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COVER SHEET

TITLE OF DOCUMENT: Declarations of Covenants, Conditions and Restrictions for Riverview

DATE OF DOCUMENT: February 9, 2009

GRANTOR(S): Riverview Land Development Corp., A Kansas Corporation

LEGAL DESCRIPTION: Riverview, 1st Plat, Lot 1 through 35 and Tracts "A" through "E". A subdivision in the City of Shawnee, Johnson County, Kansas.

AFTER RECORDING RETURN TO:

Riverview Land Development Corp.
15025 W. 60th Street
Shawnee, KS 66216

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EXHIBITS

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| <u>Exhibit "A"</u> | LEGAL DESCRIPTION OF THE PROPERTY |
| <u>Exhibit "B"</u> | COMMON PROPERTY |

**DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS,
FOR RIVERVIEW**

THIS DECLARATION is made this 9th day of February 2009 by RIVERVIEW LAND DEVELOPMENT COMPANY, a Kansas corporation (hereinafter "Developer").

WHEREAS, the Developer is the owner of certain hereinafter described land located in Johnson County, Kansas; and

WHEREAS, the Developer desires to create thereon a planned community to be known as RIVERVIEW containing diverse areas for, but not limited to, any of (but not necessarily all of) the following: Single family residences, pool and pool house with associated open spaces, buffers, bermed areas, green space, utility access and easements, roadways, lakes, swimming pools, walking trails, playground and other amenities, all for the benefit of the residents, members, and owners of property in the Riverview Community, and

WHEREAS, the Developer desires to provide for the preservation of the values and amenities in said community and for the maintenance of common use areas, including any improvements located thereon; and to this end, desires to subject the real property hereinafter described to the covenants, restrictions, easements, charges and liens hereinafter set forth; and

WHEREAS, the Developer has deemed it desirable, for the efficient preservation of the values and amenities of said community, to create an agency to which should be delegated and assigned the power of maintaining, administrating and enforcing the covenants and restrictions and collecting and disbursing the assessments and charges hereinafter created; and

WHEREAS, the Developer will incorporate under the laws of the State of Kansas, a not-for-profit corporation for the purpose of exercising the functions herein described.

NOW, THEREFORE, the Developer hereby declares that the land described in Exhibit "A" shall be held, sold, used and conveyed subject to the following covenants, restrictions, easements, charges and liens, all of which are for the purpose of promoting the common good and general welfare of all Residents, Members and Owners and thereby enhancing and protecting the value, desirability and attractiveness of such land. These covenants, restrictions, easements, charges and liens shall run with such land and with the title to such land and shall be binding on all parties having or acquiring any right, title of interest in such land or any part thereof, subject to the limitations herein provided, and shall inure to the benefit of each Owner, his or its heirs, grantees, distributees, personal representatives, successors and assigns, the Association, each Resident, and the Developer.

ARTICLE I

Definitions

The following terms, when used in this Declaration, or in any supplemental Declaration made effective against the Property according to law, and when the first letters thereof are capitalized, shall have the following meanings (except as otherwise expressly provided or unless the context otherwise requires):

1.01 Annexation Property. "Annexation Property" shall mean and refer to such real property owned or acquired, or acquired in the future as either an undeveloped or developed parcel, by the Developer and not yet subject to this Declaration which is integrated by the Developer into the Development Plan, and made subject to the scheme of this Declaration.

1.02 Assessable Property. "Assessable Property" shall mean and refer to the Property, together with all permanent structural improvements thereon, except such part or parts thereof as may from time to time constitute "Nonassessable Property" (as herein defined).

1.03 Assessments. The term "Assessments" shall have the meaning specified in Article IV, and shall include Annual Assessments and Special Assessments as such terms are defined in Article IV.

1.04 Association. "Association" shall mean and refer to the RIVERVIEW COMMUNITY ASSOCIATION, INC., a not-for-profit Kansas corporation, or any successor thereof, charged with the duties and obligations set forth herein. "Area Association" shall have the meaning set forth in Section 3.08 hereof.

1.05 Association Board. "Association Board" shall mean and refer to the Board of Directors of the Association.

1.06 Common Property. "Common Property" shall mean and refer to the improved or unimproved real property, together with the Structures and personal property located thereon in which the Association or the Developer owns an interest as designatee for the common use and enjoyment of the Owners and Residents, as such areas may be depicted on any recorded subdivision plat of the Property, or portion thereof, as "Private Open Space" and as shown on the attached Exhibit "B". Such interest or interests may include, without limitation, estates in fee, easements, leaseholds or licenses. Notwithstanding any legal presumption to the contrary, the fee title to any land shown upon any filed or recorded map or plat of any part of the Property which shall be designated as "Private Open Space" shall be reserved to the Developer until such time as the same shall be conveyed to the Association. The Common Property shall not contain any buildings used for commercial, residential or Living Unit purposes.

1.07 Completed Unit. "Completed Unit" shall mean and refer to a Living Unit upon which construction is completed and which has been or is, in fact, occupied.

1.08 DDRC. "DDRC" shall mean and refer to the Design and Development Review Committee which shall have the duties and functions specified in Article VIII hereof.

1.09 Declaration. "Declaration" shall mean and refer to this Declaration of Covenants, Restrictions, Easements, Charges and Liens, as the same may from time to time be supplemented or amended in the manner prescribed herein.

1.10 Deed. "Deed" shall mean and refer to a deed, assignment or other recorded instrument conveying the fee simple title to a Lot or a recorded land sale contract, contract for deed or similar instrument which requires the vendee to make periodic payments towards the purchase price for the purpose of eventually obtaining the fee simple title to a Lot.

1.11 Developer. "Developer" shall mean and refer to RIVERVIEW LAND DEVELOPMENT COMPANY, a Kansas Corporation and its successors and assigns.

1.12 Development Guidelines. "Development Guidelines" shall mean and refer to the rules, regulations and policy statements adopted, promulgated, revised and amended by the Developer, revised by the DDRC and interpreted and enforced by the DDRC pursuant to Article VIII of this Declaration.

1.13 Development Period. "Development Period" shall mean and refer to the period of time commencing upon the execution date hereof, and terminating upon the occurrence of the earlier of: (a) the date Developer ends the Development Period or (b) the date Developer sells ninety-eight percent (98%) of all of the Lots in all of the parcels of land located or to be located within the Development Plan.

1.14 Development Plan. "Development Plan" shall mean and refer to Developer's plans for the development of the Riverview community which, as of the date hereof, contemplate residential uses and which plans may from time to time be amended, expanded, changed, abandoned or implemented and include each and every plat, and all amendments thereto, which may be filed with respect to any portion of the land within the Development Plan.

- 1.15 Director. "Director" shall mean and refer to a member of the Association Board.
- 1.16 Easement Area. "Easement Area" shall mean that real property or portion of real property described within an easement on the Plat, plats or maps filed or to be filed for record by the Developer in accordance with the Development Plan, and from time to time by recorded instrument, reserved for the easement purposes set forth in such instruments and as generally described in Article IX hereof and including access easement areas.
- 1.17 Interested Person. "Interested Person" shall mean and refer to any (a) officer, director or employee of the Developer; (b) entity of which any individual described in (a) above or the Developer, directly or indirectly, has a controlling interest; (c) entity that has contributed capital to the developer; or (d) entity which holds subordinated debt of the developer. For the purposes of this definition, any direct or indirect ownership or control held by an individual's spouse or by any parent, child, grandchild, brother or sister of such individual or such individual's spouse shall be attributed to such individual.
- 1.18 Living Unit. "Living Unit" shall mean and refer to any Structure or portion of a Structure situated upon any Lot designed and intended for use and occupancy as a residence.
- 1.19 Lot. "Lot" shall mean and refer to any plot or parcel of land shown on the Plat or plats or subdivision map of any part of the Property or any other lot or parcel of land constituting part of the Property described in a Deed from the Developer or any subsequent Owner, which Deed has been recorded in the Recorder of Deeds Office of Johnson County, Kansas, with the exception of Common Property, together with all permanent structures and improvements thereon.
- 1.20 Member. "Member" shall mean and refer to an individual who has been designated as holding membership in the Association, as set forth in Article III.
- 1.21 Nonassessable Property. "Nonassessable Property" shall mean and refer to all land designated "Private Open Space" or with a similar common property designation upon the Plat, any map or plats of any part of the Property or any property so deemed as nonassessable property by the Developer.
- 1.22 Nonresidential Property. "Nonresidential Property" shall mean and refer to any Property or building or any portion of a building which has a nonresidential use and which is situated on Assessable Property. Developer shall have complete control regarding designation as to what shall be considered nonresidential property.
- 1.23 Note. "Note" shall mean and refer to all notes, bonds, debentures or other evidences of indebtedness issued and sold by the Association.
- 1.24 Note Holder. "Note Holder" shall mean and refer to the holder of any Note and all trustees and other representatives of any such holder.
- 1.25 Owner. "Owner" shall mean and refer to any person or entity holding record title to the fee interest of any Lot or Living Unit. "Owner" shall include a contract for deed seller, but shall exclude a person having an interest merely as security for the performance of an obligation.
- 1.26 Plat. "Plat" shall mean and refer to that certain Riverview First Plat recorded the 20th day of FEB, 2009 in the Office of Recorder of Deeds for Johnson County, Kansas, Book 200902, page 007083. First plat shall mean and refer to the Riverview First Plat Lots 1 thru 35 and Tracts "A" thru "E".
- 1.27 Loans. "Loans" shall mean all funds spent on common use improvements for the good of the residents by the Developer within the community that are to be reimbursed by the Homes Association at 2% over prime.
- 1.28 Private Open Space. "Private Open Space" shall mean and refer to those areas of the Property designated as "Private Open Space" on any plat of the Property.

1.29 Property. "Property" shall mean and refer to that certain real property described more particularly in Exhibit "A" attached hereto and made a part hereof, together with such Annexation Property as the Developer may at its option, but without obligation, make subject to this Declaration by annexation pursuant to Article II hereof.

1.30 Resident. "Resident" shall mean and refer to any person who:

(a) owns a Living Unit within the Property and has manifested his present intent to reside in that dwelling even though he may be temporarily absent; or

(b) is actually living within the Property in the same household with a person described in either Section 1.30(a) or in Section 1.30(b), whether or not he is a member of the immediate family of such person;

1.31 Residential Area. "Residential Area" shall mean and refer to Lots 1 through 35, Riverview 1st Plat, together with Lots within any Annexation Property which may be specifically designated as "Residential Area" in any Declaration of Annexation.

1.32 Residential Tenant. "Residential Tenant" shall mean any person who occupies a Living Unit as the named "lessee" under a written lease from an Owner and which lease has been filed with the Association and which lessee has been registered with the Association as herein provided and required. A residential tenant shall have no rights here in said rights shall belong to owner as defined herein.

1.33 Restriction. "Restriction" shall mean and refer to any covenant, restriction, easement, charge, assessment, lien or other obligation created or imposed by this Declaration.

1.34 Right of Action. "Right of Action" shall have the meaning specified in Article XIV hereof.

1.35 Structure. "Structure" shall mean and refer to:

(a) any thing or object, trees and landscaping, the placement, size, shape, color, height and quality of which upon any Lot may affect, in the opinion of the DDRC, the appearance of such Lot, including by way of illustration and not limitation, any building or part thereof, garage, porch, greenhouse or bathhouse, covered or uncovered patio, swimming pool, fence, curbing, paving, wall, fence, hedge, sign, appurtenance, or any temporary or permanent improvement to such Lot; and

(b) any excavation, fill, ditch, diversion dam, retention basin or other thing or device which affects or alters the natural flow of waters from, through, under or across any Lot or Tract or which affects or alters the flow of any waters in any natural or artificial stream, wash or drainage channel from, upon or across any Lot; and

(c) any change in the grade of any Lot of more than six (6) inches.

ARTICLE II

Annexation

2.01 Development Plan. The real property described in Exhibit "A" (hereinafter referred to both as "Phase I" and the "Property") is a portion of a larger area of land (hereinafter referred to as the "Project") which may, at Developer's option, be annexed, either in whole or in part, as part of the Property and made subject to this Declaration and developed pursuant to the Development Plan.

2.02 Right of Annexation.

(a) During the Development Period, the Developer reserves the right, but without any obligation, to annex all or any portion of the Annexation Property. Each Owner and each Resident, by the act of becoming such, shall be deemed to have acknowledged and agreed that:

(i) The Property described in Exhibit "A" and such Annexation Property as may be annexed thereto pursuant to Section 2.01 shall be the only land subject to the Declaration.

(ii) The Developer may annex all or any portion of the Annexation Property without the consent of any Owner, Resident, Residential Tenant or of the Association regardless of whether said Annexation Property is included in the Development Plan at the time of annexation.

(iii) Subject to the provisions of Section 2.02(ii) and the Plan of the Development Plan, nothing contained in this Declaration or in any recorded or unrecorded map, plat, picture, drawing, brochure or other representation of a plan of development shall be construed as requiring Developer, or any successor or assignee thereof, to subject to this Declaration any land, now or hereafter owned by the Developer, other than the Property.

(iv) Title to any Common Property or lot or portion of a lot or other land located within such Annexation Property may be conveyed by the Developer to the Association without its consent or the consent of the Members, and shall be held, improved and administered in the same manner and for the same purposes as the Property described in Exhibit "A".

(v) The only manner in which any additional land can be subjected to this Declaration shall be by and in accordance with the procedure set forth in Section 2.02 or in Section 2.03.

(b) Prior to selling any Annexation Property, the Developer shall annex such Annexation Property pursuant to Section 2.02 and will subject such Annexation Property to another set of covenants, restrictions, easements, charges and liens.

2.03 Annexation Declaration. Annexation Property shall be subjected to the terms of this Declaration by recording a Declaration of Annexation in the appropriate Recorder of Deeds Office and which Declaration of Annexation:

(a) shall describe the property to be annexed (the "Annexation Property");

(b) shall declare that the Annexation Property is annexed pursuant to the provisions hereof for the purpose of annexing the Annexation Property to the general scheme of this Declaration and the Development Plan;

(c) may extend jurisdiction of the Association to include the Annexation Property if appropriate as determined by Developer;

(d) shall declare that the Annexation Property has been or is being developed substantially in accordance with the Development Plan;

(e) may provide for such complimentary additions and modifications to this Declaration as may be necessary to reflect the different character, if any, of the Annexation Property and as are not inconsistent with the Development Plan;

(f) may provide for other restrictions, conditions and allocations of rights and benefits not inconsistent with the Development Plan;

(g) may provide that Owners, upon recording of such Declaration of Annexation, shall also have a right and nonexclusive easement of enjoyment in and to the Common Property within the Annexation Property in accordance with the provisions of such Declaration of Annexation and an obligation to contribute to the cost of improvement, operation and maintenance of such Common Property within the Annexation Property in like manner as if such Common Property had been originally located within the Property; and

(h) may provide a mechanism for creating Area Associations therefore if appropriate.

