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Linn County Iowa
JOAN MCCALMANT RECORDER
BK **11415** PG **55-79**

\$127.00 Chg w Return To: Inc Title

**DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS FOR
PRAIRIE VISTA, PALO, IOWA**

This Declaration of Covenants, Conditions, Restrictions and Easements ("Declaration") is made effective the 18th day of July, 2022 by **Forrest Ridge, LLC**, an Iowa limited liability company (hereinafter referred to as "Declarant").

RECITALS

1. Declarant is the owner of the following described real property (hereinafter referred to as the "Property") located in Linn County, Iowa:

Parcel A, Plat of Survey No. 828 and part of the Southeast Quarter of the Northeast Quarter and part of the Southwest Quarter of the Northeast Quarter, all located in Section 20, Township 84 North, Range 8 West of the Fifth Principal Meridian, City of Palo, Linn County, Iowa, described as follows:

Beginning at the Southwest Corner of the Southeast Quarter of the Northeast Quarter of Section 20, Township 84 North, Range 8 West of the Fifth Principal Meridian; thence N88°57'13"E along the north boundary of Pleasant Creek Estates in the City of Palo, Linn County, Iowa, 895.11 feet to the westerly right of way of Palo Marsh Road; thence northerly 159.52 feet along said right of way and the arc of an 1849.90 foot radius curve, concave westerly, chord bears N13°24'27"W, 159.47 feet; thence N15°53'06"W along said right of

way, 517.70 feet; thence N88°38'54"E along said right of way, 10.30 feet; thence N15°53'06"W along said right of way, 241.70 feet; thence northerly 440.42 feet along said right of way and the arc of a 1323.20 foot radius curve, concave easterly, chord bears N6°20'49"W, 438.39 feet to the north line of said Southeast Quarter of the Northeast Quarter; thence S88°54'41"W along said north line and the north line of the Southwest Quarter of said Northeast Quarter, 670.19 feet; thence S1°05'31"E, 209.56 feet; thence N88°54'29"E, 60.00 feet; thence S1°05'31"E, 900.00 feet; thence S88°54'29"W, 40.00 feet; thence S1°05'31"E, 216.39 feet to the north boundary of Cedar River Estates First Addition in the City of Palo, Linn County, Iowa; thence N88°57'13"E along said north boundary, 12.84 feet to the point of beginning.

Said parcel contains 22.20 acres, subject to easements and restrictions of record.

- 2. Declarant is an Iowa limited liability company, which has agreed to sell lots and tracts located within the Plat.

NOW, THEREFORE, the Declarant subjects the Property to this Declaration as follows:

**ARTICLE I
DECLARATION**

- 1. Declaration. The Declarant hereby declares, imposes upon and charges the Property with the Restrictions set forth in this Declaration, all of which will constitute covenants running with the land and be binding upon all Owners. The Declarant further subjects such further property as may be added to this Declaration, pursuant to the provisions hereof.
- 2. Purpose. The purpose of the Restrictions are to (1) preserve and protect the Property for residential purposes only; (2) exclude and prevent nuisances and prevent unreasonable impairment of the attractiveness and value of the Property; (3) protect the value and desirability of the Property; (4) enhance, preserve and protect the peace and tranquility of a Single Family residential community; and (5) assure to each homeowner the full benefit and enjoyment of his or her home investment with no greater limitations on the free and undisturbed use of his or her Lot than is necessary to assure the same advantages to the other Owners to provide for continued and uninterrupted services for utilities and otherwise by ensuring access to commonly held properties for the good of the development and Association.

**ARTICLE II
DEFINITIONS**

For the purpose of brevity and clarity, certain words and terms used in this Declaration are defined as follows:

- 1. “Additional Land” All real estate which may, after the recordation of this Declaration, be made subject to, or removed from, this Declaration by the filing of a supplemental

declaration signed and filed by Declarant. The real estate which may be added to this Declaration will come from the real estate described on Exhibit A attached hereto.

2. "Association" means the **Prairie Vista Additions Owners' Association, Inc.**, an Iowa non-profit corporation established for the purpose of operating a homeowner's association.
3. "Association Responsibility Elements" shall mean and refer to the following, whether or not fully or partially located upon any Lot or Common Area:
 - a. For Townhomes:
 - i. The exterior surface of the Building, excluding all interior and exterior parts of the windows and doors (i.e. the trim, head, sash frame, extension jamb, interior casing, exterior brickmold casing and sill and window glass), and excluding garage doors, doors, stoops, patios, decks and any improvements made to the Living Units whether or not approved by the Association.
 - ii. The structural portion of the Building.
 - iii. The roof, gutter, downspouts, and foundation of the Building.
 - iv. Any common wall between Single Family Dwelling, except the drywall & interior surfaces thereof.
 - b. For all Townhomes and Villas:
 - i. The yard surrounding the Building including the lawn and landscape buffer plantings and materials and any irrigation system installed by Declarant or the Association, and excluding any gardens, plants, flowers, trees, shrubbery and other landscaping planted by any Owner subject to the approval of the Association.
 - ii. Private streets, driveways, parking areas, sidewalks, walkways, street lighting and light posts, including the sidewalks leading to the entrance of the Dwelling.
 - c. For all Single Family Dwellings, including Residential Homes, Villas, and Townhomes:
 - i. Entrance monument sign and features and any directional signs abutting street rights-of-way.
 - ii. Any fence, retaining wall structure or stabilization plantings constructed or installed by Declarant or the Association.
 - iii. Common Area and all improvements thereon, including, but not limited to, streets, private storm and sanitary sewers, and storm water drainage and detention areas located thereon.
 - iv. Private storm sewers, sanitary sewers, overland flowage areas and storm water drainage and detention basins located upon the Lots.
 - v. Easements granted to the Association.
 - vi. Common Elements.
 - vii. Security systems, including, but not limited to, recording devices, lighting, and associated cabling and wiring used to secure any Building or any other feature within the Lots as the Association deems necessary on common elements.
4. "Board of Directors" The Board of Directors of the Association.
5. "Buildings" The main structures located on the Lots but excluding Residential Homes.

6. "Bylaws" shall mean and refer to the Bylaws of the Association, as amended.
7. "City" shall mean the city of Palo, Iowa.
8. "Common Area" shall mean and refer to all real property, if any, within the Properties to which the Association holds title, together with any improvements thereon for the common use, enjoyment and benefit of the Owners.
9. "Control Period" shall mean and refer to the period commencing on the date this Declaration is filed of record with the County Recorder and terminating at the earlier of: (i) Declarant no longer has title to any of the Lots or (ii) Declarant has by supplement or amendment to this Declaration removed any Lots then owned by Declarant from coverage by this Declaration during which period Declarant reserves the right to amend this Declaration, to have sole voting control, and authority with respect to the Association and Board of Directors, to create, dedicate and maintain easements, and to exercise any and all other rights and privileges under the Declaration and the Bylaws.
10. "Declarant is Forrest Ridge LLC, as defined in the introductory paragraph and includes said entities successors and assigns.
11. "Declaration" shall mean and refer to this Declaration of Covenants, Conditions, and Restrictions, as may be amended.
12. "Improvement" means the construction of any building, structure, enclosure, fence, wall, hedge, pole, driveway, parking area, pond, and any external alteration of the color, shape or size of the same and any major landscaping performed on a Lot or other property located within the Property or any part thereof. "Improvement" does not include any garden shrub or tree replacement or other repairs or replacements which do not change the exterior appearance of the existing Improvements.
13. "Living Unit" shall mean and refer to any portion of a Building situated upon a Lot designated and intended for use and occupancy as a residence by a single family or individual and the attached or detached garage appurtenant thereto.
14. "Lot" means any parcel or tract of land whether situated within the Property, as presently platted or as may be re-platted or added to this Declaration in the future, having specific boundaries designated as a lot or tract shown on any recorded plat or subdivision map covered hereby.
15. "Member" shall mean and refer to those Persons entitled to membership in the Association as provided in this Declaration.
16. "Owner" means the record owner or owners of the fee simple title to any Single-Family Dwelling which is part of the Property. It shall not include mortgage or lien holders until such time as title might be transferred by deed or foreclosure to a mortgage or lien holder.
17. "Person" shall mean and refer to an individual or legally recognizable entity or fiduciary.

