

**DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS**

FOR

CRESTVIEW

This Declaration of Covenants, Conditions and Restrictions for Crestview (this "Declaration") is made on the date hereinafter set forth by Declarant (as hereinafter defined).

WHEREAS, Declarant is the owner of the Property (as herein defined). Declarant desires to impose upon the Property mutually beneficial restrictions under a general plan of improvement for the benefit of the owners of each portion of the Property. The Declaration is intended to provide a flexible and reasonable procedure for the overall development, administration, maintenance and preservation of the Property.

WHEREAS, Declarant has or intends to create the Association (as hereinafter defined) to have, exercise and perform on behalf of, and as agent for, the Owners (as hereinafter defined), the rights, duties and functions set forth in this Declaration, including, but not limited to, (i) the maintenance of certain portions of the Property and improvements thereon, (ii) the assessing, collecting and disbursing of Assessments (as hereinafter defined) provided for herein, (iii) the operating and maintaining of Common Maintenance Areas and Common Areas (as defined herein) and (iv) the appointment of an Architectural Control Committee (as hereinafter defined) to enforce the protective covenants contained herein and to review and approve or disapprove Plans (as hereinafter defined) for improvements and modifications to improvements to be constructed on Lots (as hereinafter defined) within the Subdivision.

NOW, THEREFORE, Declarant hereby declares that all of the Property shall be held, sold, used, and conveyed subject to the easements, restrictions, covenants and conditions contained in this Declaration, which shall run with the title to the Property. This Declaration shall be binding upon all parties having any right, title or interest in any portion of the Property, their heirs, successors, successors-in-title and assigns, and shall inure to the benefit of each owner of any portion of the Property.

**ARTICLE I
DEFINITIONS**

Unless otherwise defined in this Declaration, the following words when used in this Declaration (unless the context shall otherwise clearly indicate or prohibit) shall have the following meanings:

1.1 **"ACC" or "Architectural Control Committee"** shall have the meaning given to such terms in Section 6.2 hereof.

1.2 **"ACC Standards"** means standards adopted by the ACC regarding architectural and related matters, including, without limitation, architectural design, placement of improvements, landscaping, color schemes, exterior finishes and materials and similar features which may be either recommended or required by the ACC for use within the Property.

1.3 **"Association"** means Crestview Homeowners Association, a Texas nonprofit corporation, established for the purposes set forth herein.

1.4 **"Association Easement"** means (a) any easement reserved herein or created elsewhere intended for the construction, installation, operation, location or repair of any subdivision improvement, including, without limitation, the easement for subdivision fencing reserved in Section 9.6 hereof and any easement for any landscaping, subdivision sign, monument or entry feature, retaining, screening or perimeter wall or drainage facility, or (b) any other easement for the benefit of the Association shown on a Recorded plat of the Property or otherwise created or shown in any instrument of Record.

1.5 **"Association Maintenance Fencing"** means any fencing installed by Declarant pursuant to an Association Easement.

1.6 **"Board"** means the Board of Directors of the Association.

1.7 **"Builder"** means any person or entity who purchases one (1) or more Lots for the purpose of constructing improvements for later sale to consumers in the ordinary course of such person's or entity's business.

1.8 **"Building Guidelines"** means the initial building guidelines as set forth in Exhibit E.

1.9 **"Bylaws"** means the bylaws of the Association.

1.10 **"Certificate"** means the Certificate of Formation of the Association.

1.11 **"City"** means the City of Crowley, Tarrant County, Texas.

1.12 **"Common Area" and "Common Areas"** means all areas (including the improvements thereon) within the Property owned or to be owned by the Association for the common use and enjoyment of the Members, including, without limitation, the real property described and/or depicted on Exhibit "B" attached hereto.

1.13 "**Common Expenses**" means the actual and estimated expenses incurred or anticipated to be incurred by the Association for the benefit of the Member(s) and/or the Common Maintenance Areas.

1.14 "**Common Maintenance Areas**" means the Common Areas, if any, and any areas within public rights-of-way or easements (public and private), portions of Lots, public parks, private streets, landscaping, entry features and/or fence or similar areas that either the Board deems necessary or appropriate to maintain for the common benefit of the Members or that are shown on a Recorded plat of the Property or portion thereof as being maintained by the Association.

1.15 "**County**" means Tarrant County, Texas.

1.16 "**Declarant**" means Hampton Holdings LP, a Texas limited partnership, and its successors and assigns as provided in Section 12.12 hereof.

1.17 "**Declaration**" means this Declaration of Covenants, Conditions and Restrictions for Crestview, and any amendments and supplements thereto made in accordance with its terms.

1.18 "**Designated Interest Rate**" means the interest rate designated by the Board from time to time, subject to any interest limitations under Texas law. If the Board fails to designate an interest rate, then the interest rate shall be the lesser of ten percent (10%) per annum or the highest rate permitted by Texas law. The Designated Interest Rate is also subject to the limitations in Section 12.6 hereof.

1.19 "**Development Period**" means the period commencing upon the date of this Declaration and expiring upon the earlier of (a) when Declarant does not own any real property within the Property, or (b) when Declarant executes a document stating the Development Period has terminated, which termination document may be executed during the period when Declarant still owns real property within the Property and shall be recorded in the Official Public Records of Tarrant County, Texas.

1.20 "**Dwelling**" means any residential dwelling situated upon any Lot.

1.21 "**Entry Signs**" means the entry feature signs for the subdivision that are or may be placed by Declarant or its agents on the Common Area, Common Maintenance Areas and/or any area covered by an Association Easement.

1.22 "**Land**" means any real property (other than areas dedicated to the City or County) within the Property that has not been platted as a Lot.

1.23 "**Lot**" means any separate residential building parcel shown on a recorded subdivision plat of the Property, but only if such parcel has in place the infrastructure (including utilities and streets) necessary to allow construction of a Dwelling thereon. Common Areas and areas deeded to a governmental authority or utility, together with all improvements thereon, shall not be included as part of a Lot.

1.24 "**Member**" means any person, corporation, partnership, joint venture or other legal entity that is a member of the Association pursuant to the terms in Article III hereof.

1.25 **"Owner"** means the record owner, whether one or more persons or entities, of fee simple title to any Lot, but excluding in all cases any party holding an interest merely as security for the performance of an obligation. If a Lot is sold under a recorded contract for deed, then the purchaser (rather than the fee Owner) will be considered the Owner.

1.26 **"Property"** means the real property described on **Exhibit "A"** attached hereto (other than areas dedicated to the City or County) and such additional property as is brought within the jurisdiction of the Association and made subject to this Declaration.

1.27 **"Record," "Recording" or "Recorded"** means the filing of a legal instrument in the Official Public Records of Tarrant County, Texas, or such other place as may be designated as the official location for filing deeds, plats and similar documents affecting title to real property.

ARTICLE II PROPERTY RIGHTS

2.1 **Owners' Easements of Use and Enjoyment.** Every Owner will have a right and non-exclusive easement of use, access and enjoyment in and to the Common Areas, subject to any limitations set forth herein, including, without limitation, the following:

(a) **Rules.** The right of the Association to establish and publish rules and regulations governing the use of the Common Areas and/or the Lots.

(b) **Suspension of Common Area Use Rights.** The right of the Association to suspend the right of use of the Common Areas for any period of time during which any assessment against such Owner's Lot is due and remains unpaid or if the Owner is subject to the enforcement process for violation of any applicable deed restriction(s).

(c) **Conveyance of Common Area.** The right of the Association, subject to the provisions hereof, to dedicate, sell or transfer all or any part of the Common Areas. However, no such dedication, sale or transfer will be effective unless there is an affirmative vote of sixty-seven percent (67%) or greater of all outstanding votes of the Members entitled to be cast.

(d) **Mortgage Common Area.** The right of the Association, subject to the provisions hereof, to mortgage or lien all or any part of the Common Areas. However, the Common Areas cannot be mortgaged or liened without an affirmative vote of sixty-seven percent (67%) or greater of all outstanding votes of the Members entitled to be cast.

2.2 **Prohibitions on Easement of Use and Enjoyment.** Each Owner's right and easement of use and enjoyment in and to the Common Area is further limited as follows:

(a) **No Transfer without Lot.** An Owner's right and easement of use and enjoyment in and to the Common Area shall not be conveyed, transferred, alienated or encumbered separate and apart from an Owner's Lot.

(b) **No Partition.** Except as provided in Section 2.1(c) hereof, the Common Area shall remain undivided and no action for partition or division of any part thereof shall be permitted.

2.3 **Right to Delegate Use and Enjoyment of Common Area.** Any Owner may extend his or her right of use and enjoyment to the members of such Owner's family, lessees and guests, as applicable, subject to the terms of this Declaration, the Bylaws and any reasonable rules of the Board. An Owner who leases his or her or its Dwelling is deemed to have assigned all such rights to the lessee of such Dwelling.

ARTICLE III MEMBERSHIP AND VOTING

3.1 **Membership - Owners.** Every Owner by virtue of ownership of a Lot or Land will be a member of the Association. Membership will be appurtenant to and will not be separated from ownership of any Lot or Land (as applicable).

3.2 **Voting Rights.** The voting rights in the Association shall be as follows:

(a) **Members other than Declarant.** Except as provided in Section 3.2(b) below, Members shall be entitled to one (1) vote for each Lot owned. However, when more than one person or Member holds an interest in any Lot, only one vote in total may be cast per Lot as the Owners of such Lot determine among themselves and advise the Secretary of the Association in writing prior to the vote being taken. The Association shall have no affirmative obligation to take any action to determine which Member is the person designated to cast the Lot's vote. If the Members fail to advise the Association of the person designated to cast the Lot's vote, then the Lot's vote shall be suspended if more than one person or entity seeks to exercise it.

(b) **Declarant.** Declarant shall be entitled to ten (10) votes for each Lot owned by Declarant and forty (40) votes for each acre of Land owned by Declarant, regardless if the time of the vote is within or after the Development Period.

ARTICLE IV ASSESSMENTS

4.1 **Obligation to Pay Assessments.** Subject to and except as provided in this Article IV, each Owner of any Lot by acceptance of a deed therefor, whether or not it will be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (a) annual assessments as provided in Section 4.3 hereof, (b) special assessments as provided in Section 4.6 hereof, and (c) specific assessments as provided in Section 4.7 hereof.

4.2 **Rate of Assessments.** Both annual assessments and special assessments shall be fixed at a uniform rate for all Lots, regardless of a Lot's location or size or the value of the Dwelling thereon; provided, however, that vacant Lots shall be subject to a lower rate as provided herein.

(a) **Improved Lot.** A Lot that has thereon a Dwelling that has been occupied at any time (past or current) for residential purposes (an "Improved Lot") shall be assessed at the full rate.

(b) **Vacant Lot.** A Lot that does not have thereon a Dwelling that has been occupied at any time (past or current) for residential purposes shall be assessed at the rate of twenty-five percent (25%) of the full rate.

(c) **Lots and Land Owned by Declarant – Exempt.** Except as provided in Section 4.5 below, during the Development Period all Lots owned by Declarant shall be exempt from any and all assessments (annual assessments, special assessments and/or specific assessments) and Declarant shall not be obligated to pay any assessments for the Lots. Notwithstanding anything contained herein to the contrary, Declarant shall never be obligated to pay assessments for any Land owned by Declarant.

4.3 Date of Commencement of Annual Assessments; Due Dates. The annual assessments provided for herein shall commence as to all Lots on the date of conveyance of the first Lot to an Owner (other than to Declarant or an entity that assumes Declarant status as provided herein), unless the Board elects to commence the annual assessment earlier or later as determined by the Declarant. The amount of subsequent annual assessments against each Lot shall be fixed by the Board at least thirty (30) days in advance of each assessment period. Written notice of the annual assessment shall be sent to an Owner of every Lot subject thereto. The due dates shall be established by the Board. The Board shall also have the authority to establish whether the annual assessment shall be paid annually, quarterly or monthly.

4.4 Annual Assessment – Increases. The annual assessment may be increased by the Board, provided that the Board gives written notice of the increase to the Members at least thirty (30) days in advance of the effective date of such increase. No vote or other approval shall be required for the increase to be effective, unless the increase is more than ten percent (10%) of the prior annual assessment. If the increase is more than ten percent (10%), then the increase may be disapproved by a sixty-seven percent (67%) of the votes of Members entitled to be cast, provided that the vote occurs and the Board receives evidence thereof within sixty (60) days of the date of the increase notice.

4.5 Declarant's Obligation to Pay Budget Deficits. If at any time during the Development Period the Association's operating expenses exceed the assessments received by the Association from the Owners (the "Budget Deficit"), Declarant shall fund the amount of such deficit to the Association; provided, however, that in no event shall Declarant be obligated to pay more than an amount equal to the full assessment rate applicable to Improved Lots for the Lots (but not Land) Declarant owns to make up such Budget Deficit. Notwithstanding the foregoing, if the Budget Deficit is the result of the failure or refusal of an Owner or Owners to pay their annual, special or specific assessments, the Association will diligently pursue (and Declarant may also pursue at its option) all available remedies against such defaulting Owners and will promptly reimburse Declarant for any Budget Deficit funded by Declarant from any amounts collected from such Owner or Owners. In no event shall Declarant be obligated to pay any Budget Deficit attributable to the period of time after the Development Period. Furthermore, Declarant's agreement to pay Budget Deficits under this Section 4.5 shall in no way eliminate or diminish Declarant's exemption from all assessments when no Budget Deficit exists.

4.6 Special Assessments. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment to cover expenses which the Board determines, in its sole discretion, to more appropriately be handled outside of the regular operating budget, provided that any such special assessment must have an affirmative vote of sixty-seven percent (67%) of all outstanding votes of the Members entitled to be cast.

4.7 Specific Assessments. The Association shall have the power to levy specific assessments against a particular Lot to (a) cover costs incurred in bringing a Lot into compliance with this Declaration, (b) cover costs incurred as a consequence of the conduct (or the failure to act) of the Owner or occupant of a Lot, their agents, contractors, employees, licensees, invitees or guests, and/or (c) collect any sums due by the Owner to the Association (other than annual assessments or special assessments or interest or late charges related thereto), including, without limitation, violation fines.

4.8 Purpose of Annual and Special Assessments - Reserve. Annual assessments and special assessments levied by the Association shall be used for Common Expenses. The Association may establish and maintain a reserve fund for the periodic maintenance, inspection, repair and replacement of improvements to the Common Maintenance Areas.

4.9 Personal Obligation to Pay Assessments. Each assessment provided for herein, together with interest at the Designated Interest Rate, late charges and collection costs (including, without limitation, reasonable attorneys' fees) shall be the personal obligation of the person who was the Owner of such Lot at the time when the assessment arose. Upon a transfer of title to a Lot, the grantee shall be jointly and severally liable for any assessments and other charges due at the time of conveyance. However, no mortgagee under a recorded first purchase money mortgage or beneficiary of a Recorded first deed of trust (meaning any Recorded mortgage or deed of trust with first priority over other mortgages or deeds of trust), shall be liable for unpaid assessments which accrued prior to the mortgagee's acquisition of title. In addition, no mortgagee shall be required to collect assessments.

4.10 Capitalization of Association - Payment.

(a) Each Owner (other than Declarant or Builder) of a Lot with a completed Dwelling thereon will pay a one-time initial working capital contribution to the Association (the "Initial Contribution") in an amount equal to Three Hundred and No/100 Dollars (\$300.00), which amount shall be due immediately upon the transfer of title to the Lot. The Initial Contribution may be increased by no more than ten percent (10%).