2.04 Annexation after Development Period. After the Development Period, the Association may annex additional land to the Property by recording a Declaration of Annexation pursuant to Section 2.02. Any such annexation shall require the approval of two-thirds (2/3) of the Members voting in person or by proxy at an Association meeting at which a quorum is present or voting in a referendum on such issue after proper notice is given.

2.05 Right of Deannexation. The Developer's right of deannexation is set forth in Section 14.02 hereof. The Association, after the Development Period, upon a majority vote of the Members may deannex and release any portion of the Property or any portion of the Annexation Property from this Declaration, from any Declaration of Annexation and from the jurisdiction of the Association, provided that:

(a) there has been first filed with the Association Board (in accordance with Section 3.03 hereof) a written request for deannexation (the "Deannexation Request") which shall describe by legal description and by street address, if available, all of the Property with respect to which deannexation is requested;

(b) notification of the receipt of the Deannexation Request has been given according to the notice provisions of this Declaration to all Owners at least sixty (60) days prior to any vote by the Members with respect thereto; and

(c) each Owner of a Lot or Living Unit, and including any lien holder on any such Lot or Living Unit whose consent may need to be obtained, situated within the boundaries of the Property proposed to be deannexed and released has executed a written statement of consent to such action, which statement of consent shall be in such form as deemed appropriate by the Association Board; and

(d) the City of Shawnee, Kansas the "City" consents to such deannexation, which consent shall require the City's satisfaction that the maintenance and regulated use of Private Open Space and the storm water drainage system has been appropriately assured by the Owners within the boundaries of the Property to be deannexed.

Upon a majority vote of the Association Board to deannex and release such Property from this Declaration, from any Declaration of Annexation and from the jurisdiction of the Association, the Association Board shall cause to be filed in the appropriate Office of the Recorder of Deeds, a written release describing the Property to be released. Such release document shall be signed by all of the Owners of the Lots and Living Units within the boundaries of the Property to be deannexed and shall contain such covenants, terms and conditions as the Association Board deems appropriate.


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ARTICLE III

Riverview Community Association

3.01 Powers and Duties of the Association. The Association is organized to operate for the promotion of the common good and general welfare of the Residents, Members and Owners and consistent therewith, to acquire, own, improve, maintain, preserve, convey and control the Common Property, to administer and to enforce all covenants, restrictions, easements and charges contained in the Declaration and all liens created herein, and otherwise to promote the health, safety and general welfare of the people of said community, and to do and perform any and all acts which may be necessary or proper for or incidental to the exercise of any of the express powers (but not intended as affirmative obligations unless so stated) of the Association, including by way of illustration and not obligation, unless so stated, or limitation:

(a) Assessments. The Association may levy Assessments on the Owners and enforce payment of such Assessments, all in accordance with the provisions of the Declaration set forth in Article IV.

(b) Right of Enforcement. The Association shall also have the power and authority from time to time in its own name, on its own behalf or on behalf of any Owner or Owners who consent thereto, to commence and maintain actions and suits to restrain and enjoin any breach or threatened breach of the Declaration and to enforce, by mandatory or prohibitive injunction or otherwise, all of the provisions hereof or to pursue its Right of Action as provided in Article XIV herein.

(c) Programs. The Association may plan and implement community programs and conduct Association programs on or in Common Property.

(d) Common Property. The Association may plan, design, acquire, improve, construct on, lease, shall maintain, and equip the Common Property with, by way of example and not limitation or affirmative obligation, parks and other open space, trees, flowers, other landscaping, fountains, benches, shelters, public sculpture, pedestrian pathways, ornamental walls, lighting systems for such pathways, bridges or underpasses for such pathways, retention basins, tot lots, playgrounds, pools and other recreational facilities, office space, storage and maintenance buildings, garages and other buildings and facilities deemed necessary or desirable by the Association Board (collectively, the "Common Property Improvements" which may be referred to herein with the Common Property as the Common Property). The Association may also enter into contracts, leases or rental agreements for the purpose of providing such recreational facilities as deemed necessary or desirable by the Association Board and shall maintain, repair and replace the Common Property Improvements and provide adequate comprehensive insurance for the Common Property and Common Property Improvements, all as shall be determined to be necessary by the Association Board. The Association may convey and dedicate to the City and to the use and enjoyment of the general public any of the Common Property, subject to the approval of, and the appropriate acceptance by, the City.

(e) Easements and Rights-of-Way. The Association may grant and convey easements and rights-of-way in, on, over or under the Common Property and the Property to any third party for the purposes of constructing, erecting, operating or maintaining thereon, therein or thereunder (i) overhead or underground lines, cables, wires, conduits or other devices for the transmission of electricity and for lighting, heating, power, telephone, community television, radio and audio antenna facilities and other purposes, (ii) public sewers, storm water drains and pipes, water systems, sprinkling systems, water, heating and gas lines or pipes, and (iii) any similar public or quasi-public improvements or facilities as may be considered necessary for the common good of said community.

(f) Employment of Agents. The Association may employ the services of any person or corporation as manager (herein, "Manager"), together with other employees to, as may be directed and delegated by the Association Board, manage, conduct and perform the business, obligations and duties of the Association and may enter into contracts for such purpose. Any such manager shall report directly to the

Board of Directors and shall have the right of ingress and egress over any of the Property as is necessary for the purpose of performing such business, duties and obligations.

(g) Insurance. The Association shall obtain and keep in force such policies of insurance and surety bonds, as are necessary to adequately insure and protect the Common Property and the operations thereon and of the Association and as deemed by the Association Board to be necessary and appropriate. The insurance shall include but not be limited to the following:

- (i) fire and appropriate extended coverage and other appropriate physical loss and damage insurance on all improvements located in or upon the Common Property;
- (ii) comprehensive liability insurance insuring the Association Board and Members, including the Developer, against liability to, and claims of, the public, Members or the Association Board and Association; provided, however, that the coverage in favor of the Developer shall not extend to the Developer's operation or activities in its capacity as a developer and builder; and
- (iii) such other insurance, including workmen's compensation insurance, to the extent necessary to comply with any applicable law and then-current insurance practices, and indemnity, faithful performance, fidelity and other bonds as the Association Board shall deem necessary, appropriate or required to carry out the Association functions or to insure the Association against any loss from malfeasance or dishonesty of any employee or other person charged with the management or possession of any Association funds or property.

(h) Management of Improvements. The Association shall manage and control for its Members all public improvements within public right of ways and on the Common Property, provided that such management and control of said improvements shall at all times be subject to and exercised, if any, by the City, the appropriate county and the State of Kansas.

(i) Landscape Maintenance. The Association shall, subject to the approval of the City, care for, spray, trim, protect, provide irrigation for, and replant, trees on all streets, and on islands located therein, on the Common Property and on any Lot, if necessary (as determined by the Association Board); and shall care for, irrigate, protect and replant shrubbery, resow grass and replace sod in the Private Open Spaces and Common Property, where the maintenance thereof is for the welfare and benefit of the Residents, Members and Owners in the judgment of the Association Board. No trees shall be planted in street right-of-ways without the permission of the City Forester.

(j) Maintenance of Vacant Property. The Association may mow, care for, maintain and remove rubbish from vacant or unimproved Property (except those Lots on which construction has commenced), and do any other things necessary or desirable in the judgment of the Association Board to keep any vacant and unimproved property and the parking in front of any property neat in appearance and in good order.

(k) Street Lighting. The Association shall provide such lights as the Association may deem advisable on streets and sidewalks (after first obtaining the appropriate permits and approval from the City Public Works Department), in Private Open Space, gateways, entrances, or other features, and on other Common Property or public property subject to the prior written approval of the DDRC. The Developer may select street lighting that differs from the standard requirements of the City of Shawnee, Kansas or controlling governmental body for the purpose of esthetics or architectural elements. Should the City elect not to maintain, repair or replace these street lights, the Association will be responsible for all maintenance, upkeep, repair or replacement as needed to continue the architectural intent of the Developer.

(l) Snow Removal and Street Cleaning. The Association may provide for the removal of snow from sidewalks and streets and the cleaning of streets, gutters, catch basins, sidewalks and pedestrian ways, and for repair and maintenance of sewers, storm sewers and appurtenant drainage facilities.

(m) Signs. The Association may erect and maintain signs, other than street signs which are within the exclusive control of the City, after such signs are approved by appropriate public authorities and after such signs are approved in writing by the DDRC. The developer and the DDRC shall have complete control of all subdivision and real estate signs including resale signs on Property and /or Lots for sale.

(n) Security Protection. The Association may employ duly qualified officers for the purpose of providing such security protection as the Association Board may deem necessary or desirable in addition to the protection rendered by public authorities.

(o) Acquisition of Real Estate. The Association shall acquire and own title to such real estate as may be reasonably necessary to carry out the purpose of the Association and promote the health, safety, welfare and recreation of Owners; pay taxes on real estate and facilities owned by it; and pay such taxes as may be assessed against the Common Property. Consistent with the foregoing, the Association is authorized to exercise all powers which a corporation organized under the Not-For-Profit Corporation Law of Kansas may exercise.

3.02 Membership in the Association.

(a) Each Owner (notwithstanding the number of Lots owned) shall be entitled to one (1) Association Membership and one (1) vote in the Association (with respect to matters, for which Members may vote) so long as the Owner remains an owner of such Lot(s), and such Owner shall specify in writing to the Association the name of the individual who holds the Association Membership. In the absence of such written specification, Assessments shall be charged against the Lot and Owner or Owners thereof. The Member must be an individual who, is either an Owner, or if the Owner is or includes another individual, the Member may be an individual who is a partner if the Owner is or includes a partnership, or an officer of a corporation if the Owner is or includes a corporation, or a beneficiary of a trust if the Owner is or includes a trust, or an owner of an entity if the Owner is or includes a person other than an individual, a partnership, a corporation or a trust. Anything in this subsection to the contrary notwithstanding, where a Lot is owned of record in any manner of joint or common ownership, the joint or common Owners thereof shall share among them the rights (including voting rights) given to an Owner pursuant to this Declaration, which they shall be entitled to exercise as a whole, but not in part, in whatever manner they shall jointly determine. With respect to voting rights in particular, joint or common ownership of a Lot shall entitle the Owners thereof to a total of one (1) vote, to be exercised in whatever manner they shall jointly determine.

(b) A builder of a residence on a Lot, although an Owner, shall not be entitled to any vote in the Association unless and until such builder occupies the Living Unit as such builder's sole place of residence.

(c) Subject to the provisions of this Section 3.02, once a Member has been specified as an Owner, a successor Member may only be specified as such Owner upon at least fifteen days' prior notice to the President or Secretary of the Association; provided, however, the foregoing shall not impair the provisions of Section 3.02(d).

(d) A Membership shall not be transferred, pledged or alienated in any way, except as herein expressly provided. Subject to the provisions of Section 3.02(a), an Association Membership shall automatically be transferred to a new Owner upon the transfer of the Lot to which it appertains (and then only to such transferee), whether by sale, intestate succession, testamentary disposition, foreclosure of a mortgage or other legal process transferring fee simple title to such Lot.

(e) Subject to the provisions of this Declaration and the Association's By-Laws, the Association Board may make, amend or rescind such rules and regulations as it deems advisable for any meeting of Members, Association vote, referendum or election.

(f) The Developer shall have complete control of the development until such time as the development is substantially complete, or it is turned over to the Association by the Developer.

3.03 Board of Directors (Association Board).

(a) The powers of the Association shall be vested in, exercised by, and under the authority of, and the affairs of the Association in accordance with the Association Articles of Incorporation and By-Laws, shall be controlled by a Board of Directors consisting of three (3) persons who, during the Development Period need not be Members but, after the Development Period, shall be Members (the "Association Board"). The Association Board, by a majority vote, shall exercise for and on behalf of the Association all powers, duties and authority vested in or delegated to the Association.

(b) Directors, except for Directors appointed or elected pursuant to Section 3.09 hereof, shall be elected so that two (2) Directors and three (3) Directors shall be elected respectively in alternating years. Directors shall be elected for two (2) year terms of office and shall serve until successors are elected and qualified. This shall be effective after Developer no longer has control of the Association. No annual association meetings shall be required until the development period has ended.

3.04 Suspension of Membership and Rights of Enjoyment. The Association Board may suspend the voting rights of Members and the rights of enjoyment, except as to the Private Open Space of any Member, Resident or user of the Common Property and the services offered thereon who:

(a) is subject to a Right of Action by reason of having failed to take reasonable steps to remedy a violation or breach of the Declaration within the number of days specified in a written notice given by the Association Board after such violation or breach; or

(b) has allowed any Assessment levied by the Association pursuant to this Declaration to become delinquent; or

(c) has failed to pay any user fee or charge levied by the Association when due and payable; or

(d) has violated any rules and regulations adopted by the Association Board governing the use and enjoyment of the Common Property or services thereon.

Such suspension shall be for the balance of the period in which the conditions set forth in subsections (a), (b), (c) and (d) of this Section 3.04 exist.

3.05 Termination of Membership. No Owner or resident shall continue to be a Member after he ceases to hold a qualifying interest in any Lot or Living Unit. No Member may avoid his obligations under this Declaration by declining to use Common Property, abandoning his Lot, or by any other act of abandonment or renunciation.

3.06 Notice of Meetings and Referendums. Proper notice shall be given by the Association Board of all regular meetings of the Association Board at least fifteen (15) days prior to the meeting date; and of all meetings (whether regular or special) of the Association Members, public hearings or referendums at least thirty (30) days prior to the hearing or referendum. The Association Board, and its officers, may also call special meetings; as and in the manner allowed by law, pursuant to such By-Laws as the Association adopts. The methods and procedures of such notice shall be determined by the Association Board in accordance with the By-Laws of the Association. No annual meeting shall be required during the Development Period.

3.07 Limitation of Liability. No member of the Association Board, officer of the Association, member of any committee of the Association, whether such committee is specifically described in this Declaration or hereafter created by the Association, shall be personally liable to any Owner, Member or Residential Tenant or to any other party, including the Association, for any damage, loss or prejudice suffered or claimed on account of any act, omission, error or negligence of such Association Board, officer of the Association, committee member, if any, any other representative or employee of the Association or of Developer, provided that such person has, upon the basis of such information as may be possessed by him, acted in good faith, without willful or intentional misconduct.

3.08 Area Associations. Certain areas of the Property may encompass common facilities and designated uses, the governance of which by the Association may be benefited from informal organizations whose members would be Owners of Lots and Living Units encompassed by such areas, as may be determined by the Developer, and in order to aid the Association in fulfilling its duties hereunder, the Developer may, in its sole discretion and in order to so assist the Association, establish a localized and informal association of such Owners, which informal association may be shown on any subdivision plat of the Property as an "Area Association".

