offensive or noxious odors, dust, gases, fumes or other such material or which will in any manner violate any applicable zoning ordinance or other regulations enacted by any duly constituted governmental authority. No noxious or offensive activity shall be carried on, nor shall anything be done therein which may be or may become an annoyance or nuisance.

Every Lot shall be kept in a presentable condition as determined by the Board of Directors or Architectural Control Committee, if any. All Lots should be regularly mowed and trimmed, all landscaping shall be kept neat in appearance.

The Association by and through its Board of Directors, at its discretion, may mow any Lot that has not been kept presentable after three (3) days notice to the Owner thereof, which notice shall be accomplished by hand delivery or posting on the properties front door. The Association may also trim trees and remove trash or debris. The cost for any of the aforesaid shall be born by the Owner and shall be enforceable in the manner stated in the Declarations for unpaid fines.

Section 3.11 Mineral Drilling. No drilling or puncturing of the surface for oil, gas or other minerals or hydrocarbons within the subject lands shall be permitted.

Section 3.12 Refuse Storage; Growth. The storage of trash, ashes, or other refuse, except in normal receptacles, is prohibited. Weeds, underbrush or other unsightly growths shall not be permitted to grow or remain in the Project. No trash, ashes or other refuse may be thrown in any other Owner's Lot.

Section 3.13 Signs and Billboards; Declarant's Right. No signs or billboards advertising any commercial enterprise, except "for sale" or "for rent" signs, shall be permitted on any Lot without the prior written consent of the Declarant or the Board of Directors if control of the Association has been turned over to a homeowner elected Board; provided, this prohibition shall not apply to the Declarant in the initial sale of such Lot.

(A) For Sale or Rent Signs Not Permitted in Common Areas. No sign advertising a property as for sale or for rent or lease may be placed in any yard or common area without the prior written consent of the Homeowners Association. Owners are permitted to rent property, however, an Owner may not advertise the property for rent by placing a sign in the front yard or common areas without permission as aforesaid.

(B) Private Dispute Signs Not Permitted. No signs protesting an action or failure to take an action by a homeowner, the Board of Directors, the Association or other third party may be placed in any yard or common area. Signs placed in a yard or common area that attempt to settle a dispute in the fashion may be removed by the Association without notice or permission.

(C) Other Signs permitted by Law. Political signs and any other sign that must be permitted by law shall be temporary and must be limited in size to that of an ordinary real estate "For Sale." The time frame for display of said signs shall be determined by the Board of Directors in view of the objective of said sign, the interests of the neighborhood and the legal requirements of any applicable law.

Section 3.14 Parking Rules and Regulations for Owners and Guests. The initial Rules and Regulations for parking shall be as follows:

(i) Parking of any type of vehicle in any street in the Subject Property is not allowed;

(ii) Parking of any other vehicle not used for everyday transportation including, but not limited to, commercial vehicles, boats, trailers, trucks (except as provided herein), campers, recreational vehicles, or motor homes is not allowed anywhere in the project including the private driveways unless said vehicle is parked behind a solid fence and has been approved in writing Board of Directors as to location and site screening;

(iii) One ton pickup trucks that are used for every day transportation may be parked on the private driveways;

(iv) The Board of Directors may modify the above Rules and Regulations and may adopt further Rules and Regulations in accordance with the authority granted in Section 2.8 hereinabove and the Bylaws.

Section 3.15 Views from Street or Lot. All clotheslines, garbage cans, equipment, coolers, or storage piles shall be located as not to be visible from any other Lot within the Project. Garbage cans may be visible on the day of pick-up only and shall be hidden from sight at all other times. Rules and Regulations may be adopted by the Board of Directors in conformance with the requirements for adopting Rules and Regulations set forth herein and in the Bylaws regarding the appearance of visible areas of a Lot and those items that may or may not be placed thereon.

Section 3.16 Tanks; Above Ground Swimming Pools. No elevated tanks of any kind shall be erected, placed or permitted on any Lot. No above ground swimming pools are allowed.

Section 3.17 Radio or Television Device. No radio or television transmitting or receiving device shall be allowed on any Lot or structure with an exposed antenna that exceeds five (5) feet in height and/or 24 inches in diameter. All satellite receivers must be located as close as possible to the rear of the structure so as to provide maximum concealment from the street and other lots.

Section 3.18 Wind Powered Generators. No wind powered generators shall be allowed on the subject lands.

Section 3.19 Temporary Structure. No trailer, tent or shack shall be erected, placed or permitted, nor shall any structure of a temporary character be used at anytime as a residence without the prior written consent of the Declarant.

Section 3.20 Household Pets; Care and Restraint; Limit on Number. No animal shall be kept 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 animal shall be kept. No more than three (3) household pets may be kept without written permission of the Association. No pets may be permitted to run loose within the Project.

Section 3.21 Basketball goals. Basketball goals are permitted but may not be attached to any structure. All basketball goals must be free standing on a structure designed for that purpose and must be kept in good repair. Any goal that becomes damaged or unusable must be removed.