(b) Notwithstanding the foregoing provision, the following transfers will not be subject to the requirement to pay the Initial Contribution: (i) foreclosure of a deed of trust lien, tax lien, or the Association's assessment lien; (ii) transfer to, from, or by the Association; or (iii) voluntary transfer by an Owner to one or more co-owners, or to the Owner's spouse, child or parent. In the event of any dispute regarding the application of the Initial Contribution to a particular Owner, the Board's determination regarding application of the exemption will be binding and conclusive without regard to any contrary interpretation of this Section 4.10. The Initial Contribution will be in addition to, not in lieu of, any other assessments or other charges levied in accordance with this Article IV and will not be considered an advance payment of such assessments.

4.11 Failure to Pay Assessments; Remedies of the Association. With respect to any assessment or other sum due herein not paid within thirty (30) days after the due date, the Association shall have the right to: (a) charge a late fee, in an amount determined by the Board; (b) charge interest on the amount due at the Designated Interest Rate from the due date until the date the sum is paid; (c) charge costs and fees related to the collection of the sum due; and/or (d) exercise any other remedies available to the Association as provided elsewhere in this Declaration. In addition, the Association may bring an action at law against the Owner personally obligated to pay the same. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Common Maintenance Areas or abandonment of his or her Lot. The failure to pay assessments shall not by the terms of this Declaration constitute a default under an insured mortgage, unless otherwise provided by the terms of such mortgage.

4.12 Lien.

(a) **Creation of Lien.** The Association shall hereby have a continuing lien against each Lot to secure payment of delinquent assessments (annual assessments, special assessments and specific assessments), as well as interest at the Designated Interest Rate, late charges and costs of collection, including, without limitation, court costs and attorneys' fees, and any other fees or charges that are authorized under or pursuant to this Declaration. Although no further action is required to create or perfect the lien, the Association may, as further evidence and notice of the lien, execute and record a document setting forth as to any Lot, the amount of delinquent sums due the Association at the time such document is executed and the fact that a lien exists to secure the payment thereof. However, the failure of the Association to execute and record any such document shall not, to any extent, affect the validity, enforceability, perfection or priority of the lien.

(b) **Enforcement of Lien - Judicial or Nonjudicial.** The lien may be enforced by judicial foreclosure or by nonjudicial foreclosure; provided, however, that prior to any nonjudicial foreclosure, the Association shall first obtain a court order as required under Section 209.0092(a) of the Texas Property Code, as amended, and otherwise comply with any applicable prerequisites or requirements for nonjudicial foreclosure under applicable law, including, without limitation, Chapter 209 of the Texas Property Code, as amended. Each Owner by accepting title to a Lot hereby grants to the Association, whether or not it is so expressed in the deed or other instrument conveying such Lot to the Owner, a private power of nonjudicial sale. The Board may appoint, from time to time, any person including an officer, agent, trustee, substitute trustee or attorney, to exercise the Association's lien rights on behalf of the Association, including the power of sale. The appointment may be in writing and may be in the form of a resolution recorded in the minutes of a Board's meeting. A foreclosure must comply with the requirements of applicable law, including, without limitation, Chapter 209 of the Texas Property Code, as amended. A nonjudicial foreclosure must be conducted in accordance with the provisions applicable to the exercise of powers of sale as set forth in Section 51.002 of the Texas Property Code, as amended, or in any manner permitted by law. In any foreclosure, the Owner is required to pay the Association's costs and expenses for the proceedings, including reasonable attorneys' fees, subject to applicable provisions of the Bylaws and applicable law, such as Chapter 209 of the Texas Property Code, as amended. The Association has the power to bid on the lot at foreclosure sale and to acquire, hold, lease, mortgage and convey same.

THE ASSESSMENT LIEN MAY BE ENFORCED BY FORECLOSURE OF THE ASSESSMENT LIEN UPON THE DEFAULTING OWNER'S LOT BY THE ASSOCIATION EITHER BY JUDICIAL FORECLOSURE OR BY NONJUDICIAL FORECLOSURE THROUGH A PUBLIC SALE IN LIKE MANNER AS A MORTGAGE ON REAL PROPERTY IN ACCORDANCE WITH OF THE TEXAS PROPERTY CODE, AS SUCH MAY BE REVISED, AMENDED, SUPPLEMENTED OR REPLACED FROM TIME TO TIME.

(c) **Subordination of Lien.** The lien of the assessments provided for herein is subordinate to the lien of any recorded first purchase money mortgage or deed of trust against a Lot.

(d) **Effect of Conveyance.** An Owner that conveys title to a Lot shall not be liable for assessments that are attributable to the period after the conveyance of the Lot, except as provided in Section 4.12(e) below. However, a conveyance of title to a Lot shall not affect the assessment lien or relieve the Owner that conveys the Lot from personal liability for any assessments attributable to the period prior to the date of the conveyance, except as provided in Section 4.12(e) below.

(e) **Effect of Foreclosure.** The foreclosure of a first purchase money mortgage, trustee's sale of a first deed of trust or a deed in lieu thereof will extinguish the lien of such assessment as to payments attributable to the period prior to the foreclosure, trustee's sale or deed in lieu thereof. However, a foreclosure of a first purchase money mortgage, trustee's sale of a first deed of trust or a deed in lieu thereof will not relieve such Lot or Owner thereof from liability for any assessment attributable to the period after the foreclosure, trustee's sale or deed in lieu thereof. The foreclosure of a first purchase money mortgage, trustee's sale of a first deed of trust or a deed in lieu thereof shall not release the Owner whose Lot is being foreclosed, sold at a trustee's sale or conveyed pursuant to a deed in lieu from the Owner's obligation to pay assessments attributable to the period prior to the date of such foreclosure, trustee's sale or deed in lieu thereof. For purposes of this Declaration, the use of the term "**first**" in connection with a mortgage or deed of trust shall refer to the lien priority as compared to other mortgages or deeds of trust.

4.13 Transfer Fees and Fees for Issuance of Resale Certificates. The Board may, at its sole discretion, enter into contracts with third parties to oversee the operation and management of the Association. The Association and/or these third parties may, and likely will, have fees ("Transfer Fees") that will be charged to an Owner for costs in connection with the transfer of title to a Lot and the issuance of any "Resale Certificate" (herein so called). The Association or its agent shall not be required to issue a Resale Certificate until payment of the Transfer Fees has been received by the Association and/or its agent, as applicable. Transfer Fees are not refundable and may not be regarded as a prepayment or credit against any Assessments. This Section 4.13 does not obligate the Board or any third party to levy such Transfer Fees. Notwithstanding the foregoing, approved Builders approved by the Declarant shall not be obligated to pay any Transfer Fees in connection with such approved Builder's sale of a Lot to a homebuyer.

**ARTICLE V
THE ASSOCIATION**

5.1 **The Association - Duties and Powers.** The Association is a Texas nonprofit corporation charged with the duties and invested with the powers prescribed by law and set forth in the Certificate, the Bylaws and this Declaration. The Association shall continue to exist until the Association is dissolved, regardless if the corporate status expires or lapses. The Association shall have such rights, duties and powers as set forth herein and in the Certificate and the Bylaws.

5.2 **Board of Directors.** The affairs of the Association shall be conducted by the Board and such officers as the Board may elect or appoint, in accordance with the Certificate and the Bylaws. The Board shall have the powers granted in this Declaration, the Certificate, the Bylaws, and all powers provided by Texas law and all powers reasonably implied to perform its obligations and/or duties provided herein.

5.3 **Limitation on Liability.** The liability of an officer, director or committee member of the Association shall be limited as provided in the Certificate, the Bylaws and the Texas Business Organizations Code, as amended (the "TBOC").

5.4 **Indemnification.** Subject to the limitations and requirements of the TBOC, and in the Bylaws, the Association shall indemnify, defend and hold harmless every officer, director and committee member against all damages and expenses, including, without limitation, attorneys' fees, reasonably incurred in connection with any threatened, initiated or filed action, suit or other proceeding (including settlement of any suit or proceeding, if approved by the then Board) to which such officer, director or committee member may be a party by reason of being or having been an officer, director or committee member, except that such obligation to indemnify, defend and hold harmless shall be limited to those actions for which a director's, officer's or committee member's liability is limited under the Certificate. Additionally, subject to the limitations and requirements of the TBOC and in the Bylaws, the Association may voluntarily indemnify, defend and hold harmless a person who is or was an employee, trustee, agent or attorney of the Association, against any liability asserted against such person or party in that capacity and arising out of that capacity.

5.5 **Insurance.**

(a) **Required Coverages.** The Association, acting through its Board or its duly authorized agent, shall obtain and continue in effect, the following insurance coverage, if reasonably available:

(i) **Property Insurance – Common Area.** Blanket property insurance covering loss or damage on a "special form" basis (or comparable coverage by whatever name denominated) for all insurable improvements on the Common Area and within the Common Maintenance Areas to the extent that the Association has assumed responsibility in the event of a casualty, regardless of ownership.

(ii) **General Liability Insurance.** Commercial general liability insurance on the Common Maintenance Areas, insuring the Association and its Members for damage or injury caused by the negligence of the Association or any of its Members, employees, agents or contractors while acting on its behalf.

(b) **Additional Insurance.** The Board may obtain additional insurance as the Board determines advisable, including, without limitation, directors and officers liability insurance, fidelity insurance and any insurance to comply with any applicable insurance requirements of any federal agency or secondary mortgage market entity, including, without limitation, the Federal Home Loan Mortgage Corporation ("FHLMC"), the Federal National Mortgage Association ("FNMA"), the U. S. Department of Veterans Affairs ("VA"), and the U.S. Department of Housing and Urban Development ("HUD"), to the extent applicable. In determining whether to obtain additional insurance and/or endorsements thereto that are discretionary the Board shall use its own business judgment to determine if such insurance and/or endorsement is advisable based on the cost and availability of the insurance and/or the endorsement compared to the risks associated therewith.

(c) **Review of Policies.** The Board shall periodically review the types and amounts of insurance coverage for sufficiency.

5.6 **Contracts; Management and Maintenance.** The Association shall have the right to contract with any person or entity for the performance of various duties and functions. This right shall include, without limitation, the right to enter into management, operational or other agreements with other persons or entities; provided, however, that any such agreement shall require approval of the Board. The Board may employ for the Association a management agent or agents at such compensation as the Board may establish, to perform such duties and services as the Board shall authorize. The Board may delegate such powers as are necessary to perform the manager's assigned duties, but shall not delegate policymaking authority.

5.7 **Books and Records.** The books and records of the Association shall be made open and reasonably available to the Members for inspection and copying as provided in the Bylaws and in accordance with the requirements of applicable law, including, without limitation, Chapter 209 of the Texas Property Code, as amended.

5.8 **Dissolution of Association; Conveyance of Assets.** If the Association is dissolved other than incident to a merger or consolidation, the assets both real and personal of the Association, shall be conveyed as provided in the Certificate.

5.9 **Enforcement – Notice.** The Association may impose sanctions for violation of this Declaration (including any rules, guidelines or standards adopted pursuant to this Declaration) in accordance with and subject to the applicable procedures set forth in this Declaration, the Bylaws and applicable law, including Chapter 209 of the Texas Property Code, as amended. Specifically, written notice and opportunity for a hearing must be given prior to the Association exercising its remedies if such notice and hearing is required by this Declaration, the Bylaws and applicable law, including Chapter 209 of the Texas Property Code, as amended. Such sanctions may include all remedies available at law and/or in equity and all remedies herein, including, without limitation, the following:

(a) **Fines.** The Association may impose reasonable monetary fines which shall constitute a lien upon the Owner of the Lot related to or connected with the alleged

violation. The Owner shall be liable for the actions of any occupant, guest or invitee of the Owner of such Lot.

(b) **Suspension of Rights to Use Common Area.** The Association may suspend any person's or entity's right to use any Common Area; provided, however, that nothing herein shall authorize the Association to limit ingress or egress to or from a Lot.

(c) **Right of Self-Help.** The Association may exercise self-help or take action to enter upon the Lot to abate any violation of this Declaration.

(d) **Right to Require Removal.** The Association may require an Owner, at the Owner's expense, to remove any structure or improvement on such Owner's Lot in violation of this Declaration and to restore the Lot to its previous condition and, upon failure of the Owner to do so, the Association or its designee shall have the right to enter the Lot, remove the violation and restore the property to substantially the same condition as previously existed, without such action being deemed a trespass.

(e) **Levy Specific Assessment.** The Association may levy a specific assessment to cover costs incurred by the Association in bringing a Lot into compliance with this Declaration.

(f) **Lawsuit; Injunction or Damages.** The Association has the right, but not the obligation, to bring a suit at law or in equity to enjoin any violation or to recover monetary damages, or both.

(g) **Perform Maintenance.** In addition to any other enforcement rights, if an Owner fails to perform properly such Owner's maintenance responsibility with respect to a Lot and/or Dwelling, the Association may record a notice of violation in the Records and/or enter onto the Lot and perform such maintenance responsibilities and assess all costs incurred by the Association against the Lot and the Owner as a specific assessment.

The decision to pursue enforcement action, including the commencement of legal proceedings, in any particular case shall be left to the Association's sole and absolute discretion, except that the Association shall not be arbitrary or capricious in taking enforcement action. Without limiting the generality of the foregoing sentence, the Association may determine that, under the circumstances of a particular case: (i) the Association's position is not strong enough to justify taking any or further action; (ii) the covenant, restriction or rule being enforced is, or is likely to be construed as, inconsistent with applicable law; (iii) although a technical violation may exist or may have occurred, it is not of such a material nature as to be objectionable to a reasonable person or to justify expending the Association's resources; or (iv) it is not in the Association's best interests, based upon hardship, expense or other reasonable criteria, to pursue enforcement action. Such a decision shall not be construed as a waiver of the right of the Association to enforce such provision at a later time under other circumstances or preclude the Association from enforcing any other covenant, restriction or rule.

**ARTICLE VI
ARCHITECTURAL CONTROLS**

6.1 No Improvements Unless Approved by Architectural Control Committee - Except Improvements by Declarant. No building, fence, wall, outbuilding, landscaping, pool, detached building, athletic or play equipment or facility, structure or improvement will be erected, altered, added onto or repaired upon any portion of any Lot without the prior written consent of the ACC. However, ACC approval is not required for (a) any improvements constructed, erected, altered, added onto or repaired by Declarant or a Builder designated in writing by Declarant during the Development Period to be exempt from the ACC approval requirements; (b) any improvements to the interior of a Dwelling, except as provided herein; (c) the painting or re-bricking of the exterior of any Dwelling in accordance with the same color or design as originally constructed by Declarant or in accordance with the approved color and design scheme approved by the ACC; (d) improvements for which this Declaration expressly states that the ACC's prior approval is not required; or (e) repair or replacement of worn out or damaged improvements if such repair or replacement is with substantially similar materials. Any improvements pursuant to clauses (c) and (e) immediately preceding must be in compliance with any applicable ACC Standards.

6.2 Architectural Control Committee. The ACC shall have the sole and exclusive authority to perform the functions contemplated by the ACC in this Declaration. The purpose of the ACC is to enforce the architectural standards of the Property and to approve or disapprove plans for improvements proposed for the Lots. The ACC will have the authority to delegate its duties or to retain the services of a professional engineer, management company, architect, designer, inspector or other person to assist in the performance of its duties. The cost of such services shall be included in the Common Expenses. The "ACC" or "Architectural Control Committee" shall be the following entity:

(a) **Declarant - During Development Period.** Declarant shall be the ACC during the Development Period, unless Declarant has earlier terminated its rights as the ACC in writing.

(b) **Architectural Committee - After the Development Period.** The ACC consisting of a minimum of three (3) members will be established after Declarant's right as the ACC has terminated. The members of the ACC will be appointed, terminated and/or replaced by the Board. The ACC will act by simple majority vote.