18. "Plat" or "Subdivision Plat" means Prairie Vista First Addition in the City of Palo, Linn County, Iowa, recorded in the office of the Linn County, Iowa Recorder on July 20, 2022 at Book 11415, Page 20-54, as the same may be amended or re-platted from time to time and any future Plats filed showing additional land and any Plat added to this Declaration in the future.
19. "Properties" shall mean and refer to the real property made subject to this Declaration as provided herein and together with such additional land when subjected to this Declaration by supplement to or amendment to this Declaration.
20. "Residential Home" shall mean those Single Family Dwellings not otherwise designated as Townhomes or Villas hereunder. Residential Homes are detached Single Family Dwellings located on separate Lots as shown on the Plat.
21. "Restrictions" means all of the restrictions, covenants, conditions and easements set forth in this Declaration.
22. "Rules and Regulations" means the rules and regulations adopted from time to time by the Board of Directors which shall be binding upon the Owners and occupants of the Single-Family Dwellings.
23. "Single Family" means one or more individuals, related by blood or law, living as a single household unit. A Single Family shall not include more than three adults who are unrelated by blood or law.
24. "Single Family Dwelling" means each separate lot, as the same are platted or as the same may be re-platted in the future, with its own separate legal address and shall include Residential Homes, Villas, and Townhomes.
25. "Townhomes" means those Single-Family Dwelling multi-plex units as shown on the Plat.
26. "Villas" means those Single-Family Dwelling units as shown on the Plat which are located on separate lots but which have certain shared maintenance for lawn care, snow removal, garbage, sewer services, etc., as defined below.

ARTICLE III ASSOCIATION AUTHORITY AND RIGHTS IN COMMON AREA

1. Association Authority and Obligations. The Association, through its Board of Directors, shall have the right, power and authority to provide for the enforcement of this Declaration; to have sole control and jurisdiction over the Association Responsibility Elements; to be responsible to operate, maintain and keep the same in good, clean, attractive and sanitary condition, order and repair in compliance with the standards of sound property management; to establish, levy, collect, and have jurisdiction, control and possession of assessments as hereinafter provided; to enter into contracts as may be necessary or desirable to carry out the provisions of this Declaration' and to otherwise establish such rules and

regulations governing use of the Lots and Association Responsibility Elements which are in the best interests of the Association.

2. Implied Rights. The Association may exercise any right or privilege given to it expressly by this Declaration, the Bylaws or reasonably implied from or reasonably necessary to effectuate any such right or privilege. Except as otherwise specifically provided in this Declaration, the Bylaws or by applicable law, all rights and powers of the Association may be exercised by the Board of Directors at its discretion without a vote of the Members.
3. Control of Association. Notwithstanding anything to the contrary provided in this Declaration, during the Control Period Declarant shall have the sole voting control and authority to exercise any right or privilege granted or delegated to the Association or its Board of Directors under this Declaration or the Bylaws including the right to elect and remove directors of the Association. At the end of the Control Period, all such voting control and authority shall transfer to the Owners as Members of the Association, the Board of Directors of the Association and the Association, as applicable by delivery of a written instrument by Declarant to the Association. Each Owner by acceptance of a deed shall be deemed to have released Declarant from all claims with respect to actions taken or not taken while Declarant controls or is a Member of the Association.
4. Personal Liability. No Member of the Board of Directors, no officer, manager, managing agent or other employee of the Association shall be personally liable to any Member or any other Person, including the Association, for any damage, loss or prejudice suffered or claimed on account of any act, omission, error or negligence of the Association, the Board of Directors, and any officer, manager or other employee of the Association; provided, however, the limitations set forth in this Section shall not apply to any Persons who has failed to act in good faith or has engaged in willful or intentional misconduct. Declarant shall not be liable to any Member, any Director of the Association, or the Association (to the fullest extent permitted by Iowa law).
5. Managing Agent. Declarant or the Board of Directors shall have the right and authority to enter into a contract for the professional management and operation of the Association ("Management Contract"), and the management fee thereof shall become a part of the annual assessment.
6. Contracts and Agreements. Declarant, during the Control Period, or the Board of Directors may enter into any contract, easement, lease, license or other agreement, and engage the services of and discharge any managing agent, manager, independent contractor, accounting, legal or engineering professionals or other employee as may be necessary or desirable to carry out the provisions of this Declaration. Declarant, during the Control Period, or the Board of Directors, in its sole discretion, shall determine the duties and compensation of all such Persons so employed.
7. Owners Easement and Right of Enjoyment. Every Owner shall have a non-exclusive right and easement of enjoyment in and to the Common Area, if any, which shall be appurtenant to and shall pass with the title to every Lot, subject to the right of Declarant or the Association to dedicate or transfer all or any part of the Common Area to any public agency, authority or utility for such purposes. Upon transfer of fee title to the Common Area, if any,

to the Association, no such dedication or transfer shall be effective unless an instrument filed or recorded by the Association with the County recorder consenting to such dedication or transfer has been authorized by a vote by Declarant, during the Control Period, or the Board of Directors.

8. Use of Common Area. The Common Area, if any, shall be used strictly in accordance with the provisions of this Declaration. No Owner shall obstruct or interfere whatever with the rights and privileges of the other Owners, Declarant, or the Association in the common Area. Nothing shall be planted in, altered in, constructed in, or removed from the Common Area, except upon written consent of the Declarant, during the Control Period, or the Board of Directors.

ARTICLE IV MEMBERSHIP AND VOTING RIGHTS IN THE ASSOCIATION

1. Membership. Every Owner of a Lot shall be a Member of the Association and each Owner's rights as a Member are subject to the rights reserved to Declarant hereby. Membership shall be appurtenant to and may not be separated from ownership of any Lot that is subject to assessment hereunder. When more than one Person holds an interest in any Lot, all such Persons shall be Members. Ownership of a Lot shall be the sole qualification for membership.
2. Voting. There shall be appurtenant to each Lot one vote in the Association. When more than one Person holds an interest in any Lot, the vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any Lot.
3. Declarant as Sole Voting Member. Notwithstanding any other provision of this Declaration, Declarant during the Control Period shall be the sole voting Member of the Association unless Declarant waives, in writing, its right to be the sole voting Member. Declarant shall have the right to cast votes as it deems appropriate.
4. Board of Directors. During the Control Period, Declarant's sole member, Mark Ralston, shall have the exclusive right to appoint and remove Directors of the Association. At the end of the Control Period, Declarant's term as a Director shall terminate per Article III, paragraph 3 above. Thereafter the Members entitled to vote shall elect a Board of Directors as prescribed by the Bylaws. In addition to any right, power or privilege authorized herein, the Board of Directors shall manage the affairs and business of the Association to the extent authorized herein.
5. Suspension of Voting Rights. The Association shall suspend the voting rights of a Member for any period during which any assessment hereunder against such Member's Lot remains unpaid; and also for a period not to exceed sixty (60) days for any infraction of the published rules and regulations of the Association.
6. Duration. No dissolution of the Association shall occur unless another association or equivalent entity has been created to secede to the duties and responsibilities of the Association under this Declaration.