(a) Membership. Any Member of the Association who owns a Lot or Living Unit within an Area Association shown on any subdivision plat shall, by virtue of such ownership, also be a member of the Area Association created for such area.

(b) Purpose. The Area Association will be an informal organization of Owners who may from time to time as such Owners deem appropriate convene informal meetings in order to discuss Association business and the interests of the Owners in and to the Lots and Living Units located within the Area Association. The Area Association will operate to promote the common good and general welfare of the Owners in the Area Association consistent with this Declaration and the Articles, By-Laws and rules and regulations of the Association.

(c) Informal Organization. No Area Association will be incorporated nor in any other way formally organized but nevertheless may conduct meetings and otherwise pursue the common objectives of the owners in the Area Association consistent with this Declaration and the Articles, By-Laws and rules and regulations of the Association.

(d) Superior Jurisdiction of the Association. The Association shall have jurisdiction over all Area Associations and over all of the Property and every Owner who shall be a Member of the Association. Membership in an Area Association shall not grant any greater or lesser right to any Owner or Member, as a result of such membership, than such Owner or Member has as an Owner of any Lot or Living Unit on the Property.

3.09 Developer's Control of the Association. Notwithstanding anything in this Article III or elsewhere in this Declaration to the contrary, the Developer shall maintain absolute and exclusive control over the Association, the Association Board and the DDRC, including appointment and removal of the president and all officers of the Association, all directors of the Association Board and all members of the DDRC until ninety-eight percent (98%) of the Lots in the Development Plan (as it exists from time to time) have been sold to Owners other than builders. Until such time, only the Developer shall be entitled to cast any votes with respect to the election and removal of the Association officers, directors and members of the DDRC, or any other matter requiring the vote or approval of the Association Board or of Association Members. The Developer may voluntarily (but shall not be required to) at any time relinquish all or any part of the Developer's control and rights under this Article III. The assignment of any voluntary control may be rescinded and that control will be returned to Developer control at any time the Developer so deems necessary.

ARTICLE IV

Imposition of Assessments and Liens Upon Property

4.01 Covenants for Assessments and Creation of Liens. Each Owner, jointly and severally, for himself, his heirs, distributees, legal representatives, successors and assigns, by acceptance of a Deed or other conveyance for any Lot which is Assessable Property, whether or not the conveyance contained herein shall be expressed in any such Deed or other conveyance, hereby covenants and agrees that:

(a) he will pay to the Association all Assessments which may or shall be levied by the Association against Assessable Property owned by him in each year or any part thereof, and that he will pay to the Association the user fees and charges and all other duly authorized charges to be established as herein provided, if applicable, levied by the Association in each year and including Special Assessments levied pursuant to Section 4.09 hereof;

(b) he shall be personally liable for all such Assessments and user fees and charges which become due while he is the Owner of each Lot or Living Unit being assessed;

(c) all Assessments, together with the continuing obligation to pay each Assessment assessed in all future years, and all user fees and charges, together with all costs, expenses, interest and reasonable attorneys fees incurred in the collection of delinquencies, shall become, upon the filing of this Declaration and thereafter, remain a charge against and be secured by a continuing lien upon the Assessable Property of such Owner; and

(d) said charge and lien shall be superior to any and all other charges, liens or encumbrances which may hereafter in any manner arise or be imposed upon the Assessable Property (or the Nonassessable Property to the extent that it may later become Assessable Property) whether arising from or imposed by judgment or decree or by any agreement, contract, mortgage or other instruments, excepting only

(i) purchase money mortgages or deeds of trust given to finance the purchase of the Lot subject to the mortgage or deed of trust or to finance construction of improvements on the Lot subject to the mortgage or deed of trust; provided, however, that this subordination to such mortgages shall apply only to Assessments which have become due and payable prior to a sale or transfer of any Lot on account of the foreclosure of any such mortgage or on account of any other proceeding in lieu of foreclosure; such a sale or transfer at foreclosure or in lieu of foreclosure shall not release such Lot from the lien of or relieve the new Owner, his successors and assigns from liability for any Assessments thereafter becoming due; and

(ii) such liens for taxes or other public charges as are made superior by applicable law, provided, however, that this subordination to such liens shall apply only to Assessments which have become due and payable prior to a sale or transfer of any Lot on account of the foreclosure of any such lien or on account of any other proceeding in lieu of foreclosure; such sale or transfer at foreclosure or in lieu of foreclosure shall not release such Lot from the lien of or relieve the new Owner, his successors and assigns from any liability for any Assessments thereafter becoming due.

Nothing contained in this subsection (d) of Section 4.01 shall be construed so as to constrain or impair the payment of funds realized from a foreclosure sale, to the extent of any funds remaining after satisfaction of prior liens, in order of priority to holders of subordinated liens.

4.02 Uniform Rate of Assessment.

(a) For the purpose of providing funds for the uses specified in Article V whereof, the Association Board shall assess against the Assessable Property in each year, beginning with the year in which Common Property is first transferred to the Association, a charge (referred to herein as "Assessment" or "Annual Assessment"), which shall be uniform with respect to all Assessable Property and shall be in such amounts as determined by the Association Board. Lots or Living Units which are not occupied by a Resident and which are owned by a builder shall be assessed at a rate to be determined by the Association Board. The annual dues shall be set at an initial rate of \$500.00 per year and a one-time nonrefundable Initiation Fee of \$500.00 shall be charged by the Developer at the closing of the sale of each residence by the developer.

(b) Not later than ninety (90) days prior to the end of each fiscal year for the Association, the Association Board shall prepare an annual cash budget projecting anticipated revenues, cash receipts, cash expenditures, net cash, surplus or deficit for the ensuing fiscal year (the "Association Budget"). The fiscal year for the Association shall be the calendar year. The proposed Association Budget will automatically be approved unless two-thirds (2/3) of the Members vote not to approve such Association Budget. Upon approval of the Association Budget, the Association Board will determine the manner in which Assessments

are to be made; provided, however, that the Assessments will be made on a per Living Unit basis and not on market value or assessed value. The Association Board may not increase Annual Assessments to any Living Unit by more than fifteen percent (15%) of the previous year's Assessment for such Living Unit unless the Association Board determines that a greater adjustment is necessary solely as a result of inflation. The developer shall have the right to charge each builder a beginning amount of \$10.00 per lot per month fee to maintain and clean lot during the construction period.

4.03 Billing of Annual Assessments. At such time or times as the Association Board may determine, the Association shall levy the Annual Assessment. The Association shall send a written bill to each Owner stating the amount of the Annual Assessment imposed against each Lot which is Assessable Property owned by the Owner, the time period for payment thereof, and the interest rate to be charged for late payments thereof. Each Annual Assessment shall be due and payable on a date established by the Association Board and shall become delinquent on a date established by the Association Board. The Association Board may establish payment procedures to allow payment of the Annual Assessment in increments during the year the Assessment is made, provided that this privilege is extended to all Owners on an equal basis, and provided that reasonable notice is given of each payment date, of the interest to be charged for late payments, of the liens established by this Declaration, and of the suspension of membership rights as a consequence of the failure to pay. The annual dues of \$500.00 per year shall be due on the 1st day of January and shall be delinquent thirty (30) days thereafter.

4.04 Commencement of Assessments. With regard to the Property, and any Annexation Property, each part of the Assessable Property shall become subject to the Assessments set forth herein on the first day of the fiscal quarter following the month in which each part meets the definition of a Lot. Such Assessments shall be adjusted and prorated according to the number of days remaining in the fiscal year of the Association as such fiscal year is set forth in the Association By-Laws.

4.05 Late Payments.

(a) The Association Board may from time to time establish or change the rate of interest which shall be charged for the payment after the delinquency date of any portion of an Assessment, provided that such interest rate shall not exceed the lesser of eight percent (8%) over the Base Rate or Prime Rate as announced by North American Savings Bank (or any successor thereto) as its base per annum lending rate, from time to time, or the maximum interest rate permitted under the laws of the State of Kansas; and provided that reasonable notice of such charge is given to the Members.

(b) In the event of default in the payment of any one (1) or more installments of the Annual Assessment established hereunder, the Association may declare any remaining balance of said Annual Assessment at once due and payable. The full year assessment will be due and payable in the month of January.

(c) In the event that an Owner shall fail to fully pay the Assessment by the delinquency date thereof, such unpaid amount shall become a binding personal obligation of such Owner, and the Association shall have the right, pursuant to the provisions of Section 15.03 hereof, to enforce the lien for Assessments imposed by Section 4.01. In the event a lot is owned by more than one Owner, such liability shall be joint and several among each such Owner. The Association shall have the right and duty to take all appropriate actions and steps to collect any such unpaid Assessments. Each delinquency shall constitute a separate basis for a demand or claim of lien or liens, but any number of defaults may be included within a single demand or claim of lien or liens on account of prior delinquencies and shall be deemed to include subsequent delinquencies and amounts due on account thereof. The Association may institute a suit to recover a money judgment for the same, together with interest thereon and reasonable expenses of collection, including attorneys fees, without foreclosing or waiving the lien herein before provided.

4.06 Certificate of Payment. Upon written demand by an Owner, the Association shall issue and furnish to such Owner, within a reasonable period of time, a written certificate or receipt stating that all Assessments, including interest and costs (if any), have been paid with respect to any specific Lot owned by said Owner as of the date of such certificate receipt, or if all Assessments have not been paid, setting forth the amount then due and

payable. The Association may make a reasonable charge for the issuance of such certificate. Any such certificate, when duly issued as herein provided, shall be conclusive and binding with regard to any matter therein stated as between the Association and any bona fide purchaser or encumbrancer of the Lot in question.

4.07 User Fees and Charges.

(a) In addition to the Annual Assessments, the Association Board may levy and collect charges and fees from Owners for the use of Common Property for the purpose of maintaining, refurbishing, replacing and repairing the Common Property and the Common Property Improvements, and operating services on Common Property.

(b) In establishing user fees and charges, the Association Board may formulate reasonable classifications of users. Fees and charges shall be uniform within each classification, but need not be uniform from classification to classification.

(c) If any Owner shall fail to pay any user fee or charge when due and payable, the Association Board may immediately suspend such Owner's right of enjoyment of the Common Property or services thereon except as to Private Open Space and may take whatever action it deems necessary to enforce such suspension.

4.08 Additional Procedures. The Association Board shall have the right to adopt procedures for the purpose of making the Assessments, user fees and charges provided for herein and for the billing and collection of the same, provided that such procedures are not inconsistent with the provisions hereof.

4.09 Special Assessments.

(a) In addition to the Annual Assessments authorized by Section 4.01 hereof, the Association may levy in any year a Special Assessment, applicable to that year only, for the purpose of defraying, in whole or in part, the cost of any construction or reconstruction, repair or replacement of Common Property Improvements including any capital improvement upon the Common Property, or the cost of any utility deemed necessary by the Association Board to serve the Property, including the necessary fixtures and personal property related thereto, or any unexpected cost or expense of the Association as the Association Board may determine.

(b) A Special Assessment shall become effective upon written notice by the Association Board. Billing of Special Assessments shall be handled according to the procedures set out in Section 4.03 hereof.

(c) Special Assessments shall not be imposed by the Association until after the Association Board first presents any such proposed Special Assessment to the Members at a meeting to be called for that purpose pursuant to Section 3.06 hereof. The Special Assessment shall be deemed to be approved by the Members unless a majority (51%) of the Members in attendance vote not to approve such Special Assessment.

(d) Any Lots owned by Developer or builders shall not be subject to Special Assessments.

ARTICLE V

Use of Funds

5.01 Purposes for which Funds May Be Used. The Association shall apply all funds received by it pursuant to this Declaration and all other funds and property received by the Association, including the proceeds of loans referred to in Sections 5.02 and 5.05 and the accumulated funds referred to in Section 5.03, to the following:


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(a) the operating costs and expenses of the Association, including planning and implementation of the community programs;

(b) the planning, design, acquisition, improvement, construction, maintenance and equipping of Common Property Improvements;

(c) Association programs and services conducted on, in or for the benefit of Common Property;

(d) payment of all principal and interest when due on all loans made to the Association to the extent required under any agreement with Note Holders pursuant to Section 5.02 hereof;

(e) payment of all real and personal property taxes and assessments, if any, separately levied upon or assessed against the Association or any property owned by the Association;

(f) payment of all premiums and charges for all policies of insurance or surety bonds, as deemed by the Association Board to be necessary and appropriate, including but not limited to workmen's compensation insurance, to the extent necessary to comply with any applicable law and then-current insurance practices, and indemnity, faithful performance, fidelity and other bonds as the Association Board shall deem necessary, appropriate or required to carry out the Association functions or to insure the Association against any loss from malfeasance or dishonesty of any employee or other person charged with the management or possession of any Association funds or property; and

(g) the repair, improvements, construction, operation or extension of any utility servicing the Property or any utility deemed reasonably necessary by the Association Board to service the Property.

(h) Any other prudent and appropriate expense that the Board of Directors shall approve provided that it is directly or indirectly related to the Riverview subdivision.

5.02 Handling of Funds. In order to secure the repayment of any and all sums borrowed by it from time to time, the Association Board is hereby granted the right and power:

(a) to assign and pledge revenues received and to be received by it under any provision of this Declaration, including, but not limited to, the proceeds of the Assessments payable hereunder; and

(b) to enter into agreements with Note Holders with respect to the collection and disbursements of funds, including, but not limited to, agreements wherein the Association covenants:

(i) to assess the Assessments on a given day in each year and subject to the limitations specified in Article IV;

(ii) to establish sinking funds or other security deposits, or both;

(iii) to apply funds received by the Association to the payment of all principal and interest when due on such loans or to apply the same to such purpose after providing for costs of collection;

(iv) to establish such procedures as may be required by the Note Holders but not inconsistent with the Declaration;

(v) to provide for the custody and safeguarding of all funds by the Association; and

(vi) to negotiate and arrange the amount, terms and rate or rates of all borrowing and the provisions of all agreements with Note Holders.

5.03 Accumulation of Funds Permitted. The Association shall not be obligated to spend in any calendar year all the sums collected in such year by way of Annual Assessments, or otherwise, and may carry forward, as surplus, any balances remaining; nor shall the Association be obligated to apply such surplus to the reduction of the amount of the Annual Assessment in the succeeding year, but may carry forward from year to year such surplus as the Association Board may determine to be necessary or desirable for the greater financial security of the Association and the effectuation of its purposes, including accruing funds for the replacement of facilities.