6.3 Purpose of the Architectural Control Committee. (a) A function of the ACC is to review and approve or disapprove plans for improvements proposed to be constructed or modified on Lots and otherwise perform the duties set forth in this Declaration. NO PERMANENT IMPROVEMENTS SHALL BE ERECTED, CONSTRUCTED, PLACED, ALTERED, REMODELED, DEMOLISHED OR PERMITTED TO REMAIN ON A LOT UNTIL PLANS, IN SUCH FORM AND DETAIL AS THE ARCHITECTURAL CONTROL COMMITTEE MAY DEEM NECESSARY, SHALL HAVE BEEN SUBMITTED TO THE ACC AND APPROVED BY IT IN WRITING. The vote of a majority of the members of the ACC shall be considered as the act of the ACC. The process of reviewing and approving plans and specifications is one which of necessity requires that the ACC is called upon from time to time to make subjective judgments on items for which specific standards or guidelines are not expressly set forth in this Declaration. The ACC is given full power and authority to make any such subjective judgments and to interpret

the intent and provisions of this Declaration in such manner and with such results as the ACC, in its sole and exclusive discretion, may deem appropriate, and in the absence of final adjudication by a court of competent jurisdiction that the ACC has abused its discretion, such action by the ACC shall be final and conclusive. Unless expressly stated otherwise herein, the ACC shall have the right to grant variances from the requirements of this Declaration as it, in its sole and exclusive judgment, deems appropriate. The ACC shall have the sole and exclusive discretion to determine whether plans submitted to it for approval are acceptable, and the ACC or Declarant shall be entitled and empowered to enjoin or remove any construction undertaken pursuant plans that have not been approved in writing by the ACC.

(b) Notwithstanding the foregoing or anything to the contrary contained herein, at any time and from time to time, the ACC may, but is under no obligation to, establish specific design guidelines and building standards to assist Owners in determining the type of Structures, Residences and/or other improvements, including, without limitation, landscaping improvements, which may be constructed and/or installed on the Property. The ACC or Declarant may amend or modify such guidelines or standards from time to time in its sole discretion. Such guidelines or standards shall supplement this Declaration and be general guides to permitted construction within the Property, but shall not diminish the ACC's or Declarant's authority to approve plans as otherwise provided herein.

6.4 Submission of Plans. Prior to the initiation of construction of any work required to be approved by the ACC as provided in Section 6.1 above, the Owner (excluding Declarant and any Builder designated in writing by Declarant during the Development Period to be exempt from the ACC approval requirements as provided herein) will first submit to the ACC a complete set of plans and specifications for the proposed improvements, including site plans, landscape plans, exterior elevations, specifications of materials and exterior colors, and any other information deemed necessary by the ACC for the performance of its function. In addition, the Owner will submit the identity of the individual(s) or company(ies) intended to perform the work and projected commencement and completion dates.

6.5 Plan Review.

(a) **Timing of Review and Response.** Upon receipt by the ACC of all of the information required by this Article VI, the ACC will have thirty (30) days in which to review said plans and other documents and materials submitted pursuant to Section 6.4 hereof. No correspondence or request for approval will be deemed to have been received until all requested documents have actually been received by the ACC in form satisfactory to the ACC. If the ACC requests additional information and the applicant fails to provide such information prior to the date stated in the ACC's notice, then the application shall be deemed denied. If the applicable submittal is denied or deemed denied, then the applicant shall be required to re-apply if the applicant still desires to have the ACC consider the request. If the ACC fails to issue its written approval within thirty (30) days after the ACC's receipt of all materials requested by the ACC to complete the submission, then such failure by the ACC to issue its written approval shall be deemed its disapproval of such plans. The ACC may charge a reasonable fee for reviewing requests for approval. It is the responsibility of the Owner seeking approval from the ACC to verify that the ACC has received its request for review and whether approval has been given by the ACC.

(b) **Approval Considerations - Aesthetics.** The proposed improvements will be approved if, in the sole opinion of the ACC: (i) the improvements will be of an architectural style, quality, color and material that are aesthetically compatible with the improvements within the Property; (ii) the improvements will not violate any term herein or in the ACC Standards; and (iii) the improvements will not have an adverse impact on the Property. Decisions of the ACC may be based on purely aesthetic considerations. The ACC shall have the authority to make final, conclusive and binding determinations on matters of aesthetic judgment and such determination shall not be subject to review so long as the determination is made in good faith and in accordance with the procedures set forth herein. Each Owner acknowledges that opinions on aesthetic matters are subjective and opinions may vary as to the desirability and/or attractiveness of particular improvements and as the ACC and its members change over time.

6.6 Timing of Completion of Approved Items. All work approved by the ACC shall be completed within one (1) year after the approval by the ACC or such shorter period that the ACC may specify in the notice of approval, unless the completion is delayed due to causes beyond the reasonable control of the Owner, as determined by the ACC. All work and related improvements shall be in compliance with the items approved by the ACC.

6.7 Improvements Impact on Drainage. With respect to any improvements performed on a Lot and/or any alterations to the grade of a yard, the Owner shall take proper precautions to insure that such improvements do not cause the surface water drainage on the Lot to (a) drain onto an adjoining Lot in an amount more than the drainage amount prior to the improvement or alteration, or (b) collect near the foundation of the Dwelling. Although the ACC may comment on and/or deny the approval of plans because of the impact of the proposed improvements or alterations on surface water drainage, the ACC's comments or approval shall not constitute or be construed as a representation, warranty or guaranty that adverse surface water drainage problems will not occur and shall not be relied upon as such. The Owner is responsible for taking the necessary actions in order to avoid any surface water drainage problems, including, without limitation, engaging the services of a qualified consultant.

6.8 No Waiver. The approval by the ACC of any plans, drawings or specifications for any work done or proposed, or for any other matter requiring the approval of the ACC under this Declaration, shall not be deemed to constitute a waiver of any right to withhold approval of any similar plan, drawing specification or matter subsequently submitted for approval.

6.9 Variances. The ACC may authorize variances from strict compliance with the requirements herein, in any ACC Standards or any required procedures: (a) in narrow circumstances where the design meets the intent of the provision from which variance is sought and where granting the variance would enhance design innovation and excellence; or (b) when circumstances such as topography, natural obstructions, hardship, or aesthetic or environmental considerations so require. For purposes of this Section 6.9, the inability to obtain approval of any governmental agency, the issuance of any permit or the terms of any financing as the sole or primary reason for requesting a variance shall not be considered a hardship warranting a variance. No variance shall be contrary to the terms of this Declaration and no variance shall be effective unless in writing, nor shall a variance in one instance estop the ACC from denying a variance in other circumstances.

6.10 Architectural Control Committee Standards. The ACC may, from time to time and in its sole and absolute discretion, adopt, amend and repeal, by unanimous vote or written consent, ACC standards or architectural bulletins. The ACC standards or architectural bulletins may not conflict with the terms of this Declaration. In this regard, any conflict between any ACC standards or architectural bulletins and the terms of this Declaration shall be controlled by the terms of this Declaration.

6.11 Enforcement; Non-Conforming and Unapproved Improvements. If there are any significant or material deviations from the approved plans in the completed improvements, as determined by the ACC, in its sole and absolute discretion, such improvements will be in violation of this Article VI to the same extent as if made without prior approval of the ACC. In addition to the Association's rights in Section 5.9 hereof, the Association or any Owner may maintain an action at law or in equity for the removal or correction of (a) the non-conforming improvement or alteration, and/or (b) any improvement or alternation to any improvement on any Lot that is not approved by the ACC.

6.12 Liability of Declarant and the ACC; Indemnity.

(a) **Decisions of Declarant and ACC.** Declarant and the members of the ACC shall have no liability for decisions made by them so long as such decisions are made in good faith and are not discriminatory, arbitrary or capricious. Any errors in or omissions from the documents submitted to Declarant or the ACC shall be the responsibility of the entity or person submitting the documents, and neither Declarant nor the ACC shall have any obligation to check for errors in or omissions from any such documents, or to check for such documents' compliance with the general provisions of this Declaration, City codes and other regulations, state statutes or the common law, whether the same relate to Lot lines, building lines, easements or any other issue.

(b) **No Liability of Declarant or ACC.** Declarant shall have no responsibility or liability for (i) the creation, selection, management or operation of the ACC, (ii) any actions taken or omitted to be taken by or on behalf of the ACC in connection with this Declaration or the Property, or (iii) any liabilities, obligations, debts, actions, causes of action, claims, debts, suits or damages incurred by or on behalf of or arising in connection with the ACC, the Property or the duties and obligations of the ACC pursuant to this Declaration. Furthermore, neither Declarant, the Association, the ACC, the Board nor the officers, directors, members, employees and agents of any of them, shall be liable in damages to anyone submitting plans and specifications to any of them for approval, or to any Owner by reason of mistake in judgment, negligence or nonfeasance arising out of or in connection with the approval or disapproval or failure to approve or disapprove any such plans or specifications. Every person who submits plans or specifications and every Owner agrees that he will not bring any action or suit against Declarant, the Association, the ACC, the Board or the officers, directors, members, employees or agents of any of them, to recover any such damages and hereby releases and quitclaims all claims, demands and causes of action arising out of or in connection with any judgment, negligence or nonfeasance and hereby waives the provisions of any law which provides that a general release does not extend to claims, demands and causes of action not known at the time the release is given. Plans and specifications are not reviewed, approved and/or rejected for engineering or structural design, adequacy of materials or adequacy of soils or drainage,

and by approving such plans and specifications, neither Declarant, the Association, the ACC, the Board nor the officers, directors, members, employees and agents of any of them assumes liability or responsibility therefor, nor for any defect in any structure constructed from such plans and specifications.

(c) **Indemnification of Declarant and ACC.** Without limiting the foregoing provisions of this Section 6.12, subject to any limitations imposed under the TBOC or in the Bylaws, the Association shall indemnify, defend and hold harmless the ACC and Declarant from and against all damages, claims and expenses, including, without limitation, attorneys' fees, reasonably incurred in connection with any threatened, initiated or filed action, suit or other proceeding (including the settlement of any suit or proceeding, if approved by the then Board) to which the ACC or Declarant may be a party by reason of its activities under or in connection with this Declaration.

6.13 Failure to Obtain Architectural Control Committee Approval. The construction, repair, replacement, installation or placement of any Residence, Structure or improvement of any type on a Lot without prior written approval from the ACC shall constitute a violation of the terms of this Declaration and may be grounds for the imposition by the Association of an automatic fine against the Owner of said Lot, in an amount to be determined by the Board, per day commencing upon the date on which the unapproved construction, repair, replacement, installation or placement commenced and continuing until such Owner has obtained ACC approval of same. The right to impose fines under this Section 6.13 shall be cumulative and not restrictive of any other remedies at law or in equity, and the exercise by Declarant, the Board, the ACC and or the Association of any particular right, power or remedy shall not be deemed an election of remedies or to preclude Declarant's, the Board's, the ACC's and/or the Association's resort to other rights, powers or remedies available to Declarant, the Board, the ACC and/or the Association under this Declaration or otherwise.

ARTICLE VII USE RESTRICTIONS AND COVENANTS

No use shall be permitted on the Property which is not allowed under applicable public codes, ordinances and other laws either already adopted or as may be adopted by the City or other controlling public authorities. Each Owner, occupant or other user of any portion of the Property, shall at all times comply with this Declaration and with any and all laws, ordinances, policies, rules, regulations and orders of all federal, state, county and municipal governments other agencies having jurisdictional control over the Property, specifically including, but not limited to, applicable zoning restrictions placed upon the Property as they exist from time to time. IN SOME INSTANCES GOVERNMENTAL REQUIREMENTS MAYBE MORE OR LESS RESTRICTIVE THAN THE PROVISIONS OF THIS DECLARATION. IN THE EVENT A CONFLICT EXISTS BETWEEN ANY SUCH GOVERNMENTAL REQUIREMENT AND ANY REQUIREMENT OF THIS DECLARATION, THE MOST RESTRICTIVE REQUIREMENT SHALL PREVAIL, EXCEPT IN CIRCUMSTANCES WHERE COMPLIANCE WITH A MORE RESTRICTIVE PROVISION OF THE DECLARATION WOULD RESULT IN A VIOLATION OF MANDATORY APPLICABLE GOVERNMENTAL REQUIREMENTS, IN WHICH EVENT THOSE GOVERNMENTAL REQUIREMENTS SHALL APPLY. COMPLIANCE WITH MANDATORY GOVERNMENTAL

REQUIREMENTS WILL NOT RESULT IN THE BREACH OF THIS DECLARATION EVEN THOUGH SUCH COMPLIANCE MAY RESULT IN NON-COMPLIANCE WITH PROVISIONS OF THIS DECLARATION. WHERE A GOVERNMENTAL REQUIREMENT DOES NOT CLEARLY CONFLICT WITH THE PROVISIONS OF THIS DECLARATION BUT PERMITS ACTION THAT IS DIFFERENT FROM THAT REQUIRED BY THIS DECLARATION, THE PROVISIONS OF THIS DECLARATION SHALL PREVAIL AND CONTROL. All Lots shall be developed in accordance with this Declaration, as this Declaration may be amended or modified from time to time as herein provided. The provisions of this Article VII set forth certain requirements which, in addition to the other provisions of this Declaration, shall apply with respect to the development and use of the Property.

7.1 Single Family Residential Use. All Lots and Dwellings will be used and occupied for single-family residential purposes only and no trade or business may be conducted in or from any Lot and/or Dwelling, except that an Owner of the Dwelling may conduct business activities within the Dwelling so long as: (a) the existence or operation of the business activity is not apparent or detectable by sight, sound or smell from outside the Dwelling; (b) the business activity conforms to all zoning requirements for the Property; (c) the business activity does not involve unreasonable visitation to or from the Dwelling by clients, customers, suppliers or other business invitees; and (d) the business activity is ancillary to the residential use of the Dwelling and does not diminish the residential character of the Property or constitute a nuisance, or a hazardous or offensive use, or threaten the security or safety of the other residents in the Property. The determination of whether a business activity satisfies the foregoing requirements set forth in clauses (a) through (d) above in this Section 7.1 shall be made by the Board in its sole and absolute discretion. The business activity prohibition will not apply to the use by Declarant or any Builder of any (i) Dwelling as a model home, construction office and/or sales office, or (ii) Lot as a site for a selection center trailer, construction office trailer and/or sales office trailer and/or parking lot.

7.2 Parking of Motor Vehicles. No vehicles or similar equipment will be parked or stored in an area visible from any street within the Property, except passenger automobiles, motorcycles, passenger vans and pick-up trucks may be parked in any garage or driveway if such vehicle (a) has less than one (1) ton carrying capacity; (b) has less than 3 axles; (c) is in operating condition; and (d) is generally in daily use as a motor vehicle on the streets and highways of the State of Texas. No vehicles, trailers, implements or apparatus may be driven or parked in the Common Areas, the Common Maintenance Areas or on any easement unless such vehicle, trailer, implement or apparatus is in use for maintaining such area or easement; provided, however, that this restriction will not apply to any driveways, roads, parking lots or other areas designated by the Board as intended for such vehicular use. No abandoned, derelict or inoperable vehicles may be stored or located on any Lot or a street within the Property, except within an enclosed garage. No dismantling or assembling of motor vehicles, boats, trailers, recreational vehicles or other machinery or equipment will be permitted in any driveway or portions of any Lot that are visible from any street within the Property.