ARTICLE V COVENANT FOR MAINTENANCE ASSESSMENTS

1. Creation of the Lien and Personal Obligation of Assessments. Declarant, for its successors in the ownership of each Lot owned within the Properties, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) regular assessments or charges (2) special assessments for capital improvements and operating deficits, and (3) other special assessments as provided herein, such assessments to be established and collected as hereinafter provided. The assessments, together with interest, costs and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the Lot against which each assessment is made senior to all liens except a first mortgage of record and any real estate taxes. Each such assessment, together with interest costs, and reasonable attorney's fees, shall also be the joint and several personal obligations of each Person who was the Owner of the Lot at the time when the assessment became due. The personal obligation for delinquent assessments shall not pass to the Owner's successors in title unless expressly assumed by such successor.

2. Purpose of Assessments. The assessment levied by the Association shall be used exclusively to promote the health, safety and welfare of the residents of the Lots; for carrying out the general duties and powers of the Association, including, but not limited to, decoration, operation, management, improvement, maintenance, repair, reconstruction, restoration, replacement, removal and preservation of the Association Responsibility Elements; for payment of insurance and real estate taxes and assessments associated with the Association and the Association Responsibility Elements; and for other purposes specifically provided herein.

3. Maximum Regular Assessment and Notice. The Board of Directors shall establish the maximum regular assessment to be assessed against each Lot based on its classification in the Subdivision Plat(s) as Residential Homes, Villa, or Townhome ("Class" or "Classes") and the scope of the obligations of the Association with respect to each such classification, which assessment shall include a pro rata portion of the amount of any real estate taxes, special assessments and insurance premiums payable by the Association. The Board of Directors may set assessments for Residential Homes, Villas, and Townhomes at different rates respectively. The Board of Directors shall establish the amount of the regular assessment against each Lot at least thirty (30) days prior to January 1 of each year. Any proposed increase of more than thirty percent (30%) greater than the regular assessment levied for the previous year shall require the consent of seventy-five percent (75%) of the Members of the affected class/classes, who are voting in person or by proxy at a meeting duly called for this purpose. Written notice of the regular assessment, special assessments and such other assessment notices as the Board of Directors shall deem appropriate shall be sent to every Owners subject thereto.

4. Reserve Fund. A portion of the regular assessment shall be set aside or otherwise allocated in a reserve fund for the purpose of providing repair and replacement of the Association Responsibility Elements and any capital improvements which the Association is required to maintain Notwithstanding the foregoing, Declarant may use any reserve funds, if established,

to defray operating costs as it deems appropriate. Separate Reserve Funds may be apportioned on a pro rata basis for Residential Homes, Villas, and Townhomes.

5. Special Assessments for Capital Improvements and Operating Deficits. In addition to the regular assessment authorized above, the Board of Directors may levy, a special assessment applicable only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement for any Association Responsibility Element, including fixtures and personal property related thereto which the Association is required to maintain, or for operating deficits that the Association may from time to time incur, provided that any such assessment shall have the assent of seventy-five percent (75%) of the Members of the affected Class or Classes of Lots as shown on the Subdivision Plat(s) who are voting in person or by proxy at a meeting duly called for this purpose. Separate Special Assessments may be assessed against Residential Homes, Villas, and Townhomes respectively.
6. Uniform Rate of Assessment. Both regular and special assessments must be fixed at a uniform rate for all Lots in the same Class. Different Classes of Lot whether Residential Homes, Villas, and Townhomes may have different assessment rates respectively, based on the respective rights and responsibilities with regard to the Common Elements and Association Responsibility Elements. The relative rates of assessments shall be set at the discretion of the Board of Directors.
7. Commencement of Regular Assessments; Due Dates. The regular assessments provided for herein shall commence as to each respective Lot on the first day of the first month following the date of conveyance to an Owner of a completed Living Unit constructed on the Lot. The maintenance responsibilities of the Association as to each Lot shall commence concurrently with the commencement of regular assessments. The regular and special assessments for each Lot shall become the obligation of the new Owner upon transfer of a Lot to the new Owner. The new Owner shall then begin making payments of regular assessments when the next regular installment is due for such Lot. The Board of Directors shall establish the due dates for all assessments. All payments shall be made on or before the due date.
8. Effect of Nonpayment of Assessments: Remedies of the Association. Any assessment not paid within fifteen (15) days after the due date shall bear a \$25.00 late fee per month for every month delinquent. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the Lot in the manner provided for foreclosure of a mortgage, or both, and there shall be added to the amount of said assessment all costs and expenses incurred by the Association in collecting said assessments, including reasonable attorney's fees, whether or not legal action is required in connection therewith. No Owner may waive or otherwise escape liability for the assessments provided for herein by non-use of the Association Responsibility Elements or abandonment of the Owner's Lot.
9. Declarant Exempt from Assessments. Declarant shall not be liable for nor shall any assessments be made whether regular, special or otherwise upon Lots owned by it for so long as such Lots are owned by Declarant. Declarant is not responsible for the establishment of a budget during the Control Period. Neither the Association nor the Declarant is required to submit statements for assessments to any Owner.

10. Subordination of Assessment Liens. The lien of assessments provided for herein shall be subordinate to the lien of any first mortgage. The assessment shall be paid prior to or at the closing of sale or transfer of any Lot. However, the sale or transfer of any Lot pursuant to mortgage foreclosure or any proceeding in sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof. Provided, however, the sale or transfer of any Lot pursuant to the foreclosure of any first mortgage on such Lots (without the necessity of joining the Association in any such foreclosure action) or any proceedings or deed in lieu thereof shall extinguish the lien of all assessments becoming due prior to the date of such sale.
11. Assessment Certificate. The Association shall, upon demand, and for a reasonable charge, furnish a certificate in a recordable form setting forth whether the assessments on a specified Lot have been paid. A properly executed certificate from the Association regarding the status of assessments on a Lot shall be binding upon the Association as of the date of its issuance.

ARTICLE VI DECLARANT'S AND OWNER'S RIGHTS

1. Marketing of Living Units and Offices. Declarant and Owner [Horton??] reserve the right to use any of its Units as models and to sell, assign, or conduct other business in connection with the construction and development of the Properties from any of its Living Units prior to their being sold. This right or privilege includes, but is not limited to, the right to maintain an office, staff the office with employees, display signs, and show any of its Living Units then unsold. Neither the Owners nor the Association nor the use of the Association Responsibility Elements shall interfere with the construction of improvements and sale of the Lots or Living Units by Declarant.
2. Construction of Buildings and Landscaping. Declarant and Owner [Horton??] reserve the right to make changes in the number, location, or manner of construction of Buildings and other improvements; provided, that in all cases, such changes shall be accomplished in a manner consistent with applicable laws and ordinances. Declarant and Owner [Horton??] further reserve the right to change the plantings and other landscaping elements within the Property from time to time in its sole discretion.
3. Variation and Adjustments. Declarant and Owner [Horton??] reserve the right to substitute for any of the materials, equipment and appliances, such materials, equipment and appliances of equal or better quality.