5.04 Advances by the Developer.

(a) On an annual calendar year basis, the Association Board shall prepare the Association Budget which shall include a cash budget projecting anticipated cash receipts, cash expenditures and net cash surplus or deficit for the ensuing fiscal year.

(b) The Developer may, but is not obligated to, make cash advances to the Association to eliminate any projected net cash requirements of the Association which occur during the course of any fiscal year throughout the Development Period. Such cash advances may be considered borrowings of the Association if necessary in order to satisfy the requirements of the Developer in making such advances. Such cash advances may include loans by the Developer to the Association for the purposes of constructing improvements upon Common Property.

(c) The foregoing provisions notwithstanding, the Developer will not make an advance if the Developer shall determine that such an advance would materially jeopardize the performance of its obligations pursuant to the Development Plan or to the requirements of its creditors. In such event, the Developer will undertake to notify the Association in writing within thirty (30) days after a request is made by the Association that it is not able to make an advance and may state the reasons relating thereto.

(d) If required by the Developer, all such advances shall be evidenced by promissory notes of the Association to bear interest at the effective rate of interest being paid by the Developer on its debentures or debt obligations.

ARTICLE VI

Common Property

6.01 Conveyance of Common Property.

(a) The Developer shall convey the Private Open Space to the Association and, from time to time, convey to the Association such certain other property as the Developer may determine in accordance with the Development Plan for the common use and enjoyment of the Owners and Residents. Such property shall be free of encumbrances and liens, except for the Development Loan Lien, but subject to easements and rights created by this Declaration or similar instruments, including utility easements. The deed of conveyance may contain appropriate restrictions and assurances that such property shall be reserved for the common use and enjoyment of the Owners and Residents and prohibit the construction thereon of buildings for commercial, retail or Living Unit use.

(b) The Developer may convey an interest in fee simple in any improved land intended to be used as Common Property either by gift or for a consideration which equals the cost of the capital improvements on such property at the time of conveyance. For the purposes of this Section 6.01, "cost" shall mean the actual amounts expended to construct or complete the community facilities or improvements situated on Common Property (excluding the cost of the land devoted to such facilities or improvements), plus a reasonable charge for overhead. Such consideration may be in whatever form agreed to at the time of sale. Any debt which may be incurred by the Association in connection with a conveyance to the Association by the Developer shall be considered a borrowing subject to the provisions of Section 5.02.

(c) Each conveyance of Common Property for consideration to the Association by the Developer shall be subject to the approval of a majority of the Association Board. The Association Board will review the financing proposal for such conveyance and will determine the extent to which Association Assessments and user fees and charges may be committed to enhance the debt for such conveyance.

6.02 Use of Common Property.

(a) Every Owner, by reason of such ownership, shall have a right and easement of enjoyment in and to all Common Property, such easement shall be appurtenant to and shall pass with every Lot upon transfer. All Residential Tenants who are not also Owners shall have a nontransferable privilege to use and enjoy all Common Property for so long as they are a Resident. Any guest of a Member shall be entitled to a right or privilege of enjoyment of Common Property subject to such regulations as may be promulgated by the Association Board. Each such guest shall be accompanied by the Member sponsoring such guest at all times such guest is using the Common Property.

(b) All such rights, easements and privileges conferred under this Article VI shall, however, be subject to the right of the Association Board to:

(i) establish, adopt, promulgate, amend and rescind reasonable rules and regulations pertaining to the use, operation and maintenance of Common Property which shall enhance the preservation of such facilities, promote the safety and convenience of the users thereof, and which shall serve to promote the best interests of the Members and the Riverview community;

(ii) determine the use or uses to which Common Property may be put; provided, however, that any designation of use which is inconsistent with the use designated by the Developer upon conveyance, shall be subject to the provisions of Article VII of this Declaration;

(iii) determine which, if any, Common Property may be used and enjoyed by, or conveyed or dedicated to the general public or a federal, state or local government body; provided, however, that Property shall not be conveyed to a public body unless, after the Development Period, the Association Board has obtained the prior approval of majority (51%) of the Members who are present in person or by proxy and voting at an Association meeting at which a quorum is present or voting in a referendum called for such purpose after proper notice is given;

(iv) levy user fees and charges pursuant to Section 4.07 of this Declaration and to charge reasonable admissions or other charges or fees for the use of any recreational facility,

(v) borrow money for the purpose of acquiring, developing or improving any Common Property including improvements thereon, and in aid thereof to mortgage the same, provided that the rights of any such mortgagee shall be subordinate to the rights, easements and privileges herein granted and assured; provided, further, that any such mortgage shall be subject to the approval of two-thirds (2/3) of the Members who are present in person or by proxy and voting at an Association meeting at which a quorum is present or voting in a referendum called for such purpose after the proper notice is given; and

(vi) apply for, accept and expend loans or grants from federal, state or local governments and to comply with any conditions required by such governments in order to obtain such loans or grants including conditions relating to the use and enjoyment of Common Property by the general public.

6.03 Damage or Destruction of Common Property by Owner. In the event any Common Property (street lights are considered common property) is damaged or destroyed by Owners, Residents or any of their guests, tenants, licensees, agents or members of their families, such Owner and Resident do hereby authorize the Association to repair such damaged areas. The Association shall repair such damaged area in a good and workmanlike manner in conformance with the original plans and specifications of the area involved, or as the area may have been modified or altered subsequently by the Association at the discretion of the Association. The amount necessary and actually expended for such repairs shall be a Special Assessment upon the Lot or Living Unit of said Owner, shall be a lien upon the Lot or Living Unit of said Owner and shall be enforceable as other Assessments under Article IV. Owner shall be obligated to pay any such damage charge within 30 days of receipt of invoice from the Association.

6.04 Maintenance of Common Property. The Association shall maintain the Common Property according to at least the same standard of maintenance required of Owners.

6.05 Suspension of Rights. Except with regard to the Private Open Space the Association shall have the right to suspend the right or privilege under this Article VI of any Member for any period during which the Assessments or user fees and charges assessed under Article IV hereof remain delinquent, and may suspend said right or privilege in connection with the enforcement of any rules and regulations relating to Common Property in accordance with the provisions of this Article VI.

ARTICLE VII

Designation of Use of Property

7.01 Designation. Initially, and from time to time, the Developer shall file with the Association and the DDRC, for information purposes, a duplicate of each plat as such is recorded in the appropriate Recorder of Deeds Office. The Developer may at the time of filing, or at any time thereafter, without the approval of the DDRC, designate any Lots owned by the Developer according to such uses or designations as the Developer may determine in accordance with the Development Plan.

7.02 Change of Designation. After a Lot is no longer owned by the Developer there shall be no change in the designation, if any, of such Lot except with the mutual consent of the Owner thereof and the DDRC, together with such additional government approval as may be required. So long as the Developer has the right to appoint the Association Board, the Developer may change the designation of Common Property after its conveyance to the Association. Thereafter, any such change in the designation of Common Property after its conveyance to the Association shall require the approval of two-thirds (2/3) of the Association Board.

ARTICLE VIII

Design and Development Review Committee

8.01 Purpose, Powers and Duties of the DDRC. The purpose of the DDRC is to assure that all proposed uses and any construction or alteration of any Structure which takes place on any Lot or any other Property shall be performed in conformity with the objective of high quality environmental design and development as set forth in the Development Plan. To carry out that purpose, the DDRC shall have all of the rights, powers and duties conferred upon it pursuant to the provisions of this Article VIII, including the right to approve any and all proposed uses, site plans and Structures to be constructed on the Property, including the Common Property Improvements, except that the DDRC shall not have the right, without the approval of the Developer during the Development Period, to disapprove a use for a Lot which is within the use category designated for such Lot by the Developer pursuant to Section 7.01. The DDRC shall also have the right to approve or disapprove any and all proposed external alterations or use changes for Lots, Living Units or Common Property. The DDRC will not do anything, however, which would prevent the Developer from fulfilling its obligations under the Development Plan.

8.02 Composition and Appointment.

(a) The DDRC shall be comprised of three (3) members, each serving at the Developer's control during the Development Period.

(b) During the Development Period, Developer may, but shall not be obligated to, assign its authority to appoint the DDRC Members to the Association. After the Development Period each DDRC member theretofore appointed by the developer shall be appointed by the majority of the Association Board.

(c) If any vacancy shall occur in the membership of the DDRC by reason of death, resignation, removal or otherwise, including the failure to find a candidate with the necessary qualifications for a specific DDRC member's position, the remaining vacancies of the DDRC shall be filled by the Developer during the Development Period, or, thereafter, by the Developer or by majority vote of the Association Board, as appropriate. Any DDRC member may resign at any time by giving written notice of such resignation to the Chairman of the DDRC and such resignation shall take effect on receipt thereof by the Chairman. Any member of the DDRC may be removed with or without cause by the Developer or by majority vote of the Association Board, whichever appointed him. If, subject to the above, the Developer or the Association Board, as appropriate, fails to act to fill a vacancy within thirty (30) days of the receipt of written notice of resignation, the remaining members of the DDRC shall appoint the new member to fill the vacancy.

8.03 Officers Subcommittees and Compensation. The members of the DDRC shall appoint a Chairman from among their number and may appoint from among their number such other officers and subcommittees as they shall from time to time determine. In addition, the DDRC may establish advisory committees, which may include such members of the DDRC, employees or Members of the Association, or other persons as the DDRC may in its discretion determine; provided that any such subcommittees or advisory committees may make recommendations to the DDRC but shall have no power to finally exercise any of the power and authority of the DDRC under this Declaration. Members of advisory committees may receive such compensation and reimbursement for expenses as the Association Board may determine. Each member of the DDRC shall receive reasonable compensation from the Association for his services as a member thereof and shall be reimbursed by the Association for traveling expenses and other out-of-pocket costs incurred in the performance of his duties as a member of the DDRC; provided, however, that the Developer shall compensate any of its employees who serve as members of the DDRC and shall reimburse them for traveling expenses and out-of-pocket costs incurred in the performance of their duties as Members of the DDRC.

8.04 Operations of the DDRC.

(a) Meetings. The DDRC shall hold regular meetings as may be determined by the members of the DDRC. Special meetings of the DDRC may be called by the Chairman of the DDRC upon the written request of a majority of the members of the DDRC then in office. Regular and special meetings of the DDRC shall be held at such time and at such place as the members of the DDRC shall specify. Notice of regular and special meetings need not specify the purpose or purposes for which the meeting is called. Attendance of a member of the DDRC at a meeting shall constitute a waiver of notice of such meeting. At each meeting of the DDRC, the presence of a majority of the members then in office, which majority during the Development Period shall include the co-developers, shall constitute a "quorum," herein so called, for the transaction of business. Except as otherwise provided herein, the act of such majority of members of the DDRC present at any regular or special meeting thereof at which a quorum is present shall constitute the act of the DDRC. In the absence of a quorum, a majority of the members of the DDRC present at the time and place of the meeting may adjourn the meeting from time to time and until such time as a quorum shall be present. At any adjourned meeting at which a quorum is present, any business may be transacted which might have been transacted at the meeting as originally called.

(b) Activities.

(i) The DDRC shall adopt and promulgate and, as it deems appropriate, amend the Development Guidelines as provided in Section 8.05 hereof and will, as required, make findings, determinations, rulings and orders with respect to the conformity with said Development Guidelines of plans and specifications to be submitted for approval to the DDRC as provided in Section 8.06 hereof. As required, the DDRC shall issue permits, authorizations or approvals pursuant to the directions and authorizations contained herein.

(ii) Any two (2) or more of the members of the DDRC shall have the full authority of the DDRC with respect to the review of plans and specifications pursuant to the provisions of this Article and with respect to all other matters as may be specified by resolution of the DDRC, except with respect to the adoption or promulgation of the Development Guidelines. The unanimous action of two (2) members of the DDRC, in issuing an approval based upon specified conditions or a modification of plans and specifications submitted under the provisions of this Article, or in issuing an approval or disapproval of any permit or authorization, shall be final and binding upon the DDRC, subject, however, to an appeal to the DDRC as a whole. Any applicant for such approval, permit or authorization may, within thirty (30) days after receipt of notice of any decision which he deems to be unsatisfactory, file a written request to have the matter in question reviewed by the entire DDRC. Upon filing of any such request, the matter with respect to which such request was filed shall be submitted to, and reviewed as soon as possible by, the entire DDRC. Thereafter, the decision of majority of members of the DDRC with respect to such matter shall be final and binding.

8.05 Development Guidelines.

(a) As contemplated by and pursuant to the provisions of this Article VIII, the DDRC may adopt, promulgate, amend, revoke and enforce design and development guidelines, hereafter referred to as the Development Guidelines, for the purposes of:

- (i) governing the form and content of plans and specifications to be submitted for approval pursuant to the provisions of Section 8.06;
- (ii) governing the procedure for such submission of plans and specifications; and
- (iii) establishing policies, requirements, standards, restrictions and specifications with respect to the approval and disapproval of all proposed uses and with respect to all construction or alteration of any Structure on any Lot, Living Unit, Easement Area or Common Property.

(b) The DDRC shall make a published copy of its current Development Guidelines readily available to Members and prospective Members of the Association and builders which Guidelines shall include the Residential Plan Submission Procedure, Site Planning and Landscape Standards and Residential Design Standards.

8.06 Submission of Plans and Specifications. No Structure shall be commenced, erected, placed, moved onto or permitted to remain on any Lot, nor shall any existing Structure upon any Lot be altered in any way which materially changes the exterior appearance thereof, nor shall any new use be commenced, unless plans and specifications (including a description of any proposed new use) therefor shall have been submitted to and approved in writing by the DDRC. Such plans and specifications submitted to the DDRC shall be in such form and shall contain such information as may be required by the DDRC in the Development Guidelines promulgated by the DDRC pursuant to Section 8.05 of this Declaration. At a minimum, submissions to the DDRC shall include (in such

detail and according to the scale as required by the Development Guidelines) three (3) copies of (i) the site plan; (ii) Floor plans; (iii) the list of building materials; (iv) the landscape plan; and (v) the exterior color scheme. Such submissions shall include, among the other requirements of the Development Guidelines, a two (2) step design process whereby the DDRC shall first have submitted to it for its approval a "preliminary" site plan showing building location and relation to the lot lines with preliminary indication of finish grades, and "preliminary" floor plans showing four (4) exterior elevations noting the location of all windows, doors, openings and finish materials, all in as much detail as required by the DDRC and the Development Guidelines. Thereafter, and prior to final approval, the DDRC shall have submitted to it for approval "final" site and floor plans indicating final grading and landscaping and showing the four (4) exterior elevations including doors, windows and openings together with actual samples of materials and colors.