Section 3.22 No Garage Conversions. The garage of a residence may not be converted for any other use or purpose except parking of the Owners vehicles. This prohibition does not apply to any conversion by the Declarant for use as a sales office, however, such conversion by the Declarant would be temporary and any garage so converted shall be returned to its original purpose.

Section 3.23 No Clear Cutting of Lots. All trees which measure at least four (4") inches in diameter which are currently on the Lot, except those located within the footprint of the actual house, may not be cleared except upon written permission of Declarant.

Section 3.24 Lawn & Landscape Requirements; Mandatory Irrigation System.

(A) Mowing. Lawns shall be mowed each week by the homeowner during growing season. Grass clippings may not be blown into the street or into your neighbor's lawn. Edging of streets, sidewalks and driveways and flower beds is required at least once every two (2) weeks.

(B) Landscape maintenance. Flower beds and other landscaping must be kept in a neat and presentable manner in keeping with the general aesthetic standards in the neighborhood. Rules and Regulations may be adopted by the Board of Directors in conformance with the requirements for adopting Rules and Regulations set forth herein and in the Bylaws regarding the maintenance and appearance of front yard landscape requirements.

Section 3.25 Building Set-Back Requirements. Unless the Plat requires more space than stated in this Section the primary residential structure shall be located no nearer than fifteen (15) feet from any side and back lot line and fifty-five (55) feet from the front lot line. No structures, except ornamental landscaping, shall be located in front of the primary residential structure. The Declarant is hereby specifically granted the right and authority to enforce these set-back requirements by seeking a restraining order in a Court of competent jurisdiction. Failure to seek redress in a Court of law prior to completion of the structure is not a waiver but merely recognition that a structure may be commenced and mostly completed prior to effective notice to the Declarant.

ARTICLE IV DECLARANT'S RIGHTS AND RESERVATIONS

In addition to the reservations stated throughout this Declaration and notwithstanding anything herein to the contrary Declarant hereby reserves the rights contained in this Article.

Section 4.1 Additional Property; Amendment to be Filed. Declarant reserves the right to dedicate any additional property in the Project now owned or subsequently acquired by Declarant or its successors or assigns to the Association established herein, at Declarant's option, regardless of whether management and control of the Association has been turned over to a homeowner controlled Board of Directors. If Declarant chooses to dedicate future property to the Association said dedication shall be controlled by the Amendment to the Declaration of Covenants, Conditions and Restrictions filed for that Addition as stated in that Amendment which will incorporate some but not all of the provisions included herewith.

Any Common Areas designated on the plats of said adjacent properties shall be deeded to the Association and accepted by it, under the terms as stated in the filed Amendment.

Section 4.2 Amendments.

(A) Substantive Rights: Amendment as to Unsold Lots: Waiver. Declarant reserves and retains the right to amend the Use and Property Restrictions hereinabove as to any Lot owned by it in any manner it deems necessary or desirable to achieve its development and sales goals. Declarant further reserves the right to revoke or amend these Declarations, and any Amendments hereto, to remove or amend the restrictions set forth herein on any Lot owned by Declarant. Any amendment made pursuant hereto shall be noticed by an instrument recorded in the County Clerk's office. The Declarant shall have the power to grant to any Owner a waiver, variance, or exception of and from any of the provisions of this Declaration.

(B) Clerical or Procedural Rights. Declarant reserves and retains the right to amend any of the provisions contained herein so long as it owns any property in the Project to correct or clarify one or more of the provisions contained herein. This right shall automatically expire once Declarant no longer owns any property, platted or unplatted, in the Project.

(C) Special Amendments by Declarant. Declarant hereby reserves and is granted the right and power to record a Special Amendment to this Declaration at any time and from time to time which amends this Declaration (i) to comply with requirements of the Federal National Mortgage Association, the Government National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Department of Housing and Urban Development, the Federal Housing Administration, the Veteran's Administration, or any other governmental agency or any other public, quasi-public or private entity which performs (or may in the future perform) functions similar to those currently performed by such entities and/or (ii) to induce any of such agencies or entities to make, purchase, sell, insure or guarantee first mortgages covering Lots. In furtherance of the foregoing, a power coupled with an interest is hereby reserved and granted to the Declarant to make or consent to a Special Amendment on behalf of each Owner. Each deed, mortgage, trust deed, other evidence of obligation or other instrument affecting a Lot and the acceptance thereof shall be deemed to be a grant and acknowledgment of, and a consent to the reservation of, the power of the Declarant to make, execute, and record special amendments. No special amendment made by Declarant shall affect or impair the lien of any first mortgage upon a Lot or any warranties made by an Owner or first mortgagee in order to induce any of the above agencies or entities to make, purchase, insure, or guarantee the first mortgage on such Owner's Lot.