7.3 Trailers, Boats, Commercial and Recreational Vehicles. No campers, boats, trailers, motor homes, travel trailers, camper bodies, golf carts, recreational vehicles, non-passenger vehicles, vehicles with 3 or more axles or greater than 1 ton carrying capacity, and/or equipment or accessories related thereto may be kept on any Lot, unless such item is operable and such item is (a) kept fully enclosed within a garage located on such Lot; (b) kept fully screened from view by a screening structure or fencing approved by the ACC; (c) temporarily parked on

any street within the Property or on a Lot for the purpose of loading or unloading; or (d) a commercial vehicle that is in use for the construction, maintenance or repair of a Dwelling or Lot in the immediate vicinity. The Board will have the absolute authority to determine from time to time whether an item is in operable condition and complies with the requirements in clauses (a) through (d) above in this Section 7.3. Upon an adverse determination by the Board, the Owner will cause the item to be removed and/or otherwise brought into compliance with this Section 7.3. Notwithstanding any provision herein, no trucks or vehicles of any size which transport inflammatory or explosive cargo may be kept on the Property at any time.

7.4 Fences.

(a) **Required Fencing.** The backyard of each Lot must be fully enclosed with a perimeter fence. The Owner must at all times maintain the fence on its Lot in accordance with the terms of this Declaration, unless such Owner obtains the ACC's written approval to modify, replace, relocate or remove such fence in accordance with the provisions of this Declaration.

(b) **Type of Fencing.** All perimeter fences will be wood, stone, metal, brick and/or masonry. No other type of fencing shall be permitted. All fencing shall comply in all respects (including size and location) with applicable City requirements, including, without limitation the City. All perimeter fences shall be six (6) feet in height unless another height is approved by the ACC and shall be a color approved by the ACC. Unless approved by the ACC, fences may not be stained or painted, except that fences may be stained with a clear stain or with the same color stain as originally applied by Declarant. The portion of all fences which face a street adjoining such Owner's Lot (front, side or rear streets, but not alleys) or which face a Common Area, open space, park or other recreational area adjoining such Owner's Lot (which area may be separated by an alley) shall have the smooth surface of the fence materials facing the applicable street or Common Area. The fence posts and bracing boards on such front, side and rear fences shall face the interior of the fenced yard.

(c) **Location of Fence.** Unless approved by the applicable governmental authority and the ACC, no fence or wall will be placed (i) on any Lot in a location nearer the street than the front building setback line for such Lot, or (ii) on those certain corner Lots whose rear boundary line adjoins any portion of another Lot's front yard of a Lot behind the corner Lot, in a location nearer to the front building setback line for the street that is in front of the adjoining Lot. The foregoing shall not limit or restrict fences erected in conjunction with model homes or sales offices. In addition to the foregoing, easements may also restrict the placement of fences.

(d) **Maintenance of Fencing.** Except with respect to Association Maintenance Fencing, each Owner shall maintain the portion of fencing on such Owner's Lot in a presentable condition and shall make all repairs and replacements thereto (as deemed necessary by the Board, in its sole and absolute discretion), except that Owners adjoining a Common Fence (as provided in Section 7.4(f) hereof) shall share in the cost of such maintenance as provided in Section 7.4(f) hereof. The Association shall be responsible to maintain the Association Maintenance Fencing.

(e) **No Changes / Repairs.** All repairs and replacements to the perimeter fencing must be done using the same type and color of materials so that such fencing does not appear to have been repaired or replaced, except to the extent of the new appearance of the repaired or replaced materials. Except as provided in this Section 7.4(e), no fencing (including, without limitation, Association Maintenance Fencing) may be changed or modified without the prior written consent of the ACC. This includes the prohibition against changing the height of the fencing and the fencing materials.

(f) **Common Fencing.** Except for Association Maintenance Fencing, side and rear yard fences that are installed by Declarant or the Builder of the Dwelling to separate adjacent Lots as a common boundary fence (the "Common Fence") shall be maintained jointly by the Owners whose Lot adjoins such Common Fence and the costs associated therewith shall be shared equally by said Owners. An Owner is not released from the joint maintenance obligation even if an Owner constructs a second fence along or near the Common Fence, unless the other Owner agrees in writing otherwise and the ACC's approval is obtained. If the Owners disagree regarding the timing, cost or other applicable issue related to the repair or replacement of a Common Fence or any portion thereof, then either Owner may (i) make the repair or replacement (provided any applicable ACC approval is obtained) and seek collection of one-half (1/2) of the cost of repair or replacement at Arbitration (as defined herein); and/or (ii) seek payment of one-half (1/2) of the cost of repair or replacement at Arbitration, subject to the repair or replacement being made. The term "Arbitration" shall mean binding arbitration pursuant to the rules of the American Arbitration Association or such other person or entity approved by the applicable Owners.

7.5 **Common Retaining Wall.**

(a) **Maintenance of Common Retaining Wall.** Any retaining walls that are installed by Declarant on a common boundary of two Lots or that are located on a Lot, but adjacent to (within three (3) feet) and generally parallel with another Lot (a "Common Retaining Wall") shall be maintained jointly by the Owner(s) whose Lot the Common Retaining Wall is located on and the Owner whose Lot is adjacent to the Common Retaining Wall (depending upon which is applicable) and the costs associated therewith shall be shared equally by said Owners. An Owner is not released from the joint maintenance obligation unless the other Owner agrees in writing to such release. The Common Retaining Wall shall be maintained in the same location, size, style and design and with the same materials, unless both Owners agree in writing otherwise and the ACC's approval is obtained. If the Owners disagree regarding the timing, cost or other applicable issue related to the repair or replacement of a Common Retaining Wall and/or portion thereof, then either Owner may (i) make the repair or replacement (provided any applicable ACC approval is obtained) and seek collection of one-half (1/2) of the cost of repair or replacement at Arbitration, and/or (ii) seek payment of one-half (1/2) of the cost of repair or replacement at Arbitration, subject to the repair or replacement being made.

(b) **Easement for Common Retaining Wall.** Common Retaining Walls may or may not be located exactly on the common boundary line between two Lots. Therefore, there is hereby created an easement in and on the Lot where the Common Retaining Wall is actually located. The easement area shall be limited to the area that is within three (3)

feet of the common boundary line. The easement shall be for the benefit of the Owner of the Lot that adjoins the Common Retaining Wall so that such Owner can maintain the Common Retaining Wall as provided in Section 7.5(a).

7.6 Outbuildings, Sheds and Detached Buildings. No detached accessory buildings (including, but not limited to, gazebos, pool pavilions, cabanas, trellises, greenhouses, detached garages and storage buildings and sheds) shall be erected, placed or constructed upon any Lot, unless (a) the building is approved by the ACC prior to the installation or construction of the building; (b) such building is compatible with the Dwelling to which it is appurtenant in terms of its design and material composition; (c) the exterior paint and roofing materials of such building shall be consistent with the existing paint and roofing materials of the Dwelling; (d) the building is located within a backyard that has a fence that completely encloses the backyard; (e) the height of the walls (excluding the roof) is not greater than eight (8) feet; (f) the total height of the building (including walls and roof) is not greater than ten (10) feet; (g) such building should not be directly visible from any adjacent street, and (h) the building has less than two hundred (200) square feet of floor space. In addition, the Owner is required to comply with any applicable governmental requirements, including, without limitation, any necessary permits.

7.7 Animals. No animals, livestock or poultry of any kind will be raised, bred or kept on any Lot, except that a reasonable number of cats, dogs or other generally recognized household pets may be permitted on any Lot; however, those pets which are permitted to roam free, or in the sole discretion of the Board, make objectionable noise, endanger the health or safety of, or constitute a nuisance or unreasonable source of annoyance to the occupants of other Lots shall be removed from the Lot upon the request of the Board. If the animal owner fails to remove the animal from the Lot after the Board's request, the Board may remove the animal, in addition to imposing such other sanctions as are authorized by the Declaration and the Bylaws. All animals will be kept in strict accordance with all local laws and ordinances (including leash laws) and in accordance with all rules established by the Association. All persons bringing an animal onto the Common Maintenance Areas shall be responsible for immediately removing any waste of said animal.

7.8 Signs. Except for Entry Signs, no sign or emblem of any kind, including "for rent" signs, may be kept or placed upon any Lot or mounted, painted or attached to any Dwelling, fence or other improvement upon such Lot so as to be visible from public view except the following: (a) an Owner may erect one (1) sign on a Lot advertising the Dwelling for sale or lease, provided that the sign does not exceed two (2) feet by three (3) feet in size; (b) an Owner may temporarily place one (1) sign on a Lot advertising the "open house" of a Dwelling for sale, provided that the sign does not exceed two (2) feet by three (3) feet in size and the sign may only be displayed during actual open house hours; (c) an Owner may place one (1) sign on the inside of a window advertising a Dwelling "for rent", provided that the sign does not exceed one and one-half (1 1/2) feet by one and one-half (1 1/2) feet in size; (d) signs or billboards may be erected by Declarant or any Builder designated in writing by Declarant as having the right to erect such signs or billboards; (e) an Owner may temporarily place one (1) sign on a Lot advertising a "garage sale", provided that the sign does not exceed two (2) feet by three (3) feet in size and the sign may only be displayed during the garage sale hours; or (f) political signs may be erected upon a Lot by the Owner of such Lot advocating the election of one or more political candidates or the sponsorship of a political party, issue or proposal provided that such signs will not be erected more than ninety (90) days in advance of the election to which they pertain and are removed within ten (10) days after the election. The

ACC may in the ACC Standards permit additional signs and/or place additional restrictions or limitations on the signs permitted in this Declaration, provided that such additional restrictions or limitations do not conflict with the terms hereof. The Association will have the right to remove any sign, billboard or other advertising structure that does not comply with the foregoing. Removal shall not subject Declarant, the Board, the Association or the Association's officers to any liability in connection with such removal.

7.9 Trash; Containers and Collection. No garbage or trash shall be placed or kept on any Lot, except in covered sanitary containers. In no event shall such containers be stored, kept, placed or maintained on any Lot where visible from the location on the street that is immediately in the front of the Dwelling except solely on a day designated for removal of garbage, then such containers may be placed in the designated location for pick-up of such garbage and the container will be removed from view before the following day. Materials incident to construction of improvements may be stored on Lots during construction by Declarant or any Builder designated in writing by Declarant during the Development Period.

7.10 Nuisances. No noxious or offensive activity, including, without limitation, unreasonable smells, noise or aesthetics, will be carried on upon any Lot, nor will anything be done thereon which the Board determines, in its sole and absolute discretion, is or may become an unreasonable source of annoyance or nuisance to the Property.

7.11 Antennae and Satellite Dishes. Except with the written permission of the ACC or as provided herein, exterior antennae, aerials, satellite dishes or other apparatus for the transmission or reception of television, radio, satellite or other signals of any kind may not be placed on the exterior of any Dwelling or on any portion of the Lot outside the Dwelling, except that (a) antennas, satellite dishes or other apparatuses that are one meter or less in diameter and that are designed to receive transmissions other than television broadcast signals shall be permitted; and (b) antennas or satellite dishes designed to receive television broadcast signals shall be permitted. Any of the foregoing permitted devices and any other device permitted by the ACC (a "Permitted Device"), must be located in an area where such Permitted Device is not visible (for aesthetic reasons) from any portion of the street in front of the applicable Lot with the apparatus. However, if the Owner determines that the Permitted Device cannot be located in compliance with the foregoing non-visibility requirement without precluding reception of an acceptable quality signal, then the Owner may install the Permitted Device in the least conspicuous alternative location on the Lot where an acceptable quality signal can be obtained. The ACC in the ACC Standards may include rules or provisions regarding the type of additional Permitted Devices and/or the placement of Permitted Devices, provided that such ACC Standards do not conflict with the terms of this Section 7.11 and do not unreasonably increase the cost of installation, maintenance or use of the Permitted Device. A Permitted Device that complies with the provisions of this Section 7.11 and the ACC Standards shall not require the ACC's approval prior to installation. However, the ACC shall be the sole and exclusive authority for purposes of determining if the item or device complies with the provisions of this Section 7.11 and the ACC Standards.

7.12 Air-Conditioning Units. Air-conditioning apparatuses must be installed on the ground behind the rear of the Dwelling, on the ground on the side of the Dwelling or in such other location as may be approved by the ACC. No air-conditioning apparatus or evaporative cooler

may be located in or on the front of any Dwelling or attached to any roof, wall or any window of any Dwelling.

7.13 No Solar Collectors. Except with the written permission of the ACC, no solar collection panels or similar energy devices may be placed on or around any Dwelling. The ACC shall be entitled to restrict or prohibit the installation of solar collection panels or similar energy devices if installation would result in any one or more of the following conditions: (1) as adjudicated by a court, the device threatens the public health or safety or violates applicable law; (2) the device is to be located on Common Areas or other property owned or maintained by the Association; (3) the device is to be located in an area on the Owner's Lot other than on the roof of the Dwelling or of another structure approved by the ACC for construction on the Owner's Lot or in a fenced yard or patio owned and maintained by the Owner; (4) if to be mounted on the roof of the Dwelling, the device (a) extends higher than or beyond the roofline, (b) is located in an area other than that which has been designated by the ACC, (c) does not conform to the slope of the roof and has a top edge that is not parallel to the roofline or (d) has a frame, a support bracket, or visible wiring that is not in a silver, bronze, or black tone commonly available in the marketplace; (5) if to be mounted in a fenced yard or patio, the device is taller than the fence line; or (6) if the device, as installed, voids material warranties. This Section 7.13 may be amended by the ACC, via ACC standards or architectural bulletins, to ensure compliance with the Texas Property Code, as amended.

7.14 No Temporary Structures as a Residence. No structure of a temporary character, including, without limiting the generality thereof, any tent, shack, garage or barn will be used on any Lot at any time as a residence, either temporarily or permanently; except that camping out in a tent, that is erected in the back yard behind a fully screened fence, is permitted provided that such activity is on a temporary basis and does not become or constitute a nuisance or unreasonable source of annoyance to the occupants of other Lots as determined by the Board in its sole and absolute discretion. This restriction will not be interpreted to limit the right of Declarant or any Builder to use trailers or outbuildings as sales offices, selection center offices, construction offices or material storage facilities.

7.15 Landscaping Maintenance. (a) All yards must be sodded or grassed within a reasonable time period not to exceed one (1) month after the initial conveyance of a Lot with a Dwelling thereon to an Owner. Decorative ground cover rock (excluding flower beds and planters with mulch rather than rock) in the front and side yard may not exceed 10% of the total area of the front and side yard. All trees, grass and other landscaping located on any Lot must be properly maintained at all times by the Owner of such Lot in a trimmed, well-kept and clean condition, as determined by the Board, in its sole and absolute discretion. Each Owner will keep all shrubs, trees, grass and plantings of every kind on his or her Lot cultivated, pruned, free of trash and other unsightly material. In addition, each Owner shall on a regular basis remove weeds from the yard, including, without limitation, flower beds and planter areas.

(b) If, at any time, and from time to time, an Owner shall fail to control weeds, grass or unsightly growth, Declarant shall have the authority and right, and after Declarant no longer owns a Lot, the Association shall have the right, to go onto such Lot, or direct a third party service to go onto such Lot, for the purpose of mowing and cleaning such Lot, and shall have the authority and right to assess and collect from the Owner of such Lot the reasonable costs incurred in connection with such mowing or cleaning. Any such amounts assessed and chargeable against a

Lot hereunder will be secured by the liens reserved in this Declaration for assessments and may be collected by any means provided in this Declaration for the collection of assessments.

This Section 7.15 may be amended by the ACC, via ACC standards or architectural bulletins, to ensure compliance with the Texas Property Code, as amended.