ARTICLE VII MAINTENANCE

1. Maintenance by Owners of Townhome Units. The Owner of each Townhome Lot shall furnish and be responsible for, at the Owners' own expense, maintenance, repair, and replacement of the structures, improvements, fixtures and equipment (but excluding the Association Responsibility Elements) located upon and within the Owners' Lot and Living Unit. All Living Units and property appurtenant thereto, shall be kept in a safe, clean, orderly and sanitary environment free of insects, rodents, vermin and other pests and maintained in

a good condition and state of repair at all times. Any exterior structure, improvement, fixture or equipment shall match, as nearly as possible, the original item that it repairs or replaces and shall be constructed or installed in accordance with local ordinances and building codes:

- a. Garage door, garage floors, and all other doors and windows, including trim and any exterior brickmold or siding damaged by replacement;
- b. Partition and interior walls;
- c. Fireplaces, heating, ventilation and air conditioning;
- d. Staircases, cabinetry, bookcases and counter tops;
- e. Interior and exterior electrical wiring and facilities and light fixtures, including bulb replacement, for the exclusive use of the Living Unit;
- f. Electrical lines for telecommunication and electrical facilities from the main box to a Living Unit, notwithstanding the fact that such wiring crosses other Lots or is located off-premises from the Owner's Lot.
- g. Electronics, appliances, all plumbing, waterlines servicing only one unit including all piping up to and including water main shut off servicing only one unit (including all piping up to), and fixtures, garage door opener and security systems;
- h. Interior wall coverings, floor coverings (including subfloor) and window treatments;
- i. Decks, patios, and stoops (including removal of snow and ice therefrom);
- j. Flowers, plantings, gardens, trees, shrubbery and other landscaping planted by the Owner subject to the approval of the Association;
- k. Tower, antenna, satellite dish or similar reception devices installed by the Owner, including roof shingles and any exterior surface of the Building damaged by replacement or removal.

2. Maintenance by Owners of Villa Units. The Owner of any Villa Unit shall be responsible for all improvements located on the property except those common elements and Association Responsibility Elements located on the Lot as shown on the Plat attached hereto.
3. Maintenance by Owners of Residential Homes. The Owner of any Residential Home Lot shall be responsible for all improvements located on the property except those common elements and Association Responsibility Elements located on the Lot as shown on the Plat attached hereto. Owners of Residential Home Lots will be responsible for lawn care, snow removal services, sewer costs, and garbage service.
4. Maintenance by Association for Townhomes. The Association shall provide services on behalf of the Owners of each Townhome Lot for all operation, improvement, maintenance, repair, reconstruction, restoration, replacement, removal and preservation of the Association Responsibility Elements. The Association shall perform all such maintenance in a good workmanlike manner in accordance with all applicable laws, rules, ordinances, codes and regulations. Any exterior structure, improvement, fixture or equipment shall match, as nearly as possible, the original item that it repairs or replaces and shall be constructed or installed in accordance with local ordinances and building codes. Such services may include, but are not limited to, the following:
 - a. paint, repair, replace, and care for roofs, gutters, downspouts, foundations and siding, brickwork and other similar exterior surfaces of the Building (excluding windows, doors, garage doors, decks, patios and stoops);
 - b. striping, repair and resurfacing of private paved surfaces (excluding patios and stoops located at the entrances of any Living Unit), and other customary parking lot, street,

- driveway and sidewalk maintenance to provide at all times ingress and egress, both pedestrian and vehicular, from each Lot to and from a public street;
 - c. Snow removal and ice from the private streets, driveways, parking areas, sidewalks, and walkways, but not the decks, patios and stoops located at the entrances of any Living Unit.
 - d. Lawn care, routine mowing, use of pesticides to control infestation of weeds and insects and maintenance of irrigation systems installed by Declarant or the Association;
 - e. maintenance and replacement of landscape plantings and buffer, general trimming of trees, shrubs and hedges, except those installed by the Owner on such Owner's Lot subject to the approval of the Association;
 - f. paint, repair, replace and care for entrance signs and features, directional signs, light posts, recreational equipment or decorative structures installed by Declarant or the Association;
 - g. repair, replace and care for any fencing and retaining wall structures or other stabilization plantings installed by Declarant or the Association;
 - h. maintenance, repair and replacement of the Common Elements, including any private storm and sanitary sewers, and storm water drainage or detention areas installed by Declarant,;
 - i. general policing to keep the Properties in a clean and orderly condition free of trash, debris, and other unnatural articles;
 - j. Private detention easements;
 - k. Lawn care for common areas adjacent to Townhomes;
 - l. Spring cleanup and sprinkler startup;
 - m. Fall cleanup and sprinkler shutdown;
 - n. Private street maintenance and reserves.
 - o. Association to pay for garbage and debris removal. To be set up with the Association.
5. Maintenance by Association for Villa Units. The Association shall provide the following services on behalf of the Owners of each Villa Unit:
- a. Snow removal and ice from the private streets, driveways, parking areas, sidewalks, and walkways, but not the decks, patios and stoops located at the entrances of any Living Unit.
 - b. Lawn care, routine mowing, use of pesticides to control infestation of weeds and insects and maintenance of irrigation systems installed by Declarant or the Association;
 - c. maintenance and replacement of landscape plantings and buffer, general trimming of trees, shrubs and hedges, except those installed by the Owner on such Owner's Lot subject to the approval of the Association;
 - d. paint, repair, replace and care for entrance signs and features, directional signs, light posts, recreational equipment or decorative structures installed by Declarant or the Association;
 - e. repair, replace and care for any fencing and retaining wall structures or other stabilization plantings installed by Declarant or the Association;
 - f. maintenance, repair and replacement of the Common Elements, including any private storm and sanitary sewers, water mains and storm water drainage or detention areas installed by Declarant, or the Association;

- g. general policing to keep the Properties in a clean and orderly condition free of trash, debris, and other unnatural articles;
 - h. Private detention easements;
 - i. Lawn care for common areas adjacent to Villas;
 - j. Spring cleanup and sprinkler startup;
 - k. Fall cleanup and sprinkler shutdown;
 - l. Private street maintenance and reserves.
6. Maintenance by Association for Residential Homes. To the Single-Family Homes: those common elements and Association Responsibility Elements located on the Lot.
 7. Maintenance of Storm Water Detention Facility. Declarant shall be responsible only for the initial installation and construction of any applicable Storm Water Detention Facility. Upon completion of the initial construction, the Designated Owner (defined in the Storm Water Detention Agreement), at its expense, shall be responsible for all obligations and duties required to be performed for maintenance of the Storm Water Detention Facility and Easement Area under the Storm Water Detention Agreement. Nothing shall be altered in, constructed in, or removed from the Storm water Detention Facility or Easement Area. No Owner shall obstruct or interfere whatever with the duties and responsibilities of the Designated Owner to perform its maintenance obligations relating to the Storm Water Detention Facility and Easement Area.
 8. Assessment for Maintenance Services. All charges incurred for maintenance services provided or contracted for on behalf of the Owners by Declarant or the Association as needed in connection with the operation, maintenance and repair of the Association Responsibility Elements shall be paid by the Association and the costs of the same shall become a part of the regular assessment.
 9. Landscaping. The Association shall have the sole control over all trees, shrubs, landscaping plantings, retaining wall structures or other stabilization plantings and decorative features within the Common Area. The Board of Directors shall have the right to change the plantings and other landscaping elements within the Common Areas, if any, from time to time in its sole discretion.
 10. Utilities. Each Owner shall be responsible for payment of all charges incurred for electricity, water, trash removal, gas, sewer, telephone, telecommunications, cable, televisions, and similar utility services to the Owners' Lot in the same manner as persons occupying single family detached houses, unless otherwise provided by the Association. All other charges for utilities and common services as need in connection with maintenance or operation of the Association Responsibility Elements shall be paid by the Association and the costs of the same shall be assessed against each Lot as part of the regular assessment.
 11. Shared Facilities, Equipment and Fixtures. To the extent that facilities, equipment and fixtures, including fences, within any Lot shall be connected to similar facilities, equipment or fixtures affecting or serving other Lots, then the use thereof shall be subject to the rules and regulations of the Association.