Section 4.3 Declarant Business Office: Models. Declarant and any Builder active in the Addition may maintain a business and sales office, models, and other sales facilities necessary or required until all of the Lots are sold.

Section 4.4 Signs by Declarant. Notwithstanding anything herein to the contrary Declarant, and any Builder active in the Addition, reserves the right to erect such signs as it deems necessary for the sale and marketing of the property and Lots described herein.

Section 4.5 Declarant Easement. Declarant has an easement as may be reasonably necessary for the purpose of discharging Declarant's obligations or exercising Declarant's rights reserved herein.

Section 4.6 Transfer of reserved rights. After all land has been platted and Declarant has sold all Lots owned by him any and all rights reserved herein shall be transferred to and become vested in the Homeowners Association, with the exception of (i) those rights granted or reserved to the Builders in the Addition so long as said Builders still own Lots or homes for sale in the Addition and (ii) the right of architectural approval reserved to Declarant as stated in Section 4.3 hereinabove.

Section 4.7 Special Lien Rights of Declarant with regard to erosion problems. Any buyer of an undeveloped Lot recognizes that erosion is a special problem of significant concern to the responsible governmental entities and that Declarant may be held liable to those governing entities if the buyer does not provide adequate protections against erosion of the soil into the street, drainageways and sewer system. Therefore, Declarant retains the right to remedy any erosion problems emanating from a Lot. All costs incurred by Declarant in resolving an erosion problem are the liability and responsibility of the Lot

Owner. In normal circumstances Declarant will give notice to the Lot Owner which notice will allow a reasonable time for Lot Owner to remediate the problem. However, in an emergency situation no notice is necessary and Declarant may take any steps necessary to remedy the erosion problem. In that case the Lot Owner is liable and responsible for all costs reasonably incurred by Declarant and Declarant has the right to file a lien on Lot Owners property to secure payment therefore.

ARTICLE V MISCELLANEOUS

Section 5.1 Severance. If any of the provisions of this Declaration or any paragraph, sentence, clause, phrase or word, or the application thereof in any circumstance be invalidated, such invalidity shall not affect the validity of the remainder of this Declaration, and the application of any such provisions, paragraph, sentence, clause, phrase or word in any other circumstances shall not be affected thereby.

Section 5.2 Failure to Enforce Not Waiver. No provision contained in this Declaration shall be deemed to have been abrogated or waived by reason of any failure to enforce the same irrespective of the number of violations or breaches which may occur.

Section 5.3 Captions. The captions herein are inserted only as a matter of convenience, and for reference, and in no way define, limit or describe the scope of this Declaration or exhibits nor the intent of any provisions hereof.

Section 5.4 Gender. Whenever the context so requires, the use of the masculine gender in this Declaration shall be deemed to refer to the feminine or neuter gender and the use of the singular shall be deemed to refer to the plural, and vice versa.

Section 5.5 Covenants to Run With the Land. The covenants, conditions and restrictions of this Declaration shall run with and bind the Project and shall inure to the benefit of and be enforceable by the Declarant or any Owner, their respective legal representatives, heirs, successors and assigns.

Section 5.6 Enforcement at Law or In Equity; Notice to Mortgagee of Uncured Default. Any Owner or Declarant, so long as Declarant has a record interest in the covered property, shall have the right to enforce by proceedings at law or in equity all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration or any amendment thereto, including the right to prevent the violation of any such restrictions, conditions, covenants, or reservations and the right to recover damages or other dues for such violation. The prevailing party in any such actions shall be entitled to recover all costs, attorneys fees or other expenses of litigation and/or enforcement. Failure to enforce any covenant, condition, or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

Section 5.7 Attorneys Fees. In the event action is instituted to enforce any of the provisions contained in this Declaration, including collections of annual dues, the party prevailing in such action shall be entitled to recover from the other party thereto, as part of the judgment, reasonable attorney's fees and costs of such suit.

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IN WITNESS WHEREOF, THE UNDERSIGNED, BEING OWNER OF ALL THE LOTS
AND BLOCKS IN THE CHARTER OAK HILLS SECTION 3 ADDITION HAVE EXECUTED THESE
PRESENTS THE 3rd DAY OF April, 2020.

C.L. SMITH CUSTOM HOMES, LLC AN OKLAHOMA LIMITED LIABILITY COMPANY

BY: Carton L Smith MANAGER

CARTON L. SMITH- MANAGER

STATE OF OKLAHOMA)

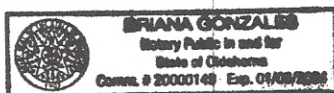
COUNTY OF LOGAN) SS.

THIS INSTRUMENT WAS ACKNOWLEDGED BEFORE ME ON April 3rd,
2020 BY CARLTON SMITH, MANAGER OF C.L. SMITH CUSTOM HOMES, LLC, ON BEHALF OF
THE COMPANY,

MY COMMISSION EXPIRES

January 6th, 2024

Briana Gonzales
NOTARY PUBLIC



SEAL