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#18

DECLARATION OF COVENANTS, CONDITIONS
AND RESTRICTIONS FOR THE RIDGE AT WILLOW CREEK

THE STATE OF TEXAS §
 § KNOW ALL MEN BY THESE PRESENTS:
COUNTY OF HAYS §

WHEREAS, S & S LAND AND CATTLE COMPANY is the owner of The Ridge at Willow Creek, described as follows:

27.51 acres out of the T. J. CHAMBERS SURVEY, this being the same real property which has been subdivided and platted as The Ridge at Willow Creek, a plat of which is recorded in Book 3, pages 93-94, of the Hays County Plat Records, reference to which is here made for all relevant, legal and descriptive purposes; and

WHEREAS, the Declarant will convey the above described properties, subject to certain protective covenants, conditions, restrictions, liens, and charges as hereinafter set forth;

NOW, THEREFORE, it is hereby declared that all of the property described above shall be held, sold, and conveyed subject to the following restrictions, covenants, and conditions, which are for the purpose of protecting the value and desirability of, and which shall run with, the real property and shall be binding on all parties having any right, title or interest in or to the above described property or any part thereof, and their heirs, successors, and assigns, and which restrictions, covenants, and conditions shall inure to the benefit of each owner thereof;

1. All lots shall be used for single family residential purposes only, and no lot, or any part thereof, shall be used for any business, commercial, trade, mercantile or professional purposes.
2. No structure shall be erected on any lot in the subdivision or be allowed to remain on any lot in the subdivision, other than one single family dwelling unit not to exceed two (2) stories in height, although each owner shall have the right to erect out buildings incidental to residential use of a lot, such as garage, carport, servant quarters and other structures designed to be incidental to residential use.
3. No dwelling house having less than 2,200 square feet of floor space, exclusive of attached carport, garage and porches, may be erected on these lots in the subdivision. Each house must have a garage with minimum space for two (2) cars. All entry drives from the street must be paved from the street property line with asphalt or concrete.
4. No existing dwelling house, situated outside of the subdivision, shall be moved upon, or allowed to remain upon, any lot in the subdivision.
5. No mobile home, house trailer, tent, shack, garage or other out building or other facility shall be placed upon the property or used for residential purposes.
6. No noxious or other offensive activity shall be carried on or conducted on any lot in the subdivision, nor shall any activity be engaged in on any lot in the subdivision that is an annoyance or nuisance to owners of the subdivision.
7. No lot shall be subdivided, or resubdivided.
8. No poultry, rabbits, pigeons, dogs, cats or other animals shall be raised, bred or kept on any lot, except that a lot owner may keep cats, dogs, or other household pets, so long

- as no such household pets are kept in such numbers as to constitute an annoyance or nuisance to owners of other lots.
9. No lot shall be maintained as a dumping ground for rubbish, and no trash, garbage or waste material shall be kept on the premises except in sanitary containers. All incinerators and other equipment for the storage and/or disposal of waste material shall be kept in a clean, sightly and sanitary condition, so that the same will not constitute an annoyance or nuisance to owners of any portion of the subdivision.
 10. No oil, drilling, refining, or mining operation of any kind shall be permitted on the premises, or any part thereof, shall any oil well, tank, tunnel or mineral excavation or shaft be permitted on any lot. No derrick or other structure for mineral or gas operations shall be permitted on the