8.07 Approval of Plans and Specifications. Upon approval by the DDRC of any plans and specifications submitted hereunder, a copy of such plans and specifications, as approved, shall be deposited as a permanent record with the DDRC and two (2) copies of such plans and specifications bearing such approval in writing shall be returned to the applicant submitting the same. Approval for use in connection with any Lot or Structure of any plans and specifications shall not be deemed a waiver of the DDRC's right, in its discretion, to disapprove similar plans and specifications or any of the features or elements included therein if such plans, specifications, features or elements are subsequently submitted for use in connection with any other Lot or Structure. Approval of any such plans and specifications relating to any Lot or Structure, however, shall be final as to that Lot and such approval may not be revoked or rescinded thereafter, provided that there has been adherence to, and compliance with such plans and specifications, as approved, and any conditions attached to any such approval. The DDRC in its discretion is permitted to approve deviations from the Development Guidelines and from this Declaration when, in its judgment, such deviations will result in a more commonly beneficial use. Such approval must be granted in writing and when the DDRC approves and grants a deviation from this Declaration, such approved deviation shall for all purposes amend this Declaration but only to the limited extent of such specifically approved deviation. No approved deviation shall be deemed to act as a precedent in respect of any other requests for approvals of deviations.

8.08 Disapproval of Plans and Specifications.

- (a) The DDRC shall have the right to disapprove any plans and specifications submitted hereunder as determined by the DDRC in its sole judgment and discretion for any reason including, among others:
 - (i) failure to include information in such plans and specifications as may have been requested by the DDRC or as required herein or in the Development Guidelines;
 - (ii) failure of such plans or specifications to comply with this Declaration or the Development Guidelines;
 - (iii) objection to the exterior design, appearance or materials of any proposed Structure or improvements;
 - (iv) incompatibility of any proposed Structure, uses or Lot improvements to other existing neighboring Structures;
 - (v) objection to the site plan due to incompatibility with neighboring Lots;
 - (vi) objection to the grading plans and drainage patterns for any Lot;
 - (vii) objection to the color scheme, finish, proportions, style or architecture, height, bulk, safety or appropriateness of any proposed Structure or improvement;
 - (viii) failure to satisfy minimum or maximum floor area requirements or standards;

(ix) objection to the parking areas proposed for any Lot based on among other things:

- (A) incompatibility with proposed uses and Structures of the Lot;
- (B) insufficiency of size of the parking area in relation to the proposed use;
or
- (C) undesirable alteration of the flow of water over or through the Lot;

(x) any other matter with respect to such submitted plans and specifications, whether or not such matters are included in the Development Guidelines, if such matters, in the sole judgment and discretion of the DDRC, would connect with or be relevant to the value and amenities of the Riverview community established in the Development Plan and as may be set forth in this Declaration or the Development Guidelines; or

(xi) any other matter which, in the judgment of the DDRC, would render a proposed Structure or use inharmonious with the standards for Riverview as set forth in the Development Plan.

(b) In any case in which the DDRC shall disapprove any plans and specifications submitted hereunder, or shall approve the same only as modified or upon specified conditions, such disapproval or qualified approval shall be accompanied by a statement of the grounds upon which such action was based. In any such case the DDRC shall, if requested, make reasonable efforts to assist and advise the applicant in order that an acceptable proposal may be prepared and submitted for approval.

(c) The approval or disapproval of plans and specifications by the DDRC shall not be construed as approval or disapproval of engineering decisions or of compliance of such plans and specifications with zoning and building ordinances nor with any such industry or governmental standards, rules, regulations and codes. It is the responsibility of each Owner to employ properly qualified and, as applicable, licensed professionals to design and construct their residence. By approving or disapproving the plans and specifications neither the DDRC nor any member thereof assumes any liability or responsibility therefor or for any defect in any Structure or part thereof constructed from such plans and specifications.

8.09 Inspection Rights. After reasonable notice and at any reasonable time or times, any agent of the Association or the DDRC may enter upon any Lot for the purpose of ascertaining whether the use or maintenance of such Lot or the construction of any Structure thereon is in compliance with the provisions hereof. Neither the Association, nor the DDRC, nor any agent thereof shall be deemed to have committed a trespass or other wrongful act solely by reason of such entry or inspection, provided such inspection is carried out in accordance with the terms of this Section.

8.10 Violations. If any Structure shall be erected, placed, maintained or altered upon any Lot, or any new use commenced on any Lot, otherwise than in accordance with the plans and specifications approved by the DDRC pursuant to this Declaration, such erection, placement, maintenance or alteration shall be deemed to have been undertaken in violation of this Article and without the approval required herein. If in the opinion of the DDRC, such violation shall have occurred, the DDRC shall notify the Association. If the Association Board shall agree with the determination of the DDRC with respect to the violation, then upon written notice of the violation to the Owner from the Association Board (which shall be deemed to have been delivered if sent by certified or registered mail, return receipt requested, postage paid), any such Structure so erected, placed, maintained or altered upon any Lot in violation hereof shall be removed or altered, and any such use shall be terminated, so as to extinguish such violation. If the Owner of the Lot upon which such violation casts shall not have taken reasonable steps toward the removal or termination of the same within the time specified in such notice, the Association shall have the right to pursue its Right of Action as provided in Article XIV hereof together with all remedies whether at law or in equity and whether

specified herein or in Article XIV hereof, and including but not limited to the remedy of injunctive relief and obtaining a monetary judgment for all costs, expenses, including reasonable attorneys fees, and damages.

8.11 Fees. As a means of defraying its expenses, the DDRC may charge and collect a reasonable and appropriate fee as established from time to time and published in the Development Guidelines. The fees shall be made payable to the Association and shall be payable at the time plans and specifications are submitted as a condition precedent for the review and approval of such plans and specifications.

8.12 Nondiscrimination. Association and or the DDRC shall not discriminate against any applicant requesting its approval of plans and specifications because of such applicant's race, color, sex, religion, national origin, handicap family composition or marital status. Further, neither the Association nor the DDRC in the exercise of their power granted pursuant to this Declaration shall not take any action which is intended to or does, in effect, discriminate against persons or a particular race, color, sex, religion, national origin, handicap family composition or marital status.

ARTICLE IX

Easements

9.01 Easements.

(a) In respect of the Easement Area of each Lot and the Common Property the Developer reserves to itself, its assignees and designees the right, power and authority to:

(i) erect, install, construct and maintain wires, lines, conduits and poles and the necessary or proper attachments and appurtenant structures in connection with the transmission of electricity, telephone, fire alarm systems, communication systems, television cables and other utilities and similar facilities;

(ii) erect, install, construct and maintain storm water drains, land drains, public and private sewers, pipe lines for supplying gas, water, electricity and heat, and for any other public or quasi-public facility, service or function, and appurtenant structures whether above ground or underground;

(iii) control slope, including the right to grade and plant slopes and prevent the doing of any activity which might interfere with slope ratios approved by the Developer or which might create erosion or sliding problems or which might change, obstruct or retard drainage flow; this section 9.01(a) shall not be construed to exempt Structures erected or placed in the Easement Area from the provisions of Article VIII.

(b) Developer reserves unto itself, its assignees, successors and designees, the right, power and authority to direct and control the installation of facilities, in cooperation with a public authority or any utility company which will install, own, operate and maintain the respective facilities, which utilities and drainage services (as provided for in paragraphs (a) (i), (ii) and (iii) of this Section 9.01) shall be installed in and occupy any specific easement. Within any easements, no Structure, planting or other material or improvement shall be placed or permitted to remain which may damage or interfere with the installation and maintenance of utilities, or which may change the directional flow of drainage channels in the easement, or which may alter, obstruct or retard the flow of water through drainage channels within the Easement Areas, or which may change or prevent the intended use of any easement.

(c) Subject to all of the other Restrictions contained in this Declaration, and subject to the easements and rights thereto pursuant to the Plat, each Owner shall have the right to use the Easement Area of his Lot in any manner not inconsistent with the purposes for which such Easement Area is reserved, and the area within any Easement Area and all improvements within the bounds of such Easement Area shall be

maintained continuously by the Owner except for such improvements for which a public authority or utility company is or may become responsible for maintenance.

(d) Notwithstanding anything herein to the contrary, each Owner covenants and agrees that, in cooperation with the Developer, each Owner shall execute all grants of easements, grants of right-of-way or any other similar grant or conveyance documentation required to be executed by an Owner in order to grant and convey to any public authority or utility company, their assigns or lessees, the right, privilege and easement to lay, construct, maintain, alter, inspect, repair, replace, protect, relocate, change the size of, operate and remove all utility lines, service taps, distribution facilities, valves, regulators and other equipment appurtenant to and necessary for providing any and all of the utility and drainage services as provided for in paragraphs (a) (i), (ii) and (iii) of this Section 9.01.

9.02 Entry. The Developer reserves for itself and the Association, their agents, designees, successors and assigns the right at all reasonable times and upon reasonable notice to enter upon all parts of the Easement Areas of each Lot for any of the purposes for which said easements or right-of-ways are reserved, without being deemed to have committed a trespass or wrongful act solely by reason of such entry. The Developer and the Association, their agents, designees, successors and assigns shall be responsible for leaving each Easement Area in good repair and condition following any work or activity within such Easement Area pursuant to the provisions of Section 9.01.

9.03 Disposition During Development Period. During the Development Period, the Developer may convey an Easement Area to a public authority or utility company where such conveyance is required by the public authority or utility company as a prerequisite to installing the utility facility on the Easement Area or where such conveyance is required by the public authority or utility company as a prerequisite to accepting ownership of the utility facility for operation and maintenance.

ARTICLE X

General Restrictions

10.01 Maintenance Required by Owner.

(a) Each Owner shall keep all of his Lots (including Easement Areas, if any), and all improvements therein or thereon, in good order and repair, including, but not by way of limitation, the seeding, watering and mowing of all lawns, the pruning and cutting of all trees and shrubbery and the painting (or other appropriate external care) of all buildings and other improvements, all in a manner and with such frequency as is consistent with safety and good property management. There is reserved to the Association, its agents, successors, designees or assigns a "maintenance easement" on Property lying between the foundation of any Structure on any Lot and the property line of said Lot to permit the Association, its agents, successors or assigns, at its election, to maintain said Property at any reasonable hour. The Association shall have the right, after written notice to the Owner of the affected Lot or Living Unit as hereinafter provided, to remove trash or rubbish and to cut grass, weeds and vegetation and to trim or prune any hedge or other planting that, in the opinion of the DDRC, by reason of its location or height or the manner in which it is permitted to grow, is detrimental to adjoining Lots or Property or is unattractive in appearance. The Association shall further have the right to care for vacant and unimproved Property and to remove grass, weeds and rubbish therefrom and to any and all things necessary or desirable in the opinion of the DDRC to keep such Property in neat and good order, all at the cost and expense of the Owner. Such cost and expenses incurred by the Association shall be paid to the Association upon demand and, if not paid within ten (10) days thereof, shall become a lien upon the Property affected, equal in priority to the liens provided for in Article IV hereof.

(b) The DDRC shall give fifteen (15) days' written notice to the Owner in violation of this Restriction, setting forth the specific violation or breach of this Restriction and the action required to be taken by the Owner to remedy such violation or breach; if, at the end of such time, reasonable steps to accomplish such

action have not been taken by the Owner, the DDRC may pursue its Right of Action and shall have such other remedies at law or in equity as may then exist or as provided in Article XIV hereof.

10.02 Land Use and Building Type. Riverview 1st Plat Lots 1 through 35, shall be used solely for residential purposes. The term "residential purposes" as used herein, excludes hospitals, clinics, hotels, industrial, commercial and professional uses, whether from homes, residences or otherwise, and all such uses of the Lots or living units are expressly prohibited. No building shall be erected, altered, placed or permitted to remain on any Lot unless it is an approved Structure and no previously approved Structure shall be used for any purpose other than that for which it was originally approved. No Lot shall be split, divided or subdivided for sale, resale, gift, transfer or otherwise without the written consent of the Developer. The Developer hereby reserves the exclusive right to use any of the Property for temporary use as an office or for model home purposes during the Development Period with all related signs and advertising as required for marketing and development to include the use of a sales trailer as needed.

10.03 Landscape Restrictions. Within 60 days after the issuance of any permanent or temporary certificate of occupancy for the residence, the Owner thereof shall landscape the Lot to the same standards as that generally prevailing throughout the Subdivision (which shall include, but not be limited to, a minimum of \$1,500.00 of foundation plantings in the front yard, plus at least one (1) hardwood tree of two and one-half (2.5) inch or more caliper in the front yard (in addition to any trees planted by the Developer)). Except as expressly approved by the Approving Party. All landscaping shall be installed in accordance with the landscaping plans approved by the DRC and shall be maintained by the Owner in good condition at all times.

No tree or shrubbery shall be maintained in such a manner as to obstruct the view of vehicular traffic. No tree having a diameter of four (4) inches or more (measured from a point two (2) feet above ground level) shall be removed from any Lot without the express written authorization of the DDRC. The DDRC may adopt and promulgate rules and regulations regarding the requirement of planting trees, preservation of trees and other natural resources and wildlife to protect and encourage the preservation of the ecological balance of the Property. The DDRC may mark certain trees, regardless of size, as not removable without written authorization. Landscaping must conform to the area in the opinion of the DDRC. Each Lot must be sodded with fine-leafed turf-type tall fescues, ryes or bluegrasses, except in areas to be left in a natural state upon approval of the DDRC. In carrying out the provisions of this Section 10.03, the DDRC, the Association and its agents or designees may come upon any Lot (following reasonable notice) during reasonable hours for the purpose of inspecting and marking trees.

10.04 Building Locations. No building or other Structure shall be located on or built on any Lot nearer to the front Lot line or nearer to the side street right-of-way line than the minimum setback line. No building or Structure shall be placed nor shall any refuse or material, including but not limited to firewood, be placed or stored on any Lot within thirty (30) feet of the rear property line of any Lot.

10.05 New Construction. All Living Units and other Structures permitted hereby shall be new construction and no buildings shall be moved onto any Lot.

10.06 Uncompleted Structures. Commencement of construction of a Living Unit or any other Structure shall not start until the DDRC has approved the final plans and specifications for such Living Unit or any other Structure. No Living Unit or other Structure shall be permitted to stand with its exterior in an unfinished condition for a period longer than six (6) months after commencement of construction. Extensions for periods beyond six (6) months may be granted by the DDRC in its sole discretion. In the event of fire, windstorm or other damage, no Living Unit or other Structure shall be permitted to remain in a damaged condition for more than three (3) months. No Living Unit or other Structure shall be occupied until completed according to the plans and specifications approved by the DDRC. No structure uncompleted or completed may be enclosed in any type of canvas, plastic, poly film, foam, or similar material in order to preserve said structure while work is delayed due to repair or pending litigation.