12. Responsibility for Willful or Negligent Acts. No Owner shall obstruct or interfere whatever with the duties and responsibilities of the Association to perform its maintenance obligations relating to the Association Responsibility Elements. An Owner shall be liable to the Association for the expense of any Maintenance, repair or replacement to the Association Responsibility Elements rendered necessary by any intentional, willful, negligent or careless act of such Owner or by that of family, guests, tenants or licenses of such Owner. Any such expense for maintenance, repair or replacement shall be added to and become a part of the assessments to which such Lot is subject.

ARTICLE VIII INSURANCE

1. Casualty Insurance. The Association, at no cost to Declarant or Lots titled in Declarant, shall obtain a master casualty insurance policy or policies affording fire and extended coverage insurance for the Association Responsibility Elements in an amount equal to the full replacement value thereof. The Association may obtain "all risk" coverage for the Association Responsibility Elements. The Association may cause such full replacement value to be determined by a qualified appraiser and the cost of any such appraisal shall be included in the regular assessment for each Lot. Such insurance coverage shall be for the benefit of the Association, each Owner, and if applicable, the first mortgagee of each Lot. The master casualty insurance policy, and "all risks" coverage if obtained, shall (to the extent the same are obtainable) contain provision that the insurer (a) waives its right to subrogation as to any claim against the Association, its Board of Directors, its agents and employees, the Owners and their respective agents and guests, and (b) waives any defense based on invalidity based upon the acts of the insured; and providing further that the insurer shall not be entitled to contribution against casualty insurance with may be purchased by any Owner as hereinafter permitted.
2. Insurance for Villas and Residential Homes. The Association is not required to insure any Residential Home Lot or Villa Lot, or Building located thereon, other than any Association Responsibility Elements that may be located on a Residential Home Lot or Villa Lot.
3. Liability Insurance. The Association, at no cost to Declarant or Lots titled in Declarant, shall obtain a master comprehensive public liability insurance policy in such amount or amounts as the Board of Directors shall deem appropriate from time to time. Such comprehensive public liability insurance policy shall cover the Declarant, the Association or Board of Directors, any committee or organization of the Association or Board of Directors, its agents and employees, the Owners and all other Persons entitled to occupy any Lot. The Association shall also obtain any other insurance required by law to be maintained, including but not limited to, worker's compensation insurance, and such other insurance as the Board of Directors shall from time to time deem necessary, advisable or appropriate. Such insurance coverage shall also provide for and cover cross liability claims of one insured party against another insured party. Such insurance shall inure to the benefit of each Owner, the Association, its Board of Directors and any managing agent acting on behalf to the Association. Each Owner shall be deemed to have delegated to the Board of Directors the Owner's right to adjust with the insurance companies all losses under policies purchased by the Association.

4. Distribution to Mortgagee. In no event shall any distribution of proceeds be made by the Board of Directors directly to an Owner where there is a mortgagee endorsement on the certificate of insurance. In such event, any remittances shall be to the Owner and the mortgagee jointly, or in accordance with the terms of any endorsement in favor of the mortgagee.
5. Annual Review of Policies. The Board of Directors shall review at least annually all insurance policies acquired by the Association for the amount and type of such insurance and shall purchase such additional insurance as is necessary to provide the insurance required above.
6. Assessment for Insurance. The premiums for all such insurance hereinabove described shall be paid by the Association and the costs of the same be assessed against each Lot as part of the regular assessment. When any such policy of insurance hereinabove described has been obtained by or on behalf of the Association, written notice of the obtainment thereof and of any subsequent changes or termination shall be promptly furnished to each Owner, mortgagee, the City of whose interest may be affected thereby, which notice shall be furnished by the officer of the Association who is required to send notices of meetings of the Members of the Association.
7. Additional Insurance. Unless otherwise determined by the Board of Directors, each Owner, at such Owner's expense, shall be responsible for obtaining homeowner's liability insurance and casualty insurance affording coverage for personal property and the contents and components of the Owner's Living Unit which is not part of the Association Responsibility Elements, such as floor, floor coverings, ceiling, and walls and wall coverings and fixtures (including cabinets and all woodworking), betterments and improvements, clothing, furniture, electronics, collectibles and non-built in appliances. Such insurance shall contain the same provisions for waiver of subrogation as referred to in the foregoing provisions for the master casualty insurance policy to be obtained by the Association as follows: the insurer (a) waives its right to subrogation as to any claim against the Association, its Board of Directors, its agents and employees, the Owners and their respective agents and guests, and (b) waives any defense based on invalidity based upon the acts of the insured; and providing further that the insurer shall not be entitled to contribution against casualty insurance which may be purchased by any Owner as hereinafter permitted.
8. Casualty and Restoration. Damage to or destruction of any Building due to fire or any other casualty or disaster shall be promptly repaired and reconstructed by the Association and the proceeds of insurance, if any, shall be applied for that purpose. For purposes of this Section, repair, reconstruction and restoration shall mean construction or rebuilding of any Building to as near as possible the same condition as it existed immediately prior to the damage or destruction and with the same or similar type of architecture.
9. Insufficiency of Insurance Proceeds. If the insurance proceeds received by the Association as a result of any fire or any other casualty or disaster are not adequate to cover the cost of repair and reconstruction, or in the event there are no insurance proceeds, the cost for restoring the damage and repairing and reconstructing any Building so damaged or destroyed (or the costs thereof in excess of insurance proceeds received, if any) shall be paid by the Association, which shall then have the right to levy a special assessment against all Lots of the amount of such deficiency.

10. Surplus of Insurance Proceeds. If there is any surplus of insurance proceeds after reconstruction or repair of the damage has been fully completed and all costs paid, such sums may be retained by the Association as a reserve or may be used in the maintenance and operation of the Properties, or, in the discretion of the Board of Directors, may be distributed to the Owners of the Building affected and their mortgagees who are the beneficial owners of the fund. The action of the Board of Directors in proceeding to repair or reconstruct damages shall not constitute a waiver of any rights against Owner for committing willful or malicious damage.

ARTICLE IX ARCHITECTURAL CONTROL

1. Architectural Review. No building, fence, wall or other above ground structure, except as originally constructed by or on behalf of Declarant, shall be commenced, erected, altered, or maintained upon the Property, nor shall any exterior addition to or change or alteration thereof, other than by the Board of Directors, be made until the plans and specifications showing the nature, kind, shape, height, materials and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors. Any change in the appearance or the color of any part of the exterior of a Building shall be deemed a change thereto and shall require the approval by the Board of Directors.