7.16 Owner's Maintenance of Adjacent Areas. (a) Unless such obligations are expressly assumed in writing by the Association as provided in paragraph (c) below, each Owner shall, at its sole cost and expense, be obligated to undertake all activities and work (collectively, the "Adjacent Area Maintenance Work") necessary to properly mow, irrigate and otherwise maintain in good condition all areas ("Adjacent Areas") situated between the boundary of such Owner's Lot and the back of the curb of any adjacent public or private rights-of-way, street or alley. The Adjacent Area Maintenance Work shall include, without limitation, irrigating, pruning, maintaining and replacing all landscaping and trees located within the Adjacent Areas and maintaining and/or replacing (as necessary) all irrigation equipment or lines located within the Adjacent Areas. Furthermore, no landscaping (including, without limitation, trees) or improvements may be removed from, or modified or installed within, the Adjacent Areas without the advance written consent of the Board.

(b) In the event an Owner fails or refuses to properly and on a timely basis (both standards to be determined by the Board in the Board's sole and absolute discretion) perform any Adjacent Area Maintenance Work for which it is responsible, such failure will constitute a violation of this Declaration. In such event, without limitation on any other rights or remedies arising out of such violation, the Board may additionally cause such Adjacent Area Maintenance Work to be performed in a manner determined by the Board, in its sole and absolute discretion. If the Board causes any Adjacent Area Maintenance Work to be performed due to an Owner's failure to do so, the Owner otherwise responsible therefor will be liable to the Association for all costs and expenses incurred by the Association for effecting such Adjacent Area Maintenance Work. If such Owner fails to pay such costs and expenses timely upon demand by the Association, such costs and expenses (plus interest from the date of demand until paid at the Designated Interest Rate) will be assessed against and chargeable to the Owner's Lot(s). Any such amounts assessed and chargeable against a Lot hereunder will be secured by the liens reserved in this Declaration for assessments and may be collected by any means provided in this Declaration for the collection of assessments, including, but not limited to, foreclosure of such liens against the Owner's Lot(s).

(c) The Association at any time, but without any obligation to do so, may assume responsibility for all or a portion of the Adjacent Area Maintenance Work associated with one or more Owner's Lots. The Association may also from time to time enter into agreements with one or more Owners pertaining to the Adjacent Area Maintenance Work or the costs thereof, in the sole discretion of the Board.

(d) To the extent any such Adjacent Areas are Common Areas, an Owner shall not be responsible or liable to the Association for injury or loss caused to third parties as a result of such Owner's performance of his/her Adjacent Maintenance Work within such Adjacent Areas (unless and to the extent caused by the gross negligence or willful misconduct of such Owner), and the Association shall maintain general commercial liability insurance with respect to such Adjacent Areas that are Common Areas. **THE ASSOCIATION WILL INDEMNIFY AND HOLD HARMLESS EACH OWNER AND HIS/HER HEIRS, SUCCESSORS AND ASSIGNS**

FROM ANY THIRD PARTY CLAIMS OR CAUSES OF ACTION FOR DAMAGE TO PERSON OR PROPERTY THAT DIRECTLY ARISE OUT OF SUCH OWNER'S PERFORMANCE OF HIS/HER ADJACENT AREA MAINTENANCE WORK WITHIN ANY ADJACENT AREA THAT IS COMMON AREA, EXCEPT FOR SUCH CLAIMS OR CAUSES OF ACTION ARISING BY REASON OF SUCH OWNER'S GROSS NEGLIGENCE OR WILLFUL MISCONDUCT. "GROSS NEGLIGENCE" AS USED HEREIN DOES NOT INCLUDE SIMPLE NEGLIGENCE, CONTRIBUTORY NEGLIGENCE OR SIMILAR NEGLIGENCE SHORT OF ACTUAL GROSS NEGLIGENCE.

7.17 **Sidewalks.** The Owner shall be responsible for maintaining any sidewalk located on such Owner's Lot to the extent required by the City or any other applicable governmental authority.

7.18 **Exterior Improvement Maintenance.** All improvements upon any Lot will at all times be kept in good condition and repair and adequately painted or otherwise maintained by the Owner of such Lot in a presentable well-kept and clean condition, as determined by the Board, in its sole and absolute discretion. Each Owner shall keep all landscaping and sprinkler systems on such Owner's Lot in a neat, orderly and well-maintained condition and shall keep the sidewalk on such Owner's Lot in good condition and repair.

7.19 **Garages.** Each Dwelling must have a garage that will accommodate a minimum of two (2) automobiles. All garages must comply with all applicable governmental requirements. Garages may be used as Declarant's or a Builder's sales offices prior to permanent occupancy of the main structure; however, sales offices must be converted to garages prior to permanent occupancy. With the exception of periods when garages are used by Declarant or Builder as sales offices, all garages will be maintained for the storage of automobiles, and no garage may be enclosed or otherwise used for habitation. No carports are permitted on a Lot.

7.20 **Clothes Hanging Devices.** No clothes hanging devices are to be constructed or placed on the Lot, except within the Dwelling.

7.21 **Window Treatment.** No aluminum foil, newspaper, reflective film, bed sheets or similar linens, nor any similar treatment, will be placed on windows or glass doors of a Dwelling.

7.22 **Oil and Gas Drilling or Mining.** No drilling, refining, quarrying or mining operation of oil, gas or other minerals of any kind will be permitted upon or from the surface of any Lot, nor will any oil derrick, well, tank, storage facility or other related equipment be permitted on any Lot. This Section shall not prohibit subsurface drilling activities that begin upon and are conducted from the surface of real property not subject to these restrictions.

7.23 **Mail Boxes.** Mailboxes shall be of similar type and design and in the same location as originally installed, unless the ACC approves additional types and designs or locations of mail boxes.

7.24 **Athletic and Recreational Facilities.** No outdoor athletic and recreational facilities such as playscapes, swing sets and sport courts may be placed on a Lot unless (a) such item is placed within a backyard that has a fence that completely encloses the backyard and the

location and the item does not exceed twelve (12) feet in height, or (b) such item is a temporary and movable facility that is stored each night in the garage, the Dwelling or other fully screened area. Notwithstanding the foregoing, basketball goals and any other recreation equipment designated by the ACC may be located on any portion of the Lot (including side yards) that is behind any portion of the rear of the Dwelling.

7.25 Lighting; Exterior Holiday Decorations. Lighting and/or decorations on a Lot may not be used or placed in a manner which, in the Board's sole and absolute discretion, constitutes a nuisance or an unreasonable source of annoyance to the occupants of other Lots. Except for lights and decorations within the interior of a Dwelling that are not displayed in a window, lights and decorations that are erected or displayed on a Lot in commemoration or celebration of publicly observed holidays may not be displayed more than six (6) weeks in advance of that specific holiday and must be removed within thirty (30) days after the holiday has ended.

7.26 Flags, Flagpoles, Lawn Decorations and Sculptures. The Owner must have the approval of the ACC to place any decorations, sculptures, fountains, flags, flagpoles and similar items on any portion of such Owner's Lot except the interior of the Dwelling, unless (a) such item is placed within a backyard completely enclosed by a fence which blocks the view of the item at ground level; and (b) such item is no taller than the fence. Displays of American patriotism, school pride, and individuality are encouraged within reason and decorum; however, to maintain the overall aesthetic character of the community, the following restrictions shall govern the display of flags within the community. No more than one (1) in-ground flagpole, of not more than twenty feet (20') in height, may be installed in a location within the Owner's Lot as designated or approved in advance of installation by the ACC. Each Owner is authorized to mount two temporary or permanent flagstuffs on the front, rear or side of their Dwelling by wall bracket. The flagstuffs should not to exceed six (6) feet in length. The suggested location for such bracket mounting is on the garage doorframe or near the garage door. No roof-mounted flagstaff is allowed. Multiple flag configurations and any flagstaff in excess of six (6) feet must be approved by the ACC prior to installation or display. The Owner may use the flagpole or flagstaff to display the American flag, the Texas flag, a flag of any branch of the United States armed forces, and pennants or banners such as school flags or sports team flags. All flags may contain no more than twenty-four (24) square feet of material and must be of good taste and presentation. This Section 7.26 may be amended by the ACC, via ACC standards or architectural bulletins, to ensure compliance with the Texas Property Code, as amended.

7.27 Pools and Pool Equipment. No above-ground pools are permitted. All pool service equipment shall be either screened with shrubbery or fenced and located in either (a) a side yard between the front and rear boundaries of the Dwelling, or (b) in the rear yard, or (c) otherwise concealed in a location not visible from any street, Common Area or adjacent Lot.

7.28 No Lot Consolidation or Division. No Owner, other than Declarant, may divide any Lot and/or consolidate any adjoining Lots and/or any portion thereof.

7.29 Drainage Alteration Prohibited. Unless approved by the ACC, no Owner will: (a) alter the surface water drainage flows of a Lot as originally established at the time of the initial construction of the Dwelling; or (b) install landscaping or other improvements that may interfere with, obstruct or divert drainage flows established by Declarant or any Builder. The foregoing

shall not prevent or limit Declarant from performing any grading work and/or changing any surface water drainage flow on any Lot.

7.30 Construction Activities. This Declaration will not be construed so as to unreasonably interfere with or prevent normal construction activities during the construction or remodeling of or making of additions to improvements by an Owner (including Declarant) upon any Lot within the Property. Specifically, no such construction activities will be deemed to constitute a nuisance or a violation of this Declaration by reason of noise, dust, presence of vehicles or construction machinery, posting of signs or similar activities, provided that such construction is pursued to completion with diligence and conforms to usual construction practices in the area. If construction upon any Lot does not conform to usual practices in the area as determined by the Board, in its sole good faith judgment, the Board will have the authority to obtain an injunction to stop such construction. In addition, if during the course of construction upon any Lot, there is an excessive accumulation of debris of any kind that is offensive or detrimental to the Property or any portion thereof, then the Board may contract for or cause such debris to be removed, and the Owner of such Lot will be liable for all expenses incurred in connection therewith.

7.31 Declarant and Builder Development and Construction. Notwithstanding any other provision herein, Declarant, and its successors and assigns, and any Builders, will be entitled to conduct on the Property all activities normally associated with, and convenient to, the development of the Property and the construction and sale of Dwellings on the Property.

ARTICLE VIII COMMON AREAS

8.1 Association to Hold and Maintain. The Association will accept and own all Common Areas in fee simple title. The Association shall maintain, at the Association's cost, the Common Area and any improvements and landscaping thereon in good repair. The Association shall also maintain the Common Maintenance Areas, at the Association's cost, to the extent the Board determines that such maintenance is desirable. The costs of such maintenance for the Common Areas and Common Maintenance Areas shall be the Association's responsibility, regardless if such cost was incurred during or after the Development Period.

8.2 Use of Common Areas at Own Risk. Each Owner, by acceptance of a deed to a Lot, acknowledges that the use and enjoyment of any Common Area recreational facility involves risk of personal injury or damage to property. Each Owner acknowledges, understands and covenants to inform its tenants and all occupants of its Lot that Declarant, any Builder, and the Association, its Board, officers and any committees are not insurers of personal safety and that each person using the Common Area assumes all risks of personal injury and loss or damage to property, resulting from the use and enjoyment of any recreational facility or other portion of the Common Area.

8.3 Condemnation of Common Area. In the event of condemnation or a sale in lieu thereof of all or any portion of the Common Areas, the funds payable with respect thereto will be payable to the Association and will be used by the Association as the Board determines, in its sole discretion, including, without limitation, (a) to purchase additional Common Areas to replace that which has been condemned, (b) to reconstruct or replace on the remaining Common Area any

improvements that were on condemned Common Area, (c) to pay for Common Expenses, or (d) to be distributed to each Owner on a pro rata basis.

8.4 Damage to Common Area. If the Common Area or improvements on the Common Maintenance Areas are damaged and if there are insurance proceeds sufficient to repair such damage and return such areas or improvements to their prior condition, then the Association shall cause such damage to be repaired or reconstructed unless sixty-seven percent (67%) or more of all outstanding votes of the Members entitled to be cast vote not to make such repair or reconstruct within ninety (90) days after the loss. If said sixty-seven percent (67%) vote is cast not to repair or reconstruct such damage and no alternative improvements are authorized, the damaged property shall be cleared of all debris and ruins and thereafter shall be maintained by the Association in a neat and attractive condition. Any insurance proceeds remaining after paying the costs of repair or reconstruction, or after such settlement as is necessary and appropriate, shall be retained by and for the benefit of the Association.

8.5 Conveyance of Common Areas by Declarant to Association. Declarant shall have the right to convey title to any portion of the Property owned by Declarant, or any easement interest therein, to the Association as Common Area, and the Association shall be required to accept such conveyance. Property conveyed by Declarant to the Association as Common Area shall be conveyed free and clear of monetary liens and encumbrances other than taxes and assessments imposed by governmental entities or districts authorized by Texas law. Any such conveyance shall be effective upon recording the deed or instrument of conveyance in the Records.

8.6 Annual Inspection of Common Area - Budget. From the period commencing on the expiration of the Development Period until ten (10) years thereafter, the Association shall at least annually examine the condition of the Common Area to evaluate the quality, frequency and adequacy of maintenance performed during the preceding year, and to recommend maintenance for the upcoming year. The examination and report may be performed by one or more experts hired by the Association for this purpose, such as a professional property manager, an engineer or professional contractors such as landscapers and brick masons. Within fifteen (15) days after performing the inspection, the expert should submit to the Board a written report with findings and recommendations. The Board should evaluate the Association's operating budget and reserve accounts for maintenance, repair and replacement in light of the expert's findings and recommendations. Any decision by the Board to reduce or defer recommended maintenance should be made with an evaluation of the potential consequences for future costs and deterioration. Any expert's report shall be a record of the Association that is available to Owners for inspection and copying.

8.7 No Representations or Warranties Regarding Lakes, Creeks or Drainage Areas. Declarant has informed and hereby informs the Association that any lakes, creeks or drainage areas located on or to be constructed upon the Common Area (the "**Water/Drainage Improvements**") are intended primarily for drainage purposes and are not intended as a recreational feature or an amenity with certain specific aesthetic qualities. Declarant makes no representations or warranties regarding the Water/Drainage Improvements and Declarant hereby disclaims any and all representations and warranties regarding the Water/Drainage Improvements, including, without limitation, any implied warranties, including any warranty of fitness for a particular purpose and any warranty of good and workmanlike construction. THE ASSOCIATION

HEREBY AGREES TO ACCEPT THE WATER/DRAINAGE IMPROVEMENTS IN THEIR "AS-IS" CONDITION.

8.8 No Representations or Warranties Regarding Open Space. Declarant has informed and hereby informs the Association that the Common Area or portions thereof depicted and/or described on Exhibit "C" attached hereto (the "Open Space Area"), is intended primarily as an unimproved open space to be maintained in a natural or semi-natural condition and not as a recreational feature or an amenity with certain specific aesthetic qualities. Declarant makes no representations or warranties regarding the Open Space Area and Declarant hereby disclaims any and all representations and warranties regarding the Open Space Area, including, without limitation, any implied warranties, including any warranty of fitness for a particular purpose and any warranty of good and workmanlike construction. THE ASSOCIATION HEREBY AGREES TO ACCEPT THE OPEN SPACE AREA IN ITS "AS-IS" CONDITION.

ARTICLE IX EASEMENTS

9.1 Easement for Utilities on Common Area. During the Development Period, Declarant, on behalf of itself, reserves the right to grant perpetual, nonexclusive easements for the benefit of Declarant or its designees, upon, across, over, through and under any portion of the Common Area for the construction, installation, use and maintenance for utilities, including, without limitation, water, sewer, electric, cable television, telephone, natural gas and storm water and drainage related structures and improvements. The Association will also have at all times the right to grant the easements described in this Section 9.1.