10.07 Structures. No temporary building, trailer, tent, garage, barn or other building, whether in the course of construction or otherwise, shall be placed upon any Lot. No detached Structure for purely ornamental

purposes nor above-ground swimming pools nor any permanently constructed stoves, grills or ovens may be erected on any part of any Lot without the consent of the DDRC. Aboveground pools are strictly prohibited. Permanent basketball goals can be used or installed with the written consent of the DDRC. Recreational and play structures are not encouraged. Any request must be submitted and approved by the DDRC with submittal of site plan before construction is commenced. Recreational and play structures are not permitted in the front or side yards of any residence. This includes all permanent, temporary, inflatable recreational and play structures. No recreational or play structure may be erected in the back yard of any residence without the written consent of the DDRC.

10.08 Fences. No fences or walls shall be placed on any Lot without permission of the DDRC and no approved fence or wall shall be erected or maintained in such a manner as to obstruct the view of vehicular traffic. No wire or chain link fence shall be erected on any Lot. Wrought iron or aluminum fences, painted black, will be the only approved fencing material. Owners with dogs are encouraged to use invisible fencing (buried wire type) or keep dogs, cats and other pets contained within their residences.

10.09 Placement of Signs on Property. No sign, billboard or other advertising device of any nature shall be placed upon any Lot, including property identification signs, except by the Developer and except as provided herein and as are approved by the DDRC. The DDRC may adopt and promulgate rules and regulations relating to signs which may be used within the Property. If approved by the DDRC as to color, location, nature, content, size and other characteristics, signs and other advertising devices may be erected and maintained upon any portion of the Property intended for commercial uses. "For Rent" and "For Sale" signs shall be permitted to be placed upon any Lot provided that such signs have first been approved by the DDRC.

10.10 Keeping of Animals on Lots. No animals or birds, other than customary household pets shall be kept or maintained on any Lot except as specifically authorized by the DDRC. In no event shall any such pets be kept, bred or maintained for any commercial purpose or in such a manner as to constitute a nuisance or cause unsanitary conditions. No animal of any kind shall be kept, walked or exercised on landscaped Common Property. Pit Bulls or other household pets with vicious propensities, or animals restricted by local ordinances or of an exotic type or breed, are specifically prohibited. As used herein, the term "Pit Bulls" shall mean Pit Bull Terriers, Staffordshire Bull Terriers, American Pit Bull Terriers, American Staffordshire Bull Terriers, or any combination of those breeds and dogs which have the appearance and characteristics of the breed. The DDRC may require that dogs shall not be permitted outside of any Lot except on a leash and accompanied by a responsible person. No dog run shall be permitted on any Lot. No dog over six (6) months of age shall be kept by any Resident unless such animal shall have a rabies inoculation and a proper license. The DDRC may from time to time publish and impose other regulations setting forth or otherwise regulating the type and number of animals that may be kept on any Lot. In any case the Number of animals and type must be in compliance with all City and County codes and may be enforced by those governmental agencies and the DDRC. The DDRC shall have the right to prohibit the keeping of any animal on any Lot, which animal continually barks, howls or makes any other noises so as to, in the opinion of the DDRC, unreasonably disturb the peace of any Resident. Outside animal shelters of any type whatsoever shall be prohibited.

10.11 Garage. Each residence shall have an attached or private garage for not less than two (2) nor more than four (4) cars without the approval of the DDRC. The driveway constructed on each lot shall contain sufficient paved area for off-street parking of at least two (2) cars. Any garage door facing the street shall be closed as much as practicable to preserve the appearance of the elevation of the residence fronting on the street. All vehicles should be parked in the garage as much as practical. All vehicles should be parked in the garage overnight.

10.12 Disposition of Trash and Other Debris. No Lot shall be used or maintained as a dumping ground for rubbish. No lumber, metals, bulk materials, refuse or trash shall be kept, stored or allowed to accumulate on, any Lot, except building materials during the course of construction for a period not to exceed Three Hundred Thirty (330) days (commencing from day one of the first delivery of any of such materials) unless extended by the DDRC in its sole discretion, for any approved Structure, unless such materials are screened from view in a manner approved by the DDRC. During the course of construction, it shall be the responsibility of each Owner to insure that construction sites are kept free of unsightly accumulations of rubbish and scrap materials, and that construction materials, trailers, shacks and the like are kept in a neat and orderly manner. No burning of any trash, leaves, grass or weeds and no accumulation or storage of litter of any kind shall be permitted on any Lot. If trash or other refuse is to be disposed of by being picked up and carried away on a regular and recurring basis, containers may be placed in the

open, on any day that a pickup is to be made, at such place on the Lot so as to provide access to persons making such pickup. At all other times such containers shall be stored in such a manner that they cannot be seen from adjacent and surrounding property. All such containers shall be kept in a clean and sanitary condition. The DDRC may adopt and promulgate reasonable rules and regulations relating to the size, shape, color and type of containers permitted and the manner of storage of the same on the Property.

10.13 Parking of Motor Vehicles, Boats and Trailers. No truck, commercial vehicle, trailer, commercial trailer house, recreational vehicle, all-terrain vehicle, camper, motorcycle, automobile, mobile home, boat or boat trailer shall be brought upon, stored or habitually parked on any Lot in front of any Living Unit or garage, or between any residence or garage and an abutting side street, or upon any street abutting any Lot. While nothing contained herein shall be considered to prohibit the use of portable or temporary buildings or trailers as field offices by contractors during actual construction in Riverview, the use and appearance of such a building or trailer must be specifically approved by DDRC prior to its being moved on site. Pickup trucks and other commercial vehicles used as transportation to and from a residential property must be kept in the garage at all times. Vehicles should be garaged at night as much as possible.

10.14 Nuisances. No noxious or offensive activity shall be carried on upon any portion of the Lots or Living Units, nor shall anything be done thereon that may be or become a nuisance or annoyance to any other Owners. No exterior lighting shall be directed outside the boundaries of any Lot but shall be directed so as to avoid glare and excessive light spills onto abutting or adjacent Property or Lots. Exterior lighting shall consist of concealed sources of illumination and shall maintain lighting levels consistent with the recognized standards of the lighting industry. Exterior lighting shall be from white sources only. Upon notice from the DDRC that an exterior light is objectionable, such Owner shall immediately shield or change such light in such a manner so that in the opinion of the DDRC such light is no longer objectionable. If shielding or changing cannot be accomplished to the satisfaction of the DDRC or the light continues to be objectionable, the DDRC may require that such light be removed or replaced with a light that is not objectionable. Notwithstanding the foregoing, temporary, decorative lighting shall be permitted provided that such lighting conforms to the requirements and limitations as may be imposed by the Association.

10.15 Antennas, Poles and Projections. No facilities, including poles and wires for the transmission of electricity, telephone messages, CATV signals and the like shall be placed or maintained above the surface of the ground on any Lot, and no external or outside antennas or satellite dishes except as defined below shall be permitted on any Lot or living Unit. No solar collectors of any kind or type shall be maintained except with the permission of the DDRC. No flag poles, poles, nor standards shall be erected or maintained except with the prior written permission of the DDRC. The use of "Mini Dish" type DSS satellite units are allowed with specific approval as to type and location by the DDRC. Permanent basketball goals will be allowed with standard black pole and clear backboard with DDRC written approval.

10.16 Subsurface Water. No well, pump, shaft, casing or other facilities for the removal of subsurface water shall be placed or maintained on any Lot, nor shall any boring, drilling, removal of or exploration for subsurface water be conducted on any Lot, except by the DDRC or with the permission of the DDRC. No individual water supply system such as wells shall be permitted on any Lot.

10.17 Drainage. Drainage from a Living Unit or Lot directly on to an adjoining Lot as result of any construction activity or any change to the grade of any Lot shall be prohibited and each Owner shall be required to maintain the Lot and to construct and maintain the gutters and downspouts to control such drainage. The final grading on each Lot shall not cause any adverse change (as determined solely by the DDRC) to the natural grade of such Lot.

10.18 Sanitary Sewers. No individual sewage treatment system such as septic systems or treatment facilities shall be permitted on any Lot. All sanitary sewer lines shall connect with the central sewage disposal system provided. Water from down spouts or any surface water shall not be permitted to drain into the sanitary sewer system.

10.19 Air and Water Pollution. No use of any Lot (other than the normal use of Living Unit fireplaces and chimneys) will be permitted which emits pollutants into the atmosphere, or discharges liquid or solid wastes or other harmful matter into any waterway in excess of environmental standards applicable thereto, to be established by the DDRC, which standards shall at a minimum meet the requirements of federal and state law and any regulations thereunder applicable to the Property. No waste or any substance or materials of any kind shall be discharged into any private or public sewer serving the Property, or any part thereof, in violation of any regulations of the State of Kansas or any private or public body having jurisdiction. No person shall dump garbage, trash or other refuse into any waterway on or immediately adjacent to the Property. The burning of leaves, trash or any debris is specifically prohibited.

10.20 Mining and Drilling. No Lot or portion thereof shall be used for any mining, boring, quarrying, drilling, removal of, or any other exploitation of subsurface natural resources, except for areas specifically designated for such purposes by the DDRC. No oil drilling, oil development operation, oil refining, quarrying or mining operations of any kind shall be permitted upon any Lot, nor shall oil wells, tanks, tunnels, mineral excavations or shafts be permitted upon any Lot. No derrick or other Structure designed for use in boring oil or natural gas shall be erected, maintained or permitted upon any Lot. No Pre-existing mining or drilling structure shall be opened, re-opened, uncapped or exploited in any manner.

10.21 Placement of Pipelines. No water pipe, gas pipe, sewer pipe or drainage pipe shall be installed or maintained on any Lot above the surface of the ground, other than as may be approved by the DDRC, except at the point of connection of such pipe to Living Unit service and except for hoses used for the watering of lawns.

10.22 Commercial Activity. No commercial activity of any kind shall be conducted in any Residential Area or in any Living Unit, but nothing herein shall prohibit the carrying on of promotional activities by the Developer.

10.23 Fireworks and Use of Firearms. The sale and use of fireworks of any kind whatsoever on the Property is prohibited. Except as permitted by law for security personnel, the use of or discharge of firearms of any kind whatsoever is prohibited. Hunting of any kind, and by any method, including but not limited to firearms, traps, snares, bow and arrows, or manually propelled missiles is prohibited.

10.24 Laws and Ordinances. Each Owner shall promptly comply with all laws and statutes, ordinances, rules and regulations of federal, state or municipal governments or authorities applicable to use, occupancy, construction and maintenance of improvements upon any Lot or Living Unit.

10.25 "Off Road" Vehicular Traffic. None of the Property, including but not limited to the Common Property, shall be used for motorized "Off Road" vehicular traffic of any nature except as to maintenance vehicles used in the ordinary course of maintaining the Property. Such prohibition extends to vehicles generally referred to and categorized as all-terrain vehicles, motorcycles, motorized bikes and all other such motorized vehicles.

10.26 Fishing and Boating. None of the Property, including but not limited to the Common Property, shall be used for fishing or boating.

10.27 Penalties for Violation of Article X. If the DDRC determines that provisions of this Article have been violated, the DDRC may in its discretion seek appropriate relief at law or in equity to assure that the purposes of this Article are fulfilled, including those specified in Section 8.10 hereof.

10.28 Chemical Fertilizers, Pesticides, or Herbicides. No commercial chemical fertilizers, pesticides or herbicides other than those approved by the DDRC shall be used on any portion of the Property. This provision in no way limits the use of those products which are readily available for consumer use and approved by an agency, such as the Food and Drug Administration, for the purposes intended.

ARTICLE XI

Residential Protective Covenants, Restrictions, and Zoning

11.01 Residential Provision. The provisions of this Article XI shall relate solely to Riverview 1st Plat Lots 1 through 35

11.02 Restrictions for Residential Lots. No profession or home industry shall be conducted in or on any part of a Lot or in any improvement thereon in the Residential Areas without the specific written approval of the DDRC. The DDRC, in its discretion upon consideration of the circumstances in each case, and particularly in consideration of the effect on surrounding Property, may permit a Lot or any improvement thereon to be used in whole or in part for the conduct of a profession or home business. No profession or home business shall be permitted, however, unless it is considered by the DDRC to be compatible with the neighborhood. Except as provided herein, any Living Unit located on a Lot designated for residential use within the Property shall be occupied by the Owner of the Living Unit. Notwithstanding the above, however, leasing of single family units, will be allowed provided that the Owner first register the lessee with the Association, providing such information as the Association may require, and file with the Association a complete copy of the executed lease agreement.

11.03 Lot Use for Model Home or Real Estate Office. All else herein to the contrary notwithstanding and as expressly limited herein, any residential Lot may be used for a model home or for a real estate office by the Developer during the Development Period or by a builder so designated by the Developer.

11.04 Use of Clothes Hanging Devices and Machinery. No clothing or any household fabrics shall be hung in the open on any rope or clothesline on any Lot. No machinery shall be operated upon any Lot (except such machinery used in the maintenance of a private residence) except with the written approval of the DDRC. No machinery shall be placed, parked or stored upon any Lot unless such machinery is placed, parked or stored within an approved Structure. No hoisting devices shall be permitted upon any Lot; except, however, with the prior written approval of the Association, subject to review and written approval of the DDRC.

11.05 Provisions Applicable to Lots Designated for Single-Family Dwellings. Any Lot subject to this Declaration designated on a recorded plat for single-family dwelling purposes shall be subject, in addition to the general provisions set forth herein, to the following use restrictions:

(a) Land Use. None of said Lots may be improved, used or occupied for other than residential purposes (except for model homes used by the Developer) and no flat or apartment house, although intended for residential purposes may be erected or operated thereon.

(b) Size Requirements. (i) Subject to the imposition of alternate square footage requirements as may be established on selected Lots due to location and orientation the minimum square footage enclosed floor areas shall be as follows:

| <u>Lots 1 through 141</u> | <u>Minimum Square Footage (Enclosed Floor Area)</u> |
|---|---|
| 1. Single level residences | 1600 |
| 2. Two story residences | 2000 |
| 3. One and One-half story residences | 1900 |
| 4. Reverse One and One half story residence (open stairwell to finished lower level) | 1500 1st floor- 1000 in lower level |
| 5. Split Level and multilevel residences | 2200 |

(ii) "Enclosed Floor Area" as used herein shall mean and include areas of the residence enclosed and finished for all-year occupancy, computed on outside measurements of the residence, plus any living areas of basements, garages, porches, or attics. (iii) When lesser square footage requirements are permitted by the DDRC, the DDRC will permit such variance from the requirements herein in a consistent manner, and not on an individual basis, taking into consideration the use of adjoining Lots.

