PROTECTIVE COVENANTS

1. No "single-wide" manufactured homes, mobile homes or buses shall be placed upon the property herein conveyed. Single-wide manufactured homes and mobile homes include any and all such trailers or structures having had wheels and/or axles attached at any time, whether placed on a foundation or not.

2. Campers, fifth-wheelers, motor coaches, motor homes and similar recreational vehicles are not permitted on the property unless attended within a 48-hour period.

3. Unregistered or abandoned vehicles, trash, or junk may not remain on the property.

4. No tar paper siding or tar shingle siding is allowed on any structure placed on the property.

5. All structures erected on the property shall be promptly and expeditiously completed on their exterior, including paint or stain, on any exterior surface above the foundation within six months after construction is commenced.

6. The residential structure(s) erected on the property must have a minimum of 1,000 square feet of living space.

7. Should any improvements on the property be damaged by casualty, or become unsightly through wear and tear, the same will be promptly razed or restored to a neat exterior appearance in line with the building requirements above set forth.

8. Lots less than 10 acres in size are restricted against commercial timbering, unless the same party owns adjoining lots totaling 10 acres or more. Any commercial harvesting of timber must be consistent with an approved Iowa Department of Natural Resources forestry plan.

9. The property is restricted against commercialization.

10. During the time in which Secluded Land Company, LLC is selling lots in this subdivision no advertising signs of any nature, including "For Sale" signs may be placed on the property except by Secluded Land Company, LLC.

11. Any of these protective covenants may be superseded by previously recorded restrictive covenants, and/or by more restrictive government regulations.

12. Any of these protective covenants may be amended, subject to all of the following: a) Such amendment shall be in writing; b) The amendment must be approved in writing by the owners of a two-thirds majority of the lots in the Harpers Highlands Subdivision; and c) The amendment shall be recorded.

13. These protective covenants shall run with the land.

14. Each lot owner in the subdivision has standing to sue for enforcement of any of these protective covenants.

15. In the event any portion of any of these protective covenants is judicially deemed invalid then the remaining portion of said protective covenants shall remain in full force and effect.

PC-2H (F1Z3)

EXHIBIT C

This instrument was drafted by James W. Smith, c/o Secluded Land Company, LLC, P.O. Box 10, DeSoto, WI 54624