9.2 Easement to Correct Drainage on Property. For a period of five (5) years after the expiration of the Development Period, Declarant hereby reserves for the benefit of Declarant and any Builder, a blanket easement on, over and under the ground within the Property (excluding the area where a Dwelling is located) to maintain and correct drainage of surface waters and other erosion controls in order to maintain reasonable standards of health, safety and appearance, and will be entitled to remove trees or vegetation, without liability for replacement or damages, as may be necessary to provide adequate drainage facilities. Notwithstanding the foregoing, nothing herein will be interpreted to impose any duty upon Declarant or any Builder to correct or maintain any drainage facilities within the Property. Any damage to a Lot caused by or due to the exercise of the foregoing drainage easement rights, shall be promptly repaired by the party exercising such easement rights after completing its construction activities in the damaged area.

9.3 Easement for Right to Enter Lot. If an Owner fails to maintain its Lot as required herein, or in the event of emergency, the Association will have the right to enter upon the Lot to make repairs and to do other work reasonably necessary for the proper maintenance and operation of the Property. Entry upon the Lot as provided herein will not be deemed a trespass, and the Association will not be liable for any damage so created unless such damage is caused by the Association's willful misconduct or gross negligence.

9.4 Easement for Right to Enter and Inspect Common Area. For a period of ten (10) years after the expiration of the Development Period, Declarant shall have the right, but not the obligation, to enter upon the Common Area for purposes of inspecting and repairing the

Common Area and/or any improvements thereon at Declarant's expense; provided; however, nothing contained herein shall obligate Declarant to make any such inspections or repairs.

9.5 Temporary Easement to Complete Construction. All Lots will be subject to an easement of ingress and egress for the benefit of Declarant, its employees, subcontractors, successors and assigns, over and upon the front, side and rear yards of the Lots as may be expedient or necessary for the construction, servicing and completion of Dwellings and landscaping upon adjacent Lots, provided that such easement will terminate as to any Lot twenty-four (24) months after the date such Lot is conveyed to an Owner other than a Builder. Any damage to a Lot caused by Declarant due to exercise of the foregoing completion easement rights, shall be promptly repaired by the party exercising such easement rights after completing its construction activities in the damaged area.

9.6 Association Easement. Declarant hereby reserves an Association Easement for the benefit of Declarant and the Association for the purpose of placing, constructing and maintaining any Entry Signs, Association Maintenance Fencing and landscaping located within or on a Lot. Without limiting the foregoing, Declarant hereby specifically reserves for the benefit of Declarant and the Association, an Association Easement over the area described on Exhibit "D" attached hereto for the purpose of placing, constructing and maintaining subdivision Association Maintenance Fencing thereon. The real property subject to the Association Easement shall be conveyed subject to the Association Easement.

ARTICLE X ANNEXATION AND WITHDRAWAL

10.1 Annexation by Declarant. While Declarant owns any real property subject to this Declaration, Declarant may, at its sole option, unilaterally amend and expand the definition of Property by annexing real property into the Association and subjecting such real property to the terms hereof; provided; however, that Declarant shall not have the right to annex real property that is located more than one-half (1/2) of a mile from the Property (as such term may be amended), without the required approval of the Members as provided in Section 10.2 below.

10.2 Annexation by Association. The Association may annex any real property into the Association and subject such real property to the terms hereof with the affirmative vote of sixty-seven percent (67%) or more of all outstanding votes of the Members that are entitled to be cast.

10.3 Recording of Annexation. The annexation of such real property shall be evidenced by a written Recorded document.

10.4 No Duty to Annex. Nothing herein contained shall establish any duty or obligation on the part of Declarant or any Member to annex any real property, and no owner of any property excluded from the Association shall have any right to have such property annexed thereto.

10.5 Withdrawal of Property. While Declarant owns any real property subject to this Declaration, Declarant may amend this Declaration to withdraw any real property from the

definition of the Property and from the coverage of this Declaration, provided that the owner of real property to be withdrawn consents to such withdrawal.

ARTICLE XI DISPUTE RESOLUTION

11.1 **Introduction & Definitions.** The Association, the Owners, Declarant and all persons subject to this Declaration (individually a "Party" and collectively, the "Parties") agree to encourage the amicable resolution of disputes involving the Property and to avoid the emotional and financial costs of litigation if at all possible. Accordingly, each Party hereby covenants and agrees that this Article applies to all Claims (as hereafter defined). As used in this Article only, the following words, when capitalized, have the following specified meanings:

(a) "**Claim**" means any claim, grievance or dispute between or among the Parties arising from this Declaration, the Bylaws or the Certificate or related to the Property, except Exempt Claims (as defined below), and including, without limitation: (i) Claims arising out of or relating to the interpretation, application or enforcement of this Declaration; (ii) Claims relating to the rights and/or duties of Declarant as Declarant under this Declaration; and (iii) Claims relating to the design, construction or maintenance of the Property.

(b) "**Claimant**" means any Party having a Claim against any other Party.

(c) "**Exempt Claims**" means the following claims or actions, which are exempt from this Article: (i) the Association's claim for assessments, and any action by the Association to collect assessments; (ii) an action by a Party to obtain a temporary restraining order or equivalent emergency equitable relief, and such other ancillary relief as the court deems necessary to maintain the status quo and preserve the Party's ability to enforce the provisions of this Declaration; (iii) enforcement of the easements, architectural control, maintenance and use restrictions of this Declaration; (iv) a suit to which an applicable statute of limitations would expire within the notice period of this Article, unless a Party against whom the Claim is made agrees to toll the statute of limitations as to the Claim for the period reasonably necessary to comply with this Article; and (v) a dispute that is subject to alternate dispute resolution (such as mediation or arbitration) by the terms of a public law or another instrument, such as a contract or warranty agreement, in which case the dispute is exempt from this Article unless the Parties agree to have the dispute governed by this Article.

(d) "**Respondent**" means the Party against whom the Claimant has a Claim.

11.2 **Mandatory Procedures.** Claimant may not file suit in any court or initiate any proceeding before any administrative tribunal seeking redress or resolution of its Claim until Claimant has complied with the procedures of this Article.

11.3 **Notice.** Claimant must notify Respondent in writing of the Claim (the "Notice"), stating plainly and concisely: (a) the nature of the Claim, including date, time, location, persons involved, and Respondent's role in the Claim; (b) the basis of the Claim (i.e., the provision of the

Declaration, Bylaws or Certificate other authority out of which the Claim arises); (c) what Claimant wants Respondent to do or not do to resolve the Claim; and (d) that the Notice is given pursuant to this Section 11.3.

11.4 Negotiation. Claimant and Respondent will make every reasonable effort to meet in person to resolve the Claim by good faith negotiation. Within sixty (60) days after Respondent's receipt of the Notice, Respondent and Claimant will meet at a mutually-acceptable place and time to discuss the Claim. At such meeting or at some other mutually-agreeable time, Respondent and Respondent's representatives will have full access to the property that is subject to the Claim for the purposes of inspecting the property. If Respondent elects to take corrective action, Claimant will provide Respondent and Respondent's representatives and agents with full access to the property to take and complete corrective action.

11.5 Mediation. If the Parties negotiate but do not resolve the Claim through negotiation within one hundred twenty (120) days from the date of the Notice (or within such other period as may be agreed on by the Parties), Claimant will have thirty (30) additional days within which to submit the Claim to mediation under the auspices of a mediation center or individual mediator on which the Parties mutually agree. If Claimant does not submit the Claim to mediation within the thirty (30) day period, Claimant is deemed to have waived the Claim, and Respondent is released and discharged from any and all liability to Claimant on account of the Claim.

11.6 Termination of Mediation. If the Parties do not settle the Claim within thirty (30) days after submission to mediation, or within a time deemed reasonable by the mediator, the mediator will issue a notice of termination of the mediation proceedings indicating that the Parties are at an impasse and the date that mediation was terminated. Thereafter, Claimant may file suit or initiate administrative proceedings on the Claim, as appropriate.

11.7 Allocation of Costs. Except as otherwise provided in this Section 11.7, each Party bears all of its own costs incurred prior to and during the proceedings described in Sections 11.3, 11.4 and 11.5 above, including its attorneys' fees. Respondent and Claimant will equally divide all expenses and fees charged by the mediator.

11.8 Enforcement of Resolution. Any settlement of the Claim through negotiation or mediation will be documented in writing and signed by the Parties. If any Party thereafter fails to abide by the terms of the agreement, then the other Party may file suit or initiate administrative proceedings to enforce the agreement without the need to again comply with the procedures set forth in this Article. In that event, the Party taking action to enforce the agreement is entitled to recover from the non-complying Party all costs incurred in enforcing the agreement, including, without limitation, attorneys' fees and court costs.

11.9 General Provisions. A release or discharge of Respondent from liability to Claimant on account of the Claim does not release Respondent from liability to persons who are not a party to Claimant's Claim. A Party having an Exempt Claim may submit it to the procedures of this Article.

11.10 Litigation Approval and Settlement. In addition to and notwithstanding the above alternate dispute resolution procedures, the Association may not initiate any judicial or administrative proceeding without the affirmative vote of at least seventy-five percent (75%) of

the votes of all Members, except that no such approval is required (a) to enforce provisions of this Declaration, including collection of assessments; (b) to challenge condemnation proceedings; (c) to enforce a contract against a contractor, vendor, or supplier of goods or services to the Association; (d) to defend claims filed against the Association or to assert counterclaims in a proceeding instituted against the Association; or (e) to obtain a temporary restraining order or equivalent emergency equitable relief when circumstances do not provide sufficient time to obtain the prior consents of Owners in order to preserve the status quo. Also, without limiting the provisions of Section 6.12 hereof, the Association may not initiate any judicial or administrative proceeding against Declarant without the affirmative vote of at least seventy-five percent (75%) of the votes of all Members. The Board, on behalf of the Association and without the consent of Owners, is hereby authorized to negotiate settlement of litigation, and may execute any document related thereto, such as settlement agreements and waiver or release of claims.

ARTICLE XII MISCELLANEOUS

12.1 Declaration Term - Perpetual. Unless ninety (90%) of all outstanding votes of the Members that are entitled to be cast approve the termination of this Declaration, the provisions of this Declaration shall run with and bind the land and shall be and remain in effect perpetually to the extent permitted by law. A written instrument terminating this Declaration shall not be effective unless recorded.

12.2 Amendments to Declaration.

(a) **Amendment by Declarant.** During the Development Period, Declarant, in its sole discretion and without a vote or the consent of any other party, shall have the right to amend this Declaration for the following purposes: (i) to add real property to the Property, (ii) to create lots, easements, common areas, common maintenance areas, fencing and signage, (iii) to modify the use and covenant restrictions in Section VII hereof, (iv) to comply with the requirements of any governmental authority or institutional lender or underwriting lender, (v) to resolve conflicts, clarify ambiguities and to correct misstatements, errors or omissions in this Declaration, and (vi) for any other purpose; provided, however, that any amendment made pursuant to this clause (vi) must not have any material adverse effect on any right of an Owner without the consent of such Owner.

(b) **Amendment by Association.** Except as provided in Article XII, Section 12.2(a) above, the Association may amend the terms and provisions of this Declaration by the affirmative vote of sixty-seven percent (67%) of all outstanding votes of the Members entitled to be cast. Any amendment must be recorded. Notwithstanding the foregoing, the Association shall be required to obtain Declarant's written consent to any amendment during the Development Period.

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

12.4 Remedies; Cumulative. In the event any Lot does not comply with the terms hereof or any Owner fails to comply with the terms hereof, the Association and/or any Owner will have each and all of the rights and remedies which may be provided for in this Declaration, the Bylaws and any rules and regulations, and those which may be available at law or in equity, including, without limitation, enforcement of any lien, damages, injunction, specific performance, judgment for payment of money and collection thereof, or for any combination of remedies, or for any other relief. No remedies herein provided or available at law or in equity will be deemed mutually exclusive of any other such remedy, but instead shall be cumulative.

12.5 Notice to Association of Sale or Transfer. Any Owner (other than Declarant) desiring to sell or otherwise transfer title to his or her Lot shall give the Board written notice of the name and address of the purchaser or transferee, within thirty (30) days after the date of such transfer of title, and such other information as the Board may reasonably require. With the Board's approval a number of independent fees may be charged in relation to the transfer of title to a Lot, including, but not limited to, fees for resale certificates, estoppel certificates, copies of this Declaration, the Bylaws and/or the Certificate, compliance inspections, ownership record changes and priority processing, provided the fees are customary in amount, kind and number for the local marketplace. Transfer-related fees are not refundable and may not be regarded as a prepayment of or credit against regular or special assessments. Transfer-related fees do not apply to the following transfers unless a party to the transfer requests the corresponding documentation: foreclosure of a deed of trust lien, tax lien or the Association's assessment lien; transfer to, from or by the Association; or voluntary transfer by an owner to one or more co-owners, or to the owner's spouse, child or parent. Transfer-related fees may be charged by the Association or by the Association's managing agent, provided there is no duplication of fees. Transfer-related fees charged by or paid to a managing agent must have the prior written approval of the Association, are not subject to the Association's assessment lien, and are not payable by the Association. This Section 12.5 does not obligate the Board or the manager to levy transfer-related fees.

12.6 Limitation on Interest. All agreements between any Owner and the Association and/or Declarant are expressly limited so that the amount of interest charged, collected or received on account of such agreement shall never exceed the maximum amount permitted by applicable law. If, under any circumstances, fulfillment of any provision of this Declaration or of any other document requires exceeding the lawful maximum interest rates, then, ipso facto, the obligation shall be reduced to comply with such lawful limits. If an amount received by the Association and/or Declarant should be deemed to be excessive interest, then the amount of such excess shall be applied to reduce the unpaid principal and not to the payment of interest. If such excessive interest exceeds the unpaid balance due to the Association and/or Declarant, then such excess shall be refunded to Owner.

12.7 Construction and Interpretation. This Declaration shall be liberally construed and interpreted to give effect to its purposes and intent, except as otherwise required by law.

12.8 Notices. Except as otherwise provided in the Bylaws or this Declaration, all notices, demands, bills, statements and other communications under this Declaration shall be in writing and shall be given personally or by mail. Notices that are mailed shall be deemed to have been duly given three (3) days after deposit, unless such mail service can prove receipt at an earlier date. Owners shall maintain one mailing address for a Lot, which address shall be used by the

Association for mailing of notices, statements and demands. If an Owner fails to maintain a current mailing address for a Lot with the Association, then the address of that Owner's Lot is deemed to be such Owner's mailing address. If a Lot is owned by more than one person or entity, then notice to one co-owner is deemed notice to all co-owners. Attendance by a Member at any meeting shall constitute waiver of notice by the Member of the time, place and purpose of the meeting. Written waiver of notice of a meeting, either before or after a meeting, of the Members shall be deemed the equivalent of proper notice

12.9 Not a Condominium. This document does not and is not intended to create a condominium within the meaning of the Texas Uniform Condominium Act, Tex. Prop. Code Ann., Section 82.001, et seq.

12.10 Severability. Invalidation of any one of these covenants, conditions, easements or restrictions by judgment or court order will in no manner affect any other provisions which will remain, in full force and effect.

12.11 Rights and Obligations Run With Land. The provisions of this Declaration are covenants running with the land and will inure to the benefit of, and be binding upon, each and all of the Owners and their respective heirs, representatives, successors, assigns, purchasers, grantees and mortgagees. No Lot is exempt from the terms set forth herein. By the recording or the acceptance of a deed conveying a Lot or any ownership interest in the Lot whatsoever, the person to whom such Lot or interest is conveyed will be deemed to accept and agree to be bound by and subject to all of the provisions of this Declaration, whether or not mention thereof is made in said deed. Notwithstanding any provision herein, the rights of Declarant as provided herein shall not run with the land, but instead may only be transferred or assigned as provided in Section 12.12 hereof.