(c) Building Lines. Unless otherwise shown on any recorded plat or as otherwise shown or permitted in the Development Guidelines or permitted by the DDRC, no part of any residence shall be located on any Lot nearer to the front street or the side street than the front building line or the side building line. Each residence shall be placed on each Lot in compliance with all governmental requirements and ordinances.

(d) Uncompleted Structures. Construction of each residence shall proceed diligently and without delay or interruption until completion. In the event of fire, windstorm or other damage, no building shall be permitted to remain in a damaged condition longer than three (3) months.

(e) Garages. Each residence shall have an attached, private, fully enclosed garage for not less than two (2) cars. The driveway constructed on each Lot shall contain sufficient paved area for the off-street parking of at least two (2) cars. Any garage facing a street shall be equipped with doors which shall be closed as much as practicable to preserve the appearance of the elevation of the residence fronting on the street. Garages may be used only for the storage of automobiles and related use as a storage facility and for no other purposes, i.e., no garage space shall be enclosed for use as living space or as storage or as an office.

(f) Frontage. Each residence shall front and present a good frontage on the street on which it is located as shown on the Plat. Each residence located on a corner Lot shall front or present a good frontage on both streets. On corner Lots as designated by the DDRC, the residence must be set at a forty-five degree angle as determined by the DDRC. Each residence shall present good frontage on all four (4) sides and side entry garages will be required on corner lots wherever practicable.

(g) Building Materials.

(i) Exterior walls of all residences and all appurtenances thereto shall be of stucco, brick, stone, wood shingles, textured hardboard siding, or wood lap siding, plate glass, glass blocks, wood trim, foam trim or any other materials specifically approved by the Developer. All windows and exterior doors shall be constructed of glass, wood, metal, vinyl or vinyl clad, fiberglass, or any other materials specifically approved by the Developer. No windows or exterior doors may be silver or other bright finish. Roofs of residences shall be covered with composition shingles or concrete tiles, all of the specific types, colors, styles, dimensions and other aesthetic factors approved by the Developer in writing. Notwithstanding the foregoing provisions of this Section 3 requiring or prohibiting specific building materials or products, any building materials or products that may be or come into general or acceptable usage for dwelling construction of comparable quality and style in the area, as determined by the Approving Party in its absolute discretion, shall be acceptable upon written approval by the Approving Party in its absolute discretion. In the event the City or other government agency with jurisdiction and authority requires specific building materials not authorized above or requires that Owners have additional choices of building materials not authorized above, the Approving Party shall have the right, in its absolute discretion, to establish and regulate in writing the specific types, colors and other aesthetic features of such new or additional building materials.

(ii) All applicable exterior components (excluding roofs, brick, stone, and similar components) shall be covered with a workmanlike finish of paint or stain. No residence or Exterior Structure shall stand with its exterior in any unfinished condition for longer than five

months after commencement of construction. All exterior basement foundations and walls which are exposed shall be painted the same color as the residence.

(iii) No air conditioning apparatus or unsightly projection shall be attached or affixed to the front of any part of any residence.

(iv) No metal or other pipe shall be exposed on the exterior of any fireplace or fireplace flue (other than a minimal amount of exterior metal or piping from a direct vent fireplace). All fireplace flues in chimneys shall be capped with a black or color-conforming metal rain cap or standard termination cap.

(v) Except as otherwise permitted by the Developer in writing, all residences shall have a house number plate in the style(s) approved by the Developer, which plate shall be located adjacent to the front door or, where not practical, at another location approved by the Developer. No house numbers shall be displayed on curbs, sidewalks or driveways.

(vi) All driveways and sidewalks shall be concrete, patterned concrete, bomanite, interlocking pavers, brick or other permanent stone finishes. Crushed gravel, asphalt and natural driveways and sidewalks are prohibited. No driveway shall be constructed in a manner as to permit access to a street across a rear property line.

(vii) All residences shall have at least a two-car garage. No car ports are permitted.

(viii) The DRC shall establish one standard mailbox and mailbox post and each Owner shall pay to Developer a fee set by the Developer, for a conforming mailbox and installation of such mailbox by the Developer. Each Owner is solely responsible for the maintenance, repair, and/or replacement of its mailbox after the initial installation by Developer.

(ix) All wood on any decks (excluding flooring material) shall be painted or stained the same color as the body or primary trim color of the residence or a complementary color. All deck rails shall be wrought iron or wood with wrought iron or wood caps, or other materials specifically approved by the DRC in its discretion. Vertical deck rail posts shall be wood or wrought iron.

(x) The Developer, in its discretion, may allow variances from the foregoing requirements of this Section.

11.06 Zoning Matters. Owners and Members acknowledge and understand that the Developer and or the Association may, from time to time, amend or seek to amend the Development Plan. Such amendments may alter the use of the Property including related zoning restrictions, authorizations, density, and square footage issues. Owners and Members agree not to oppose such changes if and when the same are considered by any governing governmental body.

ARTICLE XII

Construction on Lots.

12.01 Construction Standards.

(a) Commencement of construction on a Lot shall start within sixty (60) days following the recording of the deed from the Developer to the purchaser. Construction shall proceed in a timely and orderly manner to a prompt completion.

(b) No Lot is to be cleared nor shall construction commence on any Lot until a building permit therefore is granted, the Lot closing has taken place and the DDRC has approved the plans and specifications for such construction and has stamped the approved building plans.

(c) No dumping or open burning of construction materials, waste or trash shall occur on any building Lot.

(d) Loud music will not be permitted on any construction site.

(e) No individual construction signs are permitted identifying the home builder, subcontractors or suppliers. All signs will be provided by developer.

(f) Certain tree protection procedures have been formulated for Riverview. It should be understood that compacting of soil, trenching and grade changes involving cutting or filling often causes death to a healthy tree within three to four years. The following procedures are, therefore, recommended:

(i) Tree clearing of building sites should be done by hand to minimize disturbance of remaining trees.

(ii) Grading or trenching within the drip line of trees should be minimized and preferably limited to areas away from the center of the tree crown. A qualified arborist or landscape architect should be consulted when working within the drip line of major (as determined by the DDRC) trees.

(iii) A qualified arborist should also be consulted if overhead branches of major trees interfere with the construction of the dwelling.

(iv) A four foot construction fence should be erected at the drip line of major trees and tree groupings. No construction activities including storage of materials or parking of vehicles or equipment should be allowed within the drip line of trees. Signs, bracing, and temporary wiring should not be nailed to any tree.

(g) Erosion control shall be provided on Lots with steep grades. The DDRC may, at its sole discretion, require the builder to place erosion control materials such as straw bales or fencing on any portion of a Lot that appears to be in an erodible condition due to construction activities.


(h) Builders and contractors are responsible for the actions of their workers as well as those of their subcontractors.

(i) No changes in plans during the construction period will be permitted without prior express written approval of the DDRC. The DDRC will visit each site at the completion of rough in framing to determine if design requirements originally specified have been adhered to.

(k) Excess excavation materials must be hauled away from the Lot and from the Property and can not be temporarily stored or stock piled on adjacent lots..

(l) Concrete suppliers and contractors shall clean their equipment only at locations designated by the Developer for that purpose.

(m) Builders shall clean up all trash and debris on the construction site at the end of each day. Trash and debris shall be removed from each construction site at least once a week to a dumping site located off the Property. Builders and their subcontractors will be responsible for removing all construction debris and keeping construction sites in a well-maintained appearance at all times.


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ARTICLE XIII

Duration And Amendment

13.01 Duration. This Declaration and the Restrictions contained herein shall run with, burden and bind the Property, shall inure to the benefit of and shall be enforceable by the Developer (during the Development period), the Association and any Owner, their respective legal representatives, heirs, successors and assigns, and by any Resident until August 1, 2031; after which time the Declaration shall be automatically renewed for successive periods of ten (10) years unless, prior to the commencement of any such renewal period, an instrument terminating this Declaration and the Restrictions contained herein shall be executed by the proper Association officers and recorded in the appropriate Office of the Recorder of Deeds or in such other place of recording as may be appropriate at the time of the execution of such instrument, pursuant to a resolution to such effect approved in writing by not less than two-thirds (2/3) of the total number of Members, which resolution shall have been approved within six (6) months prior to August 1, 2031, or the end of any such ten (10) year extension period.

13.02 Amendment.

(a) Except as hereinafter specifically provided, this Declaration may not be amended, terminated or modified in any respect except by recording an instrument executed by the proper Association officers and authorized by the Members, subject of course to the rights, if any, of any lien holders of liens on the Property to consent to or approve of such amendment, termination or modification, pursuant to a resolution to such effect approved in writing by not less than two-thirds (2/3) of the total number of Members.

(b) Notwithstanding the foregoing, during the Development Period this Declaration can be abolished, amended, modified or changed in whole or in part only by the Developer in order to, among other things, correct deficiencies of this Declaration as determined to exist by the Developer; to annex property as provided for herein; or to deannex Property without Association membership approval but with the written consent of Owners located within the boundaries of the Property to be deannexed (who together with Developer shall execute a release document for recording with the appropriate Office of the Recorder of Deeds) and with the written consent of the City, and, to give effect to all of the rights, obligations and duties created or contemplated herein.

ARTICLE XIV

Enforcement

14.01 Right of Action.

(a) In the event of a violation or breach of any Restriction contained in this Declaration, the Association or its designated agent (i.e. management company) shall give written notice to the Owner setting forth in reasonable detail the nature of such violation or breach and the specific action or actions which shall be taken by the Owner to remedy such violation or breach. If the Owner shall fail to take reasonable steps to remedy such violation or breach within the time limit specified in the written notice, then the Association may pursue its Right of Action. The term "Right of Action" as used herein, shall mean the right of the Association, through its agents and employees, to enter at all reasonable times upon any Lot as to which a violation, breach or other condition to be remedied exists, and take the actions specified in the notice to the Owner to abate, extinguish, remove or repair such violation, breach or other condition which may exist thereon contrary to the provisions hereof. Such entry or action, or both, shall not be deemed to be a trespass or wrongful act solely by reason of such entry and such actions, provided such entry and such actions are carried out in accordance with the provisions of this Section. All costs and expenses including reasonable attorneys' fees incurred by the Association or on its behalf in enforcing such Right of Action,

shall be a binding personal obligation of such Owner enforceable at law, as well as a lien on such Owner's Lot enforceable pursuant to the provisions of Section 14.02 hereof. The lien provided under this Section shall not be valid against a bona fide purchaser (or bona fide lien holder) of the Lot in question unless a notice of such lien shall have been filed in the appropriate office of the Recorder of Deeds prior to the recordation of the Deed in the said office (or lien instrument) conveying the Lot in question to such purchaser (or subjecting the same to such lien). "Right of Action" shall also mean and encompass the right to pursue all remedies herein specified and specified in Sections 14.02 and 14.03 together with all remedies at law or in equity.

(b) During the Development Period, the Developer may pursue its Right of Action in such cases where in the judgment of the Developer the Association has abused its discretion in electing not to exercise its Right of Action to enforce the provisions of the Declaration and has thereby jeopardized the performance of the obligations of the Developer pursuant to the Development Plan. The Developer's Right of Action shall be subject to the following limitations:

- (i) the Developer shall give written notice to the Association identifying the violation which Developer seeks to correct and the steps Developer will take to remedy the condition; and
- (ii) the Developer may not commence to exercise its Right of Action less than thirty (30) days nor more than sixty (60) days after giving written notice to the Association.

14.02 Specific Performance. Nothing contained herein shall be deemed to affect or limit the rights of the Developer (so long as it is an Owner), the Association, the Members, the Residents or the Owners, or any one of them, to enforce any of the terms, covenants or conditions of this Declaration by appropriate judicial proceedings. However, the Developer hereby declares that it is impossible to measure in money the damages which will accrue to a beneficiary hereof, its transferees, successors or assigns, by reason of a violation of, or failure to perform any of the obligations provided by this Declaration. Therefore, any beneficiary hereof shall be entitled to relief by way of injunction or specific performance, as well as any other relief available at law or in equity, to enforce the provisions hereof. In any and all such actions, whether at law or in equity, any such beneficiary hereof who is entitled to relief shall also be entitled to recover all costs and expenses, including reasonable attorneys fees, incurred in enforcing such rights.

14.03 Enforcement of Liens.

(a) The Association shall have a lien for Assessments, user fees and charges (herein collectively, "Assessment" or "Assessments") as set forth in Section 4.01 hereof and shall have a lien for the cost of exercising the Right of Action as set forth in Section 14.01 hereof. The amount which may be recovered by the Association shall include the Assessment or costs, together with the cost of such enforcement proceedings, including reasonable attorney's fees and interest. Suits to recover a money judgment for unpaid Assessments shall be maintainable without foreclosing or waiving the lien provided for in Section 4.01 hereof.

(b) If any demand for payment or claim of lien or liens is not paid when due as provided in Section 4.05 hereof, the Association Board or its duly authorized representative may thereafter elect to file and record a claim of lien on behalf of the Association against the Lot or Living Unit of the defaulting Owner in the appropriate Office of the Recorder of Deeds. Such claim of lien shall be executed and acknowledged by any officer of the Association and shall contain substantially the following information:

- (i) the name of the delinquent Owner,
- (ii) the legal description-and street address of the Lot or Living Unit against which the claim of lien is made;

(iii) the total amount claimed to be due and owing for the amount of the delinquency, interest thereon, collection costs and reasonable attorney's fees (with any proper offset allowed);

(iv) that the claim of lien is made by the Association pursuant to this Declaration; and

(v) that a lien is claimed against said Lot or Living Unit in an amount equal to the amount stated; together with all other amounts becoming due from time to time in accordance with this Declaration.

(c) Upon such recordation of the duly executed original or copy of such a claim of lien, the lien claimed therein shall immediately attach and become effective in favor of the Association a lien upon the Lot or Living Unit against which such Assessment or cost was levied. Such a lien shall have priority over all liens or claims created subsequent to the recordation of the claim of lien thereof, except for tax liens for real property taxes and assessments on any Lot or Living Unit in favor of any municipal or other governmental assessing unit and except as provided in Section 4.05 hereof.

(d) Any such lien may be foreclosed by appropriate action at law or in the manner provided by law for foreclosure of mortgages or sale by a judgment creditor or in any other manner permitted by the laws of Kansas. The Association Board is hereby authorized to appoint any attorney or any officer or director of the Association for the purpose of conducting such proceeding.

(e) The lien provided for herein shall be in favor of the Association and shall be for the benefit of all other Owners and shall secure payment of all sums set forth in the claim of lien, together with all sums becoming due and payable in accordance with this Declaration after the date of recordation of said claim of lien.

(f) Upon the timely curing of any default for which a notice of claim of lien was filed by the Association Board and the payment of all sums secured by the lien created by the recordation of such claim of lien, the Association Board shall (upon payment by such Owner of reasonable costs by the Owner of the Lot or Living Unit subject to the lien) cause an officer of the Association to file and record an appropriate release of such claim of lien in the appropriate Office of the Recorder of Deeds.