ARTICLE X EASEMENTS, RESERVATIONS AND ENCROACHMENTS

2. General Easements. Each Lot shall be subject to the following easements in favor of the Association and the other Owners:
 - a. Every portion of a structure upon a Lot which contributes to the support of any structure not on the same Lot is burdened with an easement for such support.
 - b. Each Lot is burdened with an encroachment easement for minor encroachments of common walls due to settling, shifting or inexact location during construction.
 - c. Each Lot is burdened with an easement through the Lot and through the attic and basement of any structure thereon for conduits, ducts, plumbing, wiring, pipes, and other facilities for the furnishing of utilities, heating and air conditioning systems and similar services to other Lots, foundation drains, sanitary sewer and water service facilities, including the location of utility meters and equipment on one Lot for service to other Lots.
 - d. Each Lot is burdened with easements for drainage, detention, public utility and sewer as may be shown upon the Plat or any separately created easement recorded in favor of the utility companies and the City.
 - e. Each Lot is burdened with an easement of ingress and egress for reasonable access by Declarant or the Association for maintenance, repair and replacement of the Association responsibility Elements and license to use hoses, bibs and water from all Lots to perform such maintenance obligations. Agents of or contractors hired by Declarant or the Board of Directors may enter any Lot when necessary in connection with any maintenance, landscaping, or construction for which the

Association is responsible, provided such entry shall be made with as little inconvenience to the Owners as practicable.

- f. Each lot is burdened with an easement of ingress and egress over the land upon the Lot, but not the Building or improvements thereon, for reasonable access by another Owner to maintain or repair utility facilities located off-premises from such Owner's Lot.
 - g. Each Lot is burdened with an easement for surface water drainage for the benefit of all other Lots.
 - h. Each Lots is burdened with an easement for sidewalks for use by pedestrians and on-motorized vehicles to obtain access from the public or private street and from one property to another. No Owner shall obstruct or allow any obstructions on a sidewalk which would impair use and access to the Living Unit that such sidewalk exclusively serves.
 - i. Those Lots that share a front entry stoop are burdened with an easement for a common front entry stoop with the adjacent Lot. No Owner shall obstruct or allow any obstructions on any front entry stoop which would impair use and access to the Living Units that such front entry stoop exclusively serves.
 - j. Those Lots that share one common driveway are burdened with an easement for common driveway usage with the adjacent Lot. No Owner shall park or allow to be parked any vehicular or other obstruction within the driveway appurtenant to a Living Unit which would impair use and access to the Living Units that such driveway exclusively serves.
 - k. Each Lot is burdened with an easement for any fence constructed by Declarant or the Association and maintained by the Association.
3. Additional Easement Rights. There is hereby reserved and granted for the benefit of all Lots and Owners certain easements for access, ingress/egress, drainage, detention, public or private utility and sewer easements as such easements may be shown upon the Plat or any separately created easement recorded in favor of the Association, utility companies and the City for the construction and maintenance of such access, ingress/egress, drainage, detention, and all electrical, telephone, water, gas, sewer and other utility serves to the Living Units constructed on the Lots, including all lines, pipes, wires, cables, ducts and such. Declarant reserves unto itself, for the benefit of all Lots and Owners, an easement right, title and authority to relocate, alter or otherwise change the location of any drainage, detention, utility or sewer easement and to grant such further easements, licenses, and rights of way, temporary or permanent, exclusive or non-exclusive, surface or otherwise, as Declarant may deem necessary or appropriate, for access, ingress, egress, utility and similar purposes on or within the Property. Each Owner shall take title subject to the right and easement reserved herein; provided, however, the rights reserved in this Section shall not be exercised in any manner which unreasonably and adversely affects any Building located upon any Lot or any Owner's use or enjoyment thereof or which unreasonably restricts the rights of ingress and egress to any Lot. The rights and easements reserved by Declarant in this Section shall run with the land and its right to further alter or grant easements shall automatically transfer to the Association at the end of the Control Period.
4. Easement for Emergency Purposes. An easement is hereby dedicated and granted for ingress, egress and parking in case of emergency by emergency vehicles such as fire trucks, police cars and ambulances and emergency personnel, public and private, over and upon the

Properties. Officers, employees or contracted agents of any governmental agency shall have the right and authority to enter upon any Lot for the administration of public serves including fire protection, law enforcement, water service and animal control. The rights encompassed within this grant shall include the right to use all entrances, exits, streets, driveways, sidewalks, walkways and similar facilities that may on or hereinafter be established and constructed upon any portion of the Properties.

5. Sign Easement. There is hereby reserved and granted to the Association, for the benefit of all Lots an Owners, the right and easement to erect and maintain entrance and directional signs within the Properties. Declarant reserves unto itself for so long as it owns any Lot, the right and easement to erect and maintain such entryway, identification and "For Sale" sign or signs within the Properties as Declarant deems reasonably necessary.
6. Parking Rights. Subject to the easement for common driveway usage granted above, the paved driveway in front of each Owners' garage shall be for the exclusive use of such Owner and any family, guest, tenant or licensee of such Owner. The Association may by regulation or rule limit or prohibit guest parking or the parking of vehicles on the parking areas and private streets. No one shall use the streets, parking areas or driveways within the Properties for parking or storage of any watercraft, snowmobiles, trailers, camping vehicles or other recreational vehicles, or for parking of trailers or other commercial vehicles (any type of motor vehicle used for transporting goods or paying passengers) except temporarily or incidentally for the making of pick-up and deliveries to neighboring Lots and those used during any maintenance, repair, replacement or construction of the structures or improvements within the Properties. In the event of a violation of this provision, the Association may, after reasonable notice, remove any such watercraft, snowmobile, trailer, camping, recreational, commercial, or other vehicles, and assess the Owner of the Lot for the cost of removal. At no time shall a vehicle or any mobile equipment be disassembled, repaired or stored on the Properties, except inside a garage or out of view from the street and abutting Lots. No vehicle, fence, barrier or other obstruction of any kind shall be parked, placed or constructed within the Properties which would impede or impair access from or to any Lot or the streets.
7. Other Grants of Easements or Dedications. The Owners shall not grant any easements on their respective Lots to or for the benefit of any Person who is not an Owner or to or for the benefit of any real estate outside the Properties other than (i) for street widening purposes, or (ii) for public or private utility company making improvements within the Properties.
8. Encroachment of Buildings. If, by reason of location, construction, settling or shifting of a Building containing a Living Unit appurtenant to a Lot (the "Encroaching Unit") encroaches upon any minor portion of any other adjacent Lot, then in such event, an exclusive easement shall be deemed to exist and run to the Owner of the Encroaching Unit for the maintenance, use and enjoyment of the Encroaching Unit and all appurtenances thereto, for the period during which the encroachment exists.