12.12 Assignment of Declarant's Rights. Declarant may assign, in whole or in part, its rights as Declarant by executing and Recording a document assigning such rights. There may be more than one Declarant, if Declarant makes a partial assignment of Declarant status. Without limiting the terms of Section 6.12 hereof, upon a Declarant's assignment of any or all of its rights as Declarant under this Declaration, the assigning Declarant shall automatically, without further acknowledgment or consent of any other party, be fully released and discharged from any obligations accruing under this Declaration after the date of such assignment, including, without limitation, the obligation of such assigning Declarant to fund Budget Deficits arising after such assignment.

12.13 Disclaimer Regarding Security. Neither the Association nor Declarant shall in any way be considered insurers or guarantors of security within the Property, nor shall any of them be held liable for any loss or damage by reason of failure to provide adequate security or of ineffectiveness of security measures undertaken. No representation or warranty is made that any fire protection system, burglar alarm system or other security system cannot be compromised or circumvented, nor that any such systems or security measures undertaken will in all cases prevent loss or provide the detection or protection for which the system is designed or intended. Each Owner acknowledges, understands and covenants to inform its tenants, invitees and licensees that the Association, its Board and committees and Declarant are not insurers and that each person using any portion of the Property assumes all risks for loss or damage to persons, to Lots and to the contents of Lots resulting from acts of third parties.

12.14 **Adjacent Land Use.** Although this Declaration may contain disclosures about the Property or its location on the date of this Declaration, Declarant makes no representation that these are the only noteworthy features of the Property or its location. A prospective owner or resident must make his own inspection of the Property, its location and nearby land uses, and make inquiries of anything that concerns him. Declarant makes no representation of any kind as to current or future uses, actual or permitted, of any land that is adjacent to or near the Property, regardless of what any plat shows as potential uses of adjoining land. Declarant and the Association cannot and do not guaranty scenic views, volumes of traffic on streets around and through the Property, availability of schools or shopping, or any other aspect of the Property that is affected by the uses or conditions of adjacent or nearby land, water or air.

12.15 **Attorneys' Fees and Court Costs.** If litigation is instituted to enforce any provision herein, then the prevailing party shall be entitled to all attorneys' fees and court costs related to such legal action.

12.16 **Gender.** All personal pronouns used in this Declaration, whether used in the masculine, feminine or neuter gender, will include all other genders, and the singular will include the plural, and vice versa.

12.17 **Headings.** The headings contained in this Declaration are for reference purposes only and will not in any way affect the meaning or interpretation of this Declaration.

12.18 **Conflicts.** In the event of conflict between this Declaration and any Bylaws, rules, regulations or the Certificate, this Declaration will control.

12.19 **Exhibits.** All exhibits referenced in this Declaration as attached hereto are hereby incorporated by reference.

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IN WITNESS WHEREOF, Declarant has caused this instrument to be executed on the day and year written below.

DECLARANT:

By: **HAMPTON HOLDINGS, LP**
a Texas limited partnership

By: **PF DEVELOPMENT, LLC,**
a Texas limited liability company
Its: **General Partner**

By: *Ben Panchasarp*
Ben Panchasarp, Manager

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

The foregoing instrument was acknowledged before me on this the 4th day of February, 2016, by Ben Panchasarp, manager of PF Development, LLC, a Texas limited liability company, the General Partner of Hampton Holdings, LP, a Texas limited partnership, for the purposes of and consideration therein expressed, and in the capacity therein stated.

ZEB A M. OAZI
Notary Public, State of Texas
Notary's Name Printed:

Zeb M. Oazi
My Commission Expires: 10-27-18

AFTER RECORDING RETURN TO:
Judd A. Austin, Jr., Esq.
Henry Oddo Austin & Fletcher, P.C.
1700 Pacific Avenue
Suite 2700
Dallas, Texas 75201

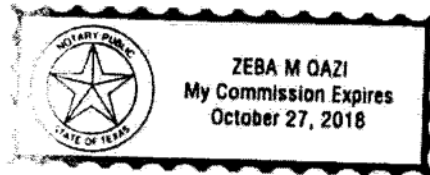


EXHIBIT "A"

The Property

PROPERTY DESCRIPTION - CRESTVIEW PHASE ONE

That certain lot, tract, or parcel of land, part of the H.G. Catlett Survey, Abstract No. 371, City of Crowley, Tarrant County, Texas, being a portion of that tract conveyed to Hampton Holdings LP by deed recorded in Instrument No. D205053764 of the Deed Records of Tarrant County, Texas (DRTCT) and a portion of that tract conveyed to Hampton Holdings LP by deed recorded in Instrument No. D214199699 DRTCT, and being more completely described as follows, to-wit:

BEGINNING at a TxDOT monument found at the most westerly end of the corner clip at the intersection of the southeasterly right-of-way of Farm to Market Road No. 731 (F.M. 731) (ROW Varies) with the southwesterly right-of-way line of Hampton Road (ROW Varies);

THENCE South 84 deg. 45 min. 18 sec. East along the right-of-way line of F.M. 731, a distance of 37.83 feet to a TxDOT monument found;

THENCE South 44 deg. 15 min. 16 sec. East along the right-of-way line of F.M. 731, a distance of 59.25 feet to a TxDOT monument found;

THENCE South 56 deg. 36 min. 49 sec. East along the right-of-way line of F.M. 731, a distance of 113.12 feet to a TxDOT monument found;

THENCE South 45 deg. 02 min. 55 sec. East along the existing southwesterly right-of-way line of Hampton Road, a distance of 361.68 feet to a capped 1/2" iron pin set;

THENCE North 44 deg. 57 min. 05 sec. East, a distance of 16.91 feet to a capped 1/2" iron pin set in Hampton Road;

THENCE South 44 deg. 42 min. 14 sec. East, a distance of 370.01 feet to a capped 1/2" iron pin set in Hampton Road;

THENCE South 45 deg. 17 min. 46 sec. West, a distance of 137.76 feet to a capped 1/2" iron pin set, said point being a Point of Curvature of a non-tangent circular curve to the left, having a radius of 275.00 feet, a central angle of 3 deg. 14 min. 52 sec., and being subtended by a chord which bears South 51 deg. 09 min. 47 sec. East - 15.59 feet;

THENCE in a southeasterly direction along said curve to the left, a distance of 15.59 feet to a capped 1/2" iron pin set;

THENCE South 37 deg. 12 min. 48 sec. West, a distance of 50.00 feet to a capped 1/2" iron pin set, said point being a Point of Curvature of a non-tangent circular curve to the left, having a radius of 325.00 feet, a central angle of 1 deg. 11 min. 28 sec., and being subtended by a chord which bears South 53 deg. 22 min. 56 sec. East - 6.76 feet;

THENCE in a southeasterly direction along said curve to the left, a distance of 6.76 feet to a capped 1/2" iron pin set;

THENCE South 11 deg. 03 min. 52 sec. East, a distance of 10.87 feet to a capped 1/2" iron pin set;

THENCE South 32 deg. 30 min. 36 sec. West, a distance of 511.56 feet to a capped 1/2" iron pin set, said point being a Point of Curvature of a circular curve to the left, having a radius of 825.00 feet, a central angle of 27 deg. 47 min. 18 sec., and being subtended by a chord which bears South 18 deg. 36 min. 57 sec. West - 396.21 feet;

THENCE in a southwesterly and southerly direction along said curve to the left, a distance of 400.12 feet to a capped 1/2" iron pin set, said point being a point of cusp on a circular curve to the left, having a radius of 50.00 feet, a central angle of 71 deg. 33 min. 02 sec., and being subtended by a chord which bears South 00 deg. 06 min. 10 sec. West - 58.46 feet;

THENCE in a southwesterly, southerly and southeasterly direction along said curve to the left, a distance of 62.44 feet to a capped 1/2" iron pin set;

THENCE South 54 deg. 22 min. 21 sec. West non-tangent to said curve, a distance of 21.87 feet to a capped 1/2" iron pin set;

THENCE South 00 deg. 09 min. 48 sec. East, a distance of 124.54 feet to a capped 1/2" iron pin set on the north line of West Bend North Addition, an addition to the City of Burleson, Johnson County, Texas as recorded in Volume 9, Page 408 of the Plat Records of Johnson County, Texas (PRJCT);

THENCE South 89 deg. 50 min. 12 sec. West along the north line of West Bend North Addition and the north line of a tract conveyed to B&G South Metro by deed recorded in Volume 3131, Page 648 of the Deed Records of Johnson County, Texas (DRJCT), a distance of 499.78 feet to a capped 1/2" iron pin set;

THENCE North 00 deg. 09 min. 48 sec. West, a distance of 134.28 feet to a capped 1/2" iron pin set, said point being a Point of Curvature of a non-tangent circular curve to the left, having a radius of 125.00 feet, a central angle of 17 deg. 13 min. 32 sec., and being subtended by a chord which bears North 53 deg. 33 min. 51 sec. East - 37.44 feet;

THENCE in a easterly and northeasterly direction along said curve to the left, a distance of 37.58 feet to a capped 1/2" iron pin set;

THENCE North 44 deg. 57 min. 05 sec. East tangent to said curve, a distance of 240.01 feet to a capped 1/2" iron pin set;

THENCE North 45 deg. 02 min. 55 sec. West, a distance of 850.00 feet to a capped 1/2" iron pin set;

THENCE North 44 deg. 57 min. 05 sec. East, a distance of 102.50 feet to a capped 1/2" iron pin set;

THENCE North 00 deg. 02 min. 55 sec. West, a distance of 10.61 feet to a capped 1/2" iron pin set;

THENCE North 45 deg. 02 min. 55 sec. West, a distance of 109.50 feet to a capped 1/2" iron pin set;

THENCE South 89 deg. 45 min. 53 sec. West, a distance of 10.57 feet to a capped 1/2" iron pin set in the southeasterly right-of-way line of F.M. 731;

THENCE North 44 deg. 34 min. 41 sec. East along the southeasterly right-of-way line of F.M. 731, a distance of 522.31 feet to a TxDOT monument found, said point being a Point of Curvature of a circular curve to the right, having a radius of 2794.79 feet, a central angle of 9 deg. 18 min. 24 sec., and being subtended by a chord which bears North 49 deg. 13 min. 53 sec. East - 453.46 feet;

THENCE in a northeasterly direction along said curve to the right and the southeasterly right-of-way line of F.M. 731, a distance of 453.96 feet to a TxDOT monument found;

THENCE North 53 deg. 53 min. 03 sec. East tangent to said curve and along the southeasterly right-of-way line of F.M. 731, a distance of 41.39 feet to the POINT OF BEGINNING, containing 1,381,041 square feet or 31.704 acres of land.

PROPERTY DESCRIPTION - CRESTVIEW PHASE TWO

That certain lot, tract, or parcel of land, part of the H.G. Catlett Survey, Abstract No. 371, City of Crowley, Tarrant County, Texas, being a portion of that tract conveyed to Hampton Holdings LP by deed recorded in Instrument No. D205053764 of the Deed Records of Tarrant County, Texas (DRTCT) and a portion of that tract conveyed to Hampton Holdings LP by deed recorded in Instrument No. D214199699 DRTCT, and being more completely described as follows, to-wit:

BEGINNING at a 5/8" iron pin found at the southeast corner of said Hampton Holdings LP tract, said point being on the north line of West Bend North Addition, an addition to the City of Burleson, Johnson County, Texas as recorded in Volume 9, Page 408 of the Plat Records of Johnson County, Texas (PRJCT);

THENCE South 89 deg. 50 min. 12 sec. West along the north line of West Bend North Addition, a distance of 1279.55 feet to a capped 1/2" iron pin previously set, said point also being the most southerly southeast corner of Crestview, Phase One, an addition to the City of Crowley, Tarrant County, Texas as recorded in Document No. D215025625 of the Plat Records of Tarrant County, Texas (PRTCT);

THENCE North 00 deg. 09 min. 48 sec. West along the easterly line of said Crestview, Phase One, a distance of 124.54 feet to a capped 1/2" iron pin previously set;

THENCE North 54 deg. 22 min. 21 sec. East along the easterly line of said Crestview, Phase One, a distance of 21.87 feet to a capped 1/2" iron pin previously set, said point being a Point of Curvature of a non-tangent circular curve to the right, having a radius of 50.00 feet, a central angle of 71 deg. 33 min. 02 sec., and being subtended by a chord which bears North 00 deg. 06 min. 10 sec. East - 58.46 feet;

THENCE in a northwesterly, northerly and northeasterly direction along said curve to the right and along the easterly line of said Crestview, Phase One, a distance of 62.44 feet to a capped 1/2" iron pin previously set, said point being a point of cusp on a circular curve to the right, having a radius of 825.00 feet, a central angle of 27 deg. 47 min. 18 sec., and being subtended by a chord which bears North 18 deg. 36 min. 57 sec. East - 396.21 feet;

THENCE in a northerly and northeasterly direction along said curve to the right and along the easterly line of said Crestview, Phase One, a distance of 400.12 feet to a capped 1/2" iron pin previously set;

THENCE North 32 deg. 30 min. 36 sec. East tangent to said curve and along the easterly line of said Crestview, Phase One, a distance of 511.56 feet to a capped 1/2" iron pin previously set;

THENCE North 11 deg. 03 min. 52 sec. West along the easterly line of said Crestview, Phase One, a distance of 10.87 feet to a capped 1/2" iron pin previously set, said point being a Point of Curvature of a non-tangent circular curve to the right, having a radius of 325.00 feet, a central angle of 1 deg. 11 min. 28 sec., and being subtended by a chord which bears North 53 deg. 22 min. 56 sec. West - 6.76 feet;

THENCE in a northwesterly direction along said curve to the right and along the easterly line of said Crestview, Phase One, a distance of 6.76 feet to a capped 1/2" iron pin previously set;

THENCE North 37 deg. 12 min. 48 sec. East radial to said curve and along the easterly line of said Crestview, Phase One, a distance of 50.00 feet to a capped 1/2" iron pin previously set, said point being a Point of Curvature radial to said line and being a circular curve to the right, having a radius of 275.00 feet, a central angle of 3 deg. 14 min. 52 sec., and being subtended by a chord which bears North 51 deg. 09 min. 47 sec. West - 15.59 feet;

THENCE in a northwesterly direction along said curve to the right and along the easterly line of said Crestview, Phase One, a distance of 15.59 feet to a capped 1/2" iron pin previously set;

THENCE North 45 deg. 17 min. 46 sec. East, non-tangent to said curve and along the easterly line of said Crestview, Phase One, a distance of 137.76 feet to a capped 1/2" iron pin previously set;

THENCE South 44 deg. 42 min. 14 sec. East, a distance of 792.28 feet to a capped 1/2" iron pin previously set;

THENCE South 44 deg. 55 min. 13 sec. East, a distance of 40.90 feet to a capped 1/2" iron pin previously set;

THENCE South 41 deg. 29 min. 11 sec. East, a distance of 38.62 feet to a capped 1/2" iron pin previously set;

THENCE South 45 deg. 38 min. 26 sec. West, a distance of 12.06 feet to a capped 1/2" iron pin previously set;

THENCE South 38 deg. 11 min. 13 sec. East, a distance of 151.22 feet to a 5/8" iron pin found;

THENCE South 07 deg. 39 min. 53 sec. East, a distance of 415.58 feet to the POINT OF BEGINNING, containing 965,961 square feet or 22.175 acres of land.