(g) No Owner may waive or otherwise escape liability for the Assessments provided for in this Declaration by non use of the Common Area, or any part thereof, or any part of the Property, or abandonment of his Lot or Living Unit. Notwithstanding anything contained in this Declaration to the contrary, no action may be brought to foreclose or otherwise realize on the lien created by recordation of the claim of lien, until the expiration of thirty (30) days after a copy of said claim of lien, showing the date of recordation thereof, has been mailed to the Owner of the Lot or Living Unit which is described in such claim of lien.

(h) Each Owner does hereby waive to the extent legally possible, all defenses to any liens created pursuant to this Declaration, whether such liens are now in existence or are created at any time in the future, and the benefit of any exemption laws of the State of Kansas now in effect, or in effect from time to time hereafter.

14.04 No Waiver. The failure of the Developer, the Association, any Owner, his or its respective legal representatives, heirs, successors and assigns, or any Resident, to enforce this Declaration shall in no event be considered a waiver of the right to do so thereafter as to a similar violation or breach occurring prior or subsequent thereto.

14.05 Additional Rules. The Association Board and the DDRC, each by a majority vote, to the extent specifically provided herein, may adopt, amend, modify, promulgate and rescind or revoke reasonable rules, regulations and procedures regarding the administration, interpretation and enforcement of the provisions of this

Declaration; for the DDRC in particular, this includes the right of modification, amendment, revocation or recession of the Development Guidelines. In so adopting, amending, modifying, promulgating, rescinding or revoking such rules, regulations and procedures, or in making any finding, determination, ruling or order or in carrying out any directive contained herein relating to the issuance of permits, authorizations, approvals, rules or regulations, the Association and the DDRC shall take into consideration the best interests of the Owners and Residents of the Property to the end that the Property shall be preserved and maintained as a community of high quality, and shall seek to achieve the development of the Property in accordance with the standards and objectives set forth in the Development Plan.

14.06 Incorporation of Provisions in Deeds.

(a) Each grantee, by accepting a Deed, lease or other instrument conveying any interest in any Lot, whether or not such instrument incorporates or refers to this Declaration, covenants for himself or itself, its heirs, successors and assigns to observe, perform and be bound by the Declaration and to incorporate this Declaration by reference in any Deed or other conveyance of all or any portion of his interest in any real property subject hereto.

(b) The Developer and each grantee taking title through the Developer by acceptance of a Deed, lease or other instrument conveying any interest in any Lot, further agrees to cause all subsequent grantees to execute any Deed, lease or other instrument conveying any interest in any Lot for the purpose of affirmatively assuming the obligations of an Owner hereunder and agrees to include the following covenant in any such Deed or other instrument conveying any interest in any Lot:

“For the benefit of the grantor, the Developer, the Riverview Community Association, and their respective heirs, successors and assigns, the grantee hereunder executes this instrument for the purpose of assuming the obligations of an Owner under the Declaration of Covenants, Restrictions, Easements, Charges and Liens to which the property is subject and expressly agrees to comply with each provision thereof to the extent such provision applies to him or it..

This covenant, and any such covenant in any deed to any Lot, may be specifically enforced against the grantor or the grantee, or both.

14.07 Successor Developer. Anything herein mentioned to the contrary notwithstanding, should the Developer lose or divest itself of a substantial legal or equitable interest in the remaining unsold property of Riverview:

(a) All of the Developer's rights, powers, duties and obligations under this Declaration (except as to those possessed by each Owner, so long as the Developer remains as Owner) shall pass with such interest in the real property to a new Owner of part or all of such interest in the Property (“New Developer”).

(b) Neither the New Developer, the Association, the Members, the Owners nor the Residents shall assume any liability arising from the Developer's exercise of its rights and powers under this Declaration or its performance of, or failure to perform, its duties and obligations hereunder before the loss or divestiture of the Developer's rights, powers, duties and obligations hereunder. The foregoing sentence shall not be construed so as to relieve a New Developer, wholly or partially, of the obligation to make advances to the Association pursuant to this Declaration on grounds that any cash deficit of the Association is attributed to the previous action or inaction of the Developer.

ARTICLE XV

Miscellaneous

15.01 No Reverter. No Restriction herein is intended to be, or shall be construed as, a condition subsequent or as creating a possibility of reverter.

15.02 Invalidity. The determination by a court that any provision hereof is invalid for any reason shall not affect the validity of any other provision hereof, and to the extent that any term, covenant or condition contained in this Declaration is in conflict with any applicable laws, this Declaration shall be deemed to be amended so as to comply with applicable laws.

15.03 Violation and Nuisance. Any act or omission whereby any provision of this Declaration is violated in whole or in part is hereby declared to be a nuisance and may be enjoined or abated, whether or not the relief sought is for negative or affirmative action, by the Developer, the Association or any Owner of a Living Unit or Lot.

15.04 Violation of Law. Any violation of any federal, state, municipal or local law, ordinance or regulation pertaining to the ownership, occupation or use of any of the Property is hereby declared to be a violation of this Declaration and subject to any and all of the enforcement procedures set forth herein.

15.05 Remedies Cumulative. Each remedy set forth in this Declaration shall be in addition to all remedies whether available at law or in equity and all such remedies, whether or not set forth in this Declaration, shall be cumulative and not exclusive.

15.06 Limitations. During the Development Period, the Association may not use its resources nor take a public position in opposition to the general Development Plan or to changes thereto proposed by the Developer. Nothing in this Section shall be construed to limit the rights of Members acting as individuals or in an affiliation with other members of groups.

15.07 No Personal Liability. No member of the Association Board, officer of the Association, member of the DDRC, member of any committee of the Association, whether such committee is specifically described in this Declaration or hereafter created by the Association, or Manager, if any, or the Developer shall be personally liable to any Owner, Member, Resident or to any other party for any damage, loss or prejudice suffered or claimed on account of any act (including any oral representation regarding any aspect of a Lot whatsoever), omission, error, failure to act, or negligence of any such Association Board Member, officer or committee member of the Association, Manager, if any, the Developer, or any Member of the DDRC or any agent representing the Developer in the sale of a Lot; and, further, neither the DDRC nor any member thereof shall be liable to the Association, any Owner or to any other party for any damage, loss or prejudice suffered by or claimed on account of (a) the approval or disapproval of any plans, drawings or specifications, whether or not defective, (b) the construction or performance of any work upon the Property, (c) the execution and filing of any estoppel certificate, whether or not the facts therein are correct, or (d) any other act, action or conduct of such committee. Such limitation of liability shall apply in all cases, provided that such person has, on the basis of such information as may be possessed by him, acted in good faith, without willful or intentional misconduct.

15.08 View Lots. The aesthetically appealing vista of certain lots, as of the approximate date hereof, due to the location of such lots or the absence of completed development within the Development Plan, may be altered as a result of further development of the Property. Owners acknowledge and understand that views available at the time of purchase may change with construction on surrounding lots.

15.09 Electrical Power lines. The Owner and or member acknowledge and understand that there are overhead and underground power lines in the development that may be adjacent to their property, and that Developer are not responsible for, nor does it control the power lines within the project, nor does Developer warrant that these power lines are harmless or harmful in their existing location. Developer is not responsible for any liability, claims warranties, etc. regarding the effects of these power lines and all liability rests with the Home Owner of the lot and the public utilities that own and control the power lines.

15.10 Assignability.

(a) The Association shall be empowered to assign its rights, or any part thereof, to any successor public body, authority, agency, district or not-for-profit corporation (hereinafter referred to as the Successor Entity), and upon such assignment the Successor Entity shall have those rights and be subject to those duties assigned hereby and shall be deemed to have agreed to be bound by the appropriate provisions hereof to the same extent as if the Successor Entity had been an original party to the Declaration. Any such assignment shall be accepted by the Successor Entity under a written agreement pursuant to which the Successor Entity expressly assumes the duties and obligations thereby assigned.

(b) If for any reason the Association shall cease to exist without having first assigned its rights hereunder to a Successor Entity, the covenants, restrictions, easements, charges and liens imposed hereunder shall nevertheless continue and any Owner or Resident may petition a court of competent jurisdiction to have a trustee or other legal representative appointed for the purpose of organizing a not-for-profit corporation and assigning the rights hereunder with the same force and effect, and subject to the same conditions, as provided in this Section 15.11 with respect to an assignment and delegation to a Successor Entity.

(c) Any assignment or delegation of rights shall be approved by two-thirds (2/3) of the Members voting in person or by proxy at an Association meeting at which a quorum is present or voting in a referendum called for such purpose after proper notice is given.

(d) The Developer may, at its option, assign any or all of its rights under this Declaration.

15.11 Headings. The headings of the Articles and Sections hereof are for convenience only and shall not affect the meaning or interpretation of the contents of this Declaration.

15.12 Gender. Throughout this Declaration, the masculine gender shall be deemed to include the feminine and neuter, and the singular, the plural, and vice versa.

15.13 Effect of Violation of Declaration on Mortgage. No violation of this Declaration shall defeat or render invalid the lien of any mortgage made in good faith and for value upon any portion of the Property; provided, however, that any mortgagee in possession or any purchaser or any foreclosure sale or any person in a similar position shall be bound and subject to this Declaration as fully as any other Owner of any portion of the Property

15.14 Delivery of Notices and Documents.

(a) Any written notice or other documents addressed to the Association, the Association Board, the DDRC, or the Developer relating to or required or permitted by the Declaration may be delivered either personally or by certified or registered mail, return receipt requested. If by certified or registered mail, it shall be deemed to have been given, delivered and received upon receipt thereof by the addressee.

(b) Any written notice or other documents relating to or required or permitted by the Declaration may be delivered to an Owner or Member either personally or by mail or by such other process as may be allowed by law, unless other requirements are specifically made in any provision hereof. If by mail, such notice shall be deemed to have been given, delivered and received seventy-two (72) hours after a copy of same has been deposited in the United States mail, postage prepaid, addressed to such Owner or Member, to the address of any Lot or Living Unit owned, whether in whole or in part, by such Owner or Member, or to any other address last furnished in writing by such Owner or Member to the Association. Each Owner or Member shall file his correct mailing address with the Association, and shall promptly notify the Association in writing of any subsequent change of address. Any notice given or required to be sent pursuant to this Section 15.15(b) shall be deemed to have been properly given, unless other

requirements are specifically made in any provision hereof, when mailed, postage prepaid, to the last known address of the person to whom notice is to be given.

15.15 Local Laws Not Superseded. This Declaration shall not be construed as permitting any action prohibited by applicable zoning laws, or by the laws, rules or regulations of any governmental body, or by any deed or lease. In the event of any conflict, the most restrictive provision of such laws, rules, regulations, deeds, leases or this Declaration shall govern and control.

15.16 Governing Law. This Declaration shall be so governed by the laws of the state of Kansas.

15.17 Compliance Deposit. Builder may be required to make a Compliance Deposit in the amount of \$1,000.00 for each home constructed in Riverview. This deposit insures Developer that the builder will comply with builder guidelines and covenants and restrictions for Riverview. Developer will notify builder of any deficiencies that are in violation of the Builder guidelines. If builder does not remedy deficiencies, Developer may use deposit to remedy deficient items. If deficiencies exceed the deposit, Developer will have the right to lien property to remedy deficiencies. Any amount remaining after deficient items have been remedied will be refunded to Builder. If no deficient items exist at the time of final completion of the home, Developer will refund full amount of deposit to Builder.

ARTICLE XVI

Covenants With Respect To Equal Housing opportunity

16.01 Covenants of Owners.

(a) Any person when he becomes an Owner or Resident agrees that neither he nor anyone authorized to act for him will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of or otherwise make unavailable or deny the property covered by the Deed to any persons because of race, color, religion, sex, age (if old enough to contract) or national origin or because such person receives financial assistance from the local, state or Federal government. This covenant shall run with the land and shall remain in effect without limitation in time.

(b) Any restrictive covenant on the Property relating to race, color, religion, sex, age (if old enough to contract) or national origin is recognized as being illegal and is specifically disclaimed.

16.02 Covenants for Lessee. All Owners and Residents shall treat all applications for leasehold interests in a uniform manner and shall award leases according to objective standards. No decision on any applicant for a leasehold interest shall be made on the ground of the applicant's race, color, religion, sex, age (if old enough to contract) or national origin. All lease agreements, to prohibit discrimination in subleasing, shall contain substantially the following clause:

"The tenant covenants and agrees that it will not sublet to or assign the demised premises or any part thereof, or transfer possession of occupancy thereof in any manner whatsoever, without the prior written consent of the lessor. Further, the tenant covenants and agrees that when prior written consent of the lessor is obtained, or in the event the subletting or assignment is to be arranged through public advertisement or listing of any kind, the tenant will treat all applications for sublease or assignment interests in a uniform manner and will award leases according to objective standards. No discrimination shall be made on the ground of the applicant's race, color, religion, sex, age (if old enough to contract) or national origin.

ATTEST:

Riverview Land Development Company., a Kansas Corporation

BY: Michael V. Gipple
MICHAEL V. GIPPLE

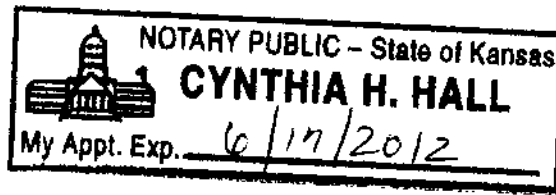
STATE OF KANSAS)
)
COUNTY OF JOHNSON)

On this 12 day of February, 2009, before me personally appeared Michael V. Gipple to me personally known, who, being by me duly sworn did say that he is the President of Riverview Land Development Company, a Kansas corporation and that said instrument was signed in behalf of said corporation and acknowledged to me that he executed the same as the free act and deed, of said corporation.

In Testimony Whereof, I have hereunto set my hand and affixed my official seal the day and year first; above written.

Cynthia H. Hall
NOTARY PUBLIC

MY COMMISSION EXPIRES:



20090220-0007138 02/20/2009
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Register of Deeds T20090005977
JO CO KS BK:200902 PG:007138

EXHIBIT "A"

LEGAL DESCRIPTION OF THE PROPERTY


Riverview, 1st Plat, Lots 1 through 35 and Tracts A through E. A subdivision in the City of Shawnee, Johnson County, Kansas.


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Register of Deeds T20090005977
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EXHIBIT "B"

"COMMON PROPERTY"

As shown on the Riverview, First Plat, Tracts A through E, recorded in the Recorder of Deeds Office of Johnson County, Kansas.


20090220-0007138 02/20/2009
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Register of Deeds T20090005977
JO CO KS BK:200902 PG:007138