ARTICLE XI PARTY WALLS

1. General Rules of Law to Apply. Each wall which is built as a part of the original construction of the Building upon the Properties and placed in the dividing lines between the Lots shall constitute a party wall, and, to the extent not inconsistent with the provisions of this Declaration and the rights of the Association, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto.
2. Sharing of Repair and Maintenance. The costs of repair and maintenance of a party wall shall be shared by the Owners who make use of the wall in proportion to such use.
3. Destruction by Fire or Other Casualty. If a party wall is destroyed or damaged by fire or other casualty, any Owner who has used the wall may restore it, and if the other Owners thereafter make use of the wall, they shall contribute to the cost of restoration thereof in proportion to such use without prejudice, subject to the right of any such Owners to call for a larger contribution from the others under any rule of law regarding liability for negligence or willful acts or omissions.
4. Weatherproofing. Notwithstanding any other provisions of this Article, an Owner who by the Owner's negligent or willful act causes the party wall to be exposed to the elements shall bear the whole cost of furnishing the necessary protection against such elements.
5. Right of Contribution Runs with Land. The right of any Owner to contribution from any other Owner under this Article shall be appurtenant to the land and shall pass to such Owner's successors in title to the Lot.

ARTICLE XII USE RESTRICTIONS

1. Subjection of the Properties to Certain Provisions. The ownership, use, occupation and enjoyment of each Lot and the Common Area, if any, shall be subject to the provisions of the Articles of Incorporation and Bylaws of the Association, and this Declaration, all of which provisions irrespective of where set forth or classified shall have equal status and shall be enforceable and binding as a covenant, condition, restriction or requirement running with the land and shall be binding on and enforceable against each and all Lots and the Owners thereof and their respective assigns, lessees, tenants, occupants and successors in interest.
2. Designation of Use. All Lots shall be known and described as residential lots and shall not be improved, used or occupied for other than single-family dwelling purposes, no full or part-time business activity may be conducted on any Lot or in any Living Unit except those activities permitted under the terms of the zoning ordinance of the City.
3. Restriction on Rental. In order to protect the integrity of the Property and to ensure that those persons residing therein have similar proprietary interests in their Lots and Living Units, no Living Unit shall be leased or rented unless the lease (i) is in writing for a period of not less than one year (with no option to sublease); (ii) acknowledges the tenant's

responsibilities under this Declaration and the rules and regulations adopted by the Association; and (iii) states that failure of the tenant to comply with this Declaration and such rules and regulations shall constitute a default under the lease. No lease shall relieve the Owner of the Living Unit from liabilities and responsibilities to the Association and the other Owners as set forth in this Declaration or imposed under the laws of the State of Iowa. Lot owners must supply a copy of the lease to the Association no later than 10 days after signing with all tenant information requested from the Association.

4. Rules and Regulations. The Board of Directors shall have the authority to adopt rules and regulations governing the use of the Association Responsibility Elements and other aspects of the Property; and such rules shall be observed and obeyed by the Owners, their families, guests, tenants, assigns, and licensees. Such rules and regulations after being properly adopted by the Board of Directors shall have the same force and effect as if contained in this Declaration.
5. General Use Restrictions: the use of the Properties shall be in accordance with and subject to the following provisions:
 - a. No structure, trailer, camper, basement, tent, shack, garage, shed, or other building shall be used on any Lot at any time as a residence, either temporarily or permanently.
 - b. No fence shall be allowed to be constructed on any Lot without prior approval from the Board of Directors. Any fence approved by the Board of Directors shall be limited to privacy or decorative fences located around the decks or patios of the Living Units.
 - c. No livestock, poultry, or other animals of any kind shall be raised, bred or kept in any Lot, except an Owner shall be permitted to keep cats, dogs, or other usual household pets subject to rules and regulations adopted by the Association, based on the City Pet Ordinance. No exotic, dangerous or vicious animals shall be allowed. No dogs or cats shall be permitted outside of the Living Unit unless leashed and attended by the Owner. No dog runs, doghouses, unattended chains or invisible fencing shall be permitted. The Owner shall be responsible for prompt removal and disposal of all waste from their pets. The Association may, by rules and regulations, prohibit or further limit the keeping of any pet on any Lot, provide for assessments to Lots housing pets, or provide penalties for Owners found in violation of this Section or the rules and regulations regarding pets.
 - d. No noxious or offensive activity shall be allowed which unduly interferes with the peaceful possession and use of the Lots by the Owners; nor shall any fire hazard or unsightly accumulation and refuse be allowed; nor shall any Lot be used for any unlawful purpose.
 - e. Nothing shall be done or kept in any Lot which will increase the rate of insurance on the Properties' without prior consent of the Board of Directors. No Owner shall permit anything to be done or kept in the Owner's Lot which will result in the cancellation of insurance on any Lot or any part of the Association Responsibility Elements, which would be in violation of any law, or which may be or become a nuisance or annoyance to the other Owners.
 - f. All valid laws, zoning ordinances, and regulations of all governmental bodies having jurisdiction shall be observed. The responsibility of meeting the requirements of governmental bodies which require maintenance modification or repair of property

shall be the same as the responsibility for the maintenance and repair of the property concerned.

- g. No sign shall be placed upon any Lot except for a "for sale" or "garage sale" sign of a design approved by the Board of Directors. No signs of any nature, kind or description shall be erected, placed, or maintained on any Lot which identify, advertise or in any way describe the existence or conduct of a home occupation or their resident.
- h. No home occupation shall be conducted or maintained on any Lot other than one which is incident to a trade, business, profession, employment, or occupation of the Owner or occupant of any such Lot and permitted under the terms of the zoning ordinance of the City, nor shall any Lot be used for a multi-family dwelling, boarding house or rooming house. Nothing contained herein shall be construed or interpreted to affect the business activities of Declarant in the sale of its Lots or as part of the development of the Properties.
- i. Trash receptacles shall be kept by Owners within the garage of the Living Unit and shall be set outside only at the end of the driveway serving the Living Unit on designated garbage pick-up days.
- j. No tower, antennae, satellite dish or similar reception device shall be placed on any Building except those which cannot be prohibited pursuant to the Federal Over-the-Air Reception Devices Rule, 47 D.F.R. Section 1.4000, or other similar governmental mandate in effect at the time of placement. All installations shall be completed so as not to materially harm or damage the Association Responsibility Elements; or to void any warranties held by the Association; or to jeopardize or impair the integrity, safety or soundness of the Building upon a Lot. Upon receipt of reasonable notice, an Owner shall remove and reinstall, at such Owner's sole expense, the reception device to accommodate repairs and maintenance for which the Association is responsible. The owner shall be responsible to the Association for any expense, liability, or damage or any kind resulting from the installation, maintenance, and use of the tower, antenna, satellite dish or similar reception device. The Declarant and the Association will not be responsible to an Owner for any loss or damage to any tower, antenna, satellite dish or similar reception device.
- k. No basketball goal, whether attached to the Living Unit or affixed to a free-standing pole, soccer goal, baseball backstop or other similar sporting equipment shall be allowed to be constructed on any Lot without prior approval from the Board of Directors.
- l. No personal property shall be stored or left upon a Lot except within the Living Unit or garage located upon the Lot. However, typical patio furniture and outdoor cooking equipment may be stored on the patio or deck of the Living Unit.
- m. Garage doors shall be kept closed except during times of access to the garage or as permitted by the rules and regulations of the Association.
- n. Holiday decoration during the winter season may be displayed by an Owner no earlier than six (6) weeks before the 1st day of January and shall be removed by the Owner on or before three (3) weeks after the 1st day of January.
- o. Grills will be allowed in the Townhomes but must be pulled five feet from any structure when in use.