PROPERTY DESCRIPTION - CRESTVIEW PHASE THREE

That certain lot, tract, or parcel of land, part of the H.G. Catlett Survey, Abstract No. 371, City of Crowley, Tarrant County, Texas, being a portion of that tract conveyed to Hampton Holdings LP by deed recorded in Instrument No. D205053764 of the Deed Records of Tarrant County, Texas (DRTCT), and being more completely described as follows, to-wit:

COMMENCING at a 5/8" iron pin found at the southeast corner of said Hampton Holdings LP tract, said point being on the north line of West Bend North Addition, an addition to the City of Burleson, Johnson County, Texas as recorded in Volume 9, Page 408 of the Plat Records of Johnson County, Texas (PRJCT); THENCE South 89 deg. 50 min. 12 sec. West along the north line of West Bend North Addition, a distance of 1779.32 feet to a capped 1/2" iron pin previously set, said point also being the most southerly southwest corner of Crestview, Phase One, an addition to the City of Crowley, Tarrant County, Texas as recorded in Document No. D215025625 of the Plat Records of Tarrant County, Texas (PRTCT), said point also being the POINT OF BEGINNING of the herein described tract;

THENCE South 89 deg. 50 min. 12 sec. West along the north line of West Bend North Addition and the north line of a tract conveyed to B&G South Metro by deed recorded in Volume 3131, Page 648 of the Deed Records of Johnson County, Texas (DRJCT), a distance of 1365.79 feet to a capped 1/2" iron pin previously set, said point being the southeast corner of a tract conveyed to the City of Crowley, Tarrant County, Texas by deed recorded in Document No. D214212705 DRTCT;

THENCE North 29 deg. 57 min. 40 sec. West along the easterly line of said City of Crowley tract, a distance of 39.76 feet to a capped 1/2" iron pin previously set, said point being a Point of Curvature of a non-tangent circular curve to the right, having a radius of 1839.86 feet, a central angle of 13 deg. 42 min. 51 sec., and being subtended by a chord which bears North 37 deg. 43 min. 15 sec. East - 439.34 feet, said point also being on the southerly right-of-way line of Farm to Market Road No. 731 (F.M. 731) (ROW Varies);

THENCE in a northeasterly direction along said curve to the right and along the right-of-way line of F.M. 731, a distance of 440.39 feet to a TxDOT monument found;

THENCE North 44 deg. 34 min. 41 sec. East tangent to said curve and along the right-of-way line of F.M. 731, a distance of 995.81 feet to a capped 1/2" iron pin previously set, said point also being on the westerly line of said Crestview, Phase One;

THENCE North 89 deg. 45 min. 53 sec. East along the westerly line of said Crestview, Phase One, a distance of 10.57 feet to a capped 1/2" iron pin previously set;

THENCE South 45 deg. 02 min. 55 sec. East along the westerly line of said Crestview, Phase One, a distance of 109.50 feet to a capped 1/2" iron pin previously set;

THENCE South 00 deg. 02 min. 55 sec. East along the westerly line of said Crestview, Phase One, a distance of 10.61 feet to a capped 1/2" iron pin previously set;

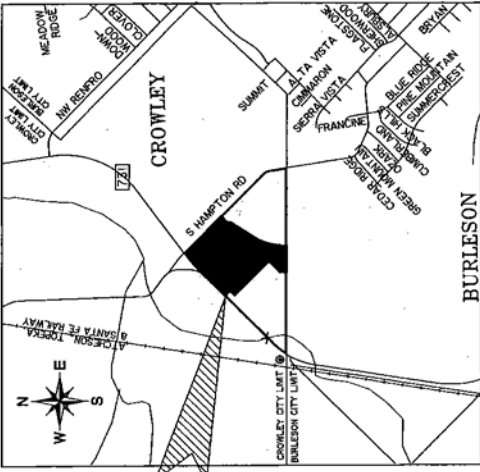
THENCE South 44 deg. 57 min. 05 sec. West along the westerly line of said Crestview, Phase One, a distance of 102.50 feet to a capped 1/2" iron pin previously set;

THENCE South 45 deg. 02 min. 55 sec. East along the westerly line of said Crestview, Phase One, a distance of 850.00 feet to a capped 1/2" iron pin previously set;

THENCE South 44 deg. 57 min. 05 sec. West along the westerly line of said Crestview, Phase One, a distance of 240.01 feet to a capped 1/2" iron pin previously set, said point being a Point of Curvature of a circular curve to the right, having a radius of 125.00 feet, a central angle of 17 deg. 13 min. 32 sec., and being subtended by a chord which bears South 53 deg. 33 min. 51 sec. West - 37.44 feet;

THENCE in a southwesterly direction along said curve to the right and along the westerly line of said Crestview, Phase One, a distance of 37.58 feet to a capped 1/2" iron pin previously set;

THENCE South 00 deg. 09 min. 48 sec. East along the westerly line of said Crestview, Phase One, a distance of 134.28 feet to the POINT OF BEGINNING, containing 928,014 square feet or 21.304 acres of land.



VICINITY MAP
1" = 1000'

No to-be-sold

NOTE: On December 04, 2014 the City Council of the City of Crowley, Texas, hereby certifies that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land.

PROPERTY TAXES, VOTING, HOUSING AND ZONING INFORMATION
City of Crowley, Texas

The undersigned, the City Secretary of the City of Crowley, Texas, hereby certifies that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land.

Witness my hand and seal of office, this _____ day of _____, 2015.

APPEARED AND SUBSCRIBED:
_____ day of _____, 2015.

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APPEARED AND SUBSCRIBED:
_____ day of _____, 2015.

LOT SUMMARY TABLE

LOT NO.	ACRES	FEET	THIRDS	FEET
1/A	0.76	5000	2	
2/A	0.76	5000	2	
3/A	0.76	5000	2	
4/A	0.76	5000	2	
5/A	0.76	5000	2	
6/A	0.76	5000	2	
7/A	0.76	5000	2	
8/A	0.76	5000	2	
9/A	0.76	5000	2	
10/A	0.76	5000	2	
11/A	0.76	5000	2	
12/A	0.76	5000	2	
13/A	0.76	5000	2	
14/A	0.76	5000	2	
15/A	0.76	5000	2	
16/A	0.76	5000	2	
17/A	0.76	5000	2	
18/A	0.76	5000	2	
19/A	0.76	5000	2	
20/A	0.76	5000	2	
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22/A	0.76	5000	2	
23/A	0.76	5000	2	
24/A	0.76	5000	2	
25/A	0.76	5000	2	
26/A	0.76	5000	2	
27/A	0.76	5000	2	
28/A	0.76	5000	2	
29/A	0.76	5000	2	
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31/A	0.76	5000	2	
32/A	0.76	5000	2	
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34/A	0.76	5000	2	
35/A	0.76	5000	2	
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40/A	0.76	5000	2	
41/A	0.76	5000	2	
42/A	0.76	5000	2	
43/A	0.76	5000	2	
44/A	0.76	5000	2	
45/A	0.76	5000	2	
46/A	0.76	5000	2	
47/A	0.76	5000	2	
48/A	0.76	5000	2	
49/A	0.76	5000	2	
50/A	0.76	5000	2	
51/A	0.76	5000	2	
52/A	0.76	5000	2	
53/A	0.76	5000	2	
54/A	0.76	5000	2	
55/A	0.76	5000	2	
56/A	0.76	5000	2	
57/A	0.76	5000	2	
58/A	0.76	5000	2	
59/A	0.76	5000	2	
60/A	0.76	5000	2	
61/A	0.76	5000	2	
62/A	0.76	5000	2	
63/A	0.76	5000	2	
64/A	0.76	5000	2	
65/A	0.76	5000	2	
66/A	0.76	5000	2	
67/A	0.76	5000	2	
68/A	0.76	5000	2	
69/A	0.76	5000	2	
70/A	0.76	5000	2	
71/A	0.76	5000	2	
72/A	0.76	5000	2	
73/A	0.76	5000	2	
74/A	0.76	5000	2	
75/A	0.76	5000	2	
76/A	0.76	5000	2	
77/A	0.76	5000	2	
78/A	0.76	5000	2	
79/A	0.76	5000	2	
80/A	0.76	5000	2	
81/A	0.76	5000	2	
82/A	0.76	5000	2	
83/A	0.76	5000	2	
84/A	0.76	5000	2	
85/A	0.76	5000	2	
86/A	0.76	5000	2	
87/A	0.76	5000	2	
88/A	0.76	5000	2	
89/A	0.76	5000	2	
90/A	0.76	5000	2	
91/A	0.76	5000	2	
92/A	0.76	5000	2	
93/A	0.76	5000	2	
94/A	0.76	5000	2	
95/A	0.76	5000	2	
96/A	0.76	5000	2	
97/A	0.76	5000	2	
98/A	0.76	5000	2	
99/A	0.76	5000	2	
100/A	0.76	5000	2	

LOT SUMMARY TABLE

LOT NO.	ACRES	FEET	THIRDS	FEET
1/A	0.76	5000	2	
2/A	0.76	5000	2	
3/A	0.76	5000	2	
4/A	0.76	5000	2	
5/A	0.76	5000	2	
6/A	0.76	5000	2	
7/A	0.76	5000	2	
8/A	0.76	5000	2	
9/A	0.76	5000	2	
10/A	0.76	5000	2	
11/A	0.76	5000	2	
12/A	0.76	5000	2	
13/A	0.76	5000	2	
14/A	0.76	5000	2	
15/A	0.76	5000	2	
16/A	0.76	5000	2	
17/A	0.76	5000	2	
18/A	0.76	5000	2	
19/A	0.76	5000	2	
20/A	0.76	5000	2	
21/A	0.76	5000	2	
22/A	0.76	5000	2	
23/A	0.76	5000	2	
24/A	0.76	5000	2	
25/A	0.76	5000	2	
26/A	0.76	5000	2	
27/A	0.76	5000	2	
28/A	0.76	5000	2	
29/A	0.76	5000	2	
30/A	0.76	5000	2	
31/A	0.76	5000	2	
32/A	0.76	5000	2	
33/A	0.76	5000	2	
34/A	0.76	5000	2	
35/A	0.76	5000	2	
36/A	0.76	5000	2	
37/A	0.76	5000	2	
38/A	0.76	5000	2	
39/A	0.76	5000	2	
40/A	0.76	5000	2	
41/A	0.76	5000	2	
42/A	0.76	5000	2	
43/A	0.76	5000	2	
44/A	0.76	5000	2	
45/A	0.76	5000	2	
46/A	0.76	5000	2	
47/A	0.76	5000	2	
48/A	0.76	5000	2	
49/A	0.76	5000	2	
50/A	0.76	5000	2	
51/A	0.76	5000	2	
52/A	0.76	5000	2	
53/A	0.76	5000	2	
54/A	0.76	5000	2	
55/A	0.76	5000	2	
56/A	0.76	5000	2	
57/A	0.76	5000	2	
58/A	0.76	5000	2	
59/A	0.76	5000	2	
60/A	0.76	5000	2	
61/A	0.76	5000	2	
62/A	0.76	5000	2	
63/A	0.76	5000	2	
64/A	0.76	5000	2	
65/A	0.76	5000	2	
66/A	0.76	5000	2	
67/A	0.76	5000	2	
68/A	0.76	5000	2	
69/A	0.76	5000	2	
70/A	0.76	5000	2	
71/A	0.76	5000	2	
72/A	0.76	5000	2	
73/A	0.76	5000	2	
74/A	0.76	5000	2	
75/A	0.76	5000	2	
76/A	0.76	5000	2	
77/A	0.76	5000	2	
78/A	0.76	5000	2	
79/A	0.76	5000	2	
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87/A	0.76	5000	2	
88/A	0.76	5000	2	
89/A	0.76	5000	2	
90/A	0.76	5000	2	
91/A	0.76	5000	2	
92/A	0.76	5000	2	
93/A	0.76	5000	2	
94/A	0.76	5000	2	
95/A	0.76	5000	2	
96/A	0.76	5000	2	
97/A	0.76	5000	2	
98/A	0.76	5000	2	
99/A	0.76	5000	2	
100/A	0.76	5000	2	

OWNER'S CERTIFICATE

WHEREAS, HAWKINS HOLDINGS LP is the owner of the certain land, tract, or parcel of land, situated in the County of Tarrant, State of Texas, and the same is more particularly described as follows: [Description of land]

AND WHEREAS, the undersigned hereby certifies that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land.

Witness my hand and seal of office, this _____ day of _____, 2015.

ABSTRACT OF TITLE

WHEREAS, the undersigned hereby certifies that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land.

Witness my hand and seal of office, this _____ day of _____, 2015.

NOTICE

NOTICE is hereby given that the undersigned hereby certifies that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land.

SECTOR'S CERTIFICATE

This is to certify that the undersigned hereby certifies that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land and that the plat is a correct and true representation of the land.

PHASE I PLAT SUMMARY

TOTAL ACRES = 31.704 AC.
TOTAL RESIDENTIAL LOTS = 106
SF 4, 4 LOTS = 27 (MINIMUM DWELLING SIZE-H, 600 S.F.)
TOTAL OPEN SPACE LOTS = 3
TOTAL DENSITY = 3.34 LOTS/AC

OWNED/DEVELOPED BY:
HAWKINS HOLDINGS LP
4020 N MACARTHUR BLVD, SUITE 122-478
IRVING, TEXAS 75038
PHONE: (972) 891-8820

GOODWIN MARSHALL
CIVIL ENGINEERS & ARCHITECTS
1000 WEST 10TH STREET, SUITE 100
IRVING, TEXAS 75038
PHONE: (972)

EXHIBIT "B"

Common Areas

The Association shall own and maintain all tracts of land identified as Common Areas on the Plat, including Panchasarp Park, Lot A, Block F and Lot A, Block H and Lot A, Block G. This shall include, but it not limited to, maintenance and repairs as deemed necessary by the Board of Directors, in their sole and absolute discretion.

EXHIBIT "C"

Open Space Area

(See Section 8.8)

The Association shall maintain all landscaping and fencing along the 5' wall and landscape easement identified on the Plat. This area extends along Hampton Road and FM731. The Open Space Area includes all entrance monuments and landscaping areas to include maintenance, repairs and replacement as deemed necessary by the Board of Directors, in their sole and absolute discretion. In addition, the Association shall maintain the grass and landscape areas in the ROW dedicated to the City of Crowley and along FM 731.

EXHIBIT "D"

Subdivision Association Maintenance Fencing

(See Section 9.6)

The Association shall have responsibility to maintain entranceway monuments, columns, walls and fencing along FM731 and Hampton Roads, included in the 5' Wall and Landscape Easement as well as areas noted in the common areas in Exhibit B. This shall include maintenance, repairs and replacement as necessary. The Association, by and through the Board of Directors and in its sole and absolute discretion, will discharge its responsibility to maintain these areas and will maintain, repair and replaced as needed. All other fencing shall be the responsibility of Owner to maintain.

EXHIBIT "E"

Building Guidelines

The following will serve as the initial building and construction guideline as hereby set forth in the establishment of the Crestview subdivision. Any modifications or adjustments to such shall follow guidelines included in this document, City and building codes shall have authority over items stated in this document.

Minimum Square Footage of Dwellings	Single story homes shall be a minimum livable square footage of 1,600 and two story homes shall be a minimum of 2,200.
Roofing Requirements	Roof pitches shall be a minimum of 8/12 or slope on the main structure and 4/12 on porches.
Roofing Material	Should be 25 year composite, or approved equal or better quality in the color "Weatherwood"
Masonry Requirements	All dwellings shall have 80% masonry minimum requirements or higher as set forth by the City or building codes.

All the above requirements can be modified to remain compliant with the City, FHA, FHLMC, FNMA, HUD, VA, Declarant and the committee.