ARTICLE XIII **GENERAL PROVISIONS**

1. Enforcement. Declarant, the Board of Directors, or any Owner, shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens, assessments, fines, and charges now or hereinafter imposed by the provisions of this Declaration, and shall be entitled to recover reasonable attorney's fees and costs and expenses incurred as a result thereof.
2. No Waiver. Failure by the Declarant, the Association or by the Board of Director to enforce any covenant or restriction herein contained or the Articles of Incorporation and Bylaws of the Association, or the rules and regulations adopted pursuant thereto, shall not constitute a waiver of the right to enforce the same thereafter.
3. Notice to Mortgagees. The Association upon request shall provide written notification to any lender holding a first mortgage upon the Lot specifying the defaults of the Owner of such Lot, if any, in the performance of such Owner's obligations under this Declaration, the Articles of Incorporation or Bylaws of the Association or any other applicable documents which default has not been cured within sixty (60) days.
4. Assignment of Declarant's Rights. Declarant shall have the right to assign all of its rights and obligations as Declarant under this Declaration to a successor-in-interest by an instrument executed by both parties and filed of record with the County Recorder. Upon such assignment, the initial or preceding Declarant shall have no further rights and obligations in connection with this Declaration and the Properties.
5. Termination of Declarant's Rights. At the end of the Control Period, all rights, privileges, duties, obligations, responsibilities, reservations and authority of Declarant set forth in this Declaration shall transfer by delivery of a written instrument from Declarant to the Members, Association or Board of Directors, as applicable, and Declarant shall thereafter have no further rights or obligations in connection with this Declaration, the Association, the Property or the Properties.
6. Duration. The easements granted herein, and all Association rights, duties, obligations and responsibilities shall be perpetual in nature. All covenants, conditions, restrictions, easements and reservations shall be perpetual in nature. All covenants, conditions, restrictions, easements and reservations created by this Declaration shall run with the land and shall be binding upon all parties claiming under them for the maximum period allowed by law, subject to the right of Owners under section 614.24 of the Iowa Code to file a verified claim in the office of the County Recorder to extend the effectiveness of these covenants for successive periods of twenty-one (21) years each on or before the twenty-first anniversary of the filing of this Declaration and prior to the twenty-first anniversary of the filing of the last verified claim.
7. Severability. Invalidation of any of the covenants, conditions, and restrictions of this Declaration by judgment or decree shall in no way effect any of the provisions hereof, but the same shall remain in full force and effect.

8. Amendment. This Declaration may be amended or changed from time to time by an Amended Declaration approved by the affirmative vote of not less than two-thirds (2/3) of the Owners, provided, however, none of the rights or duties of Declarant reserved or set out hereunder may be amended or changed without Declarant's prior written approval. The Owner of each Lot (or joint Owners of a single Lot in the aggregate) shall be entitled to cast one vote on account of each Lot owned. Notwithstanding the foregoing, this Declaration may be amended by Declarant without approval by the Owners, the Association or any other Persons during the Control Period. Such amendments or modifications shall be effective the date the Amended Declaration has been filed with the County Recorder.

ARTICLE XIV ADDITION AND REMOVAL OF PROPERTY

1. Additional Common Area. Declarant shall have the right at any time to convey additional Common Area to the Association without the consent of the Owners, the Association, or any other Person. Nothing in this Section, however, shall be deemed to be an obligation on the part of the Declarant to convey additional Common Area to the Association in the future. The Association shall be obligated to accept any additional Common Area so conveyed by Declarant and to hold and maintain the additional Common Area pursuant to the terms of this Declaration.
2. Additional Land. Declarant shall have the irrevocable right it its discretion to create and record any replat or subsequent plat as Declarant deems appropriate and to annex subject Additional Land to the terms of this Declaration at any time in the future without the consent of the Owners, the Association, or any other Person. The Additional Land shall be automatically subject to the applicable terms and conditions of this Declaration and the Owners of the Lots within the Additional Land shall automatically become Members of the Association in the same manner as described in this Declaration and shall be subject to the same applicable terms, conditions, duties and assessments as described in this Declaration. Declarant shall signify the addition of land by filing a Supplemental or Amended Declaration with the County Recorder with such terms and conditions as Declarant deems appropriate.
3. Removing Land. Declarant shall have the irrevocable right now and, in the future, to remove any portion of the Properties from the operation of this Declaration. Declarant shall signify this removal of land by filing an Amended Declaration with the County Recorder. No approval of the Owners, the Association or any other Person shall be necessary.

ARTICLE XV LIMITATION OF LIABILITY

1. Declarant shall not be liable to the Association or any Owner for damages or repairs to:
 - a. Any private street, sidewalk, driveway, curb, stoop, patio, or other concrete improvement located within the Properties, including (but not limited to) cracking or chipping that may occur due to weather conditions; or
 - b. Any Living Unit Beyond the express warranties set forth in the homeowner's warranty provided to the original owner by Declarant; or
 - c. Any appliances and electronics within the Living Unit, including, but not limited to, the furnace, air-conditioner, stove, oven, dishwasher, garbage disposal and garage

door opener, beyond the express warranties set forth in the manufacturer's warranty provided to the original owner by Declarant.

DATED EFFECTIVE THE DATE AND YEAR FIRST ABOVE WRITTEN.

Declarant
Forrest Ridge, LLC

By: [Signature]
Print: Mark Ralston
Office: Member

STATE OF Iowa, COUNTY OF Linn) ss:

On this 19 day of July, 2022, before me the undersigned, a Notary Public in and for said State, personally appeared Mark Ralston as Member of Forrest Ridge, LLC, an Iowa Limited Liability Company.



[Signature]
Notary Public in and for said State

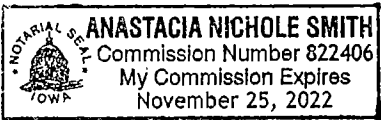
As contract purchaser from Declarant of Properties owned by Declarant, the undersigned agrees to all of the above and to the filing of this Declaration including supplements or amendments thereto as permitted herein.

D.R. Horton-Iowa, L.L.C.

By: [Signature]
Print: Seth Moulton
Office: President

STATE OF Iowa, COUNTY OF Polk) ss:

On this 19 day of July, 2022, before me the undersigned, a Notary Public in and for said State, personally appeared Seth Moulton as President of D.R. Horton-Iowa, L.L.C., an Iowa limited liability company.



[Signature]
Notary Public in and for said State

Exhibit A

The SW $\frac{1}{4}$ NE $\frac{1}{4}$, of Section 20-84-8, Linn County, Iowa, except Parcel A, Plat of Survey No. 1714, filed in Book 8005, Page 18 of the records of the Linn County, Iowa Recorder.

AND

Parcel A, Plat of Survey #1714, filed July 25, 2011 in Book 8005, Page 18 of the records of the Linn County, Iowa Recorder, being the E $\frac{1}{2}$ SW $\frac{1}{4}$ NE $\frac{1}{4}$ of Section 20-84-8, City of Palo, Linn County, Iowa.

AND

All that part of the SE $\frac{1}{4}$ NE $\frac{1}{4}$ Section 20-84-8 lying West of the Public Road except Parcel A, Plat of Survey #828, filed January 17, 2001 in Book 4225, Page 546, being a Part of the SE $\frac{1}{4}$ NE $\frac{1}{4}$ of Section 20-84-8, Linn County, Iowa.

AND

Parcel A, Plat of Survey #828, filed January 17, 2001 in Book 4225, Page 546, being a Part of the SE $\frac{1}{4}$ NE $\frac{1}{4}$ of Section 20-84-8, Linn County, Iowa.

All except the Public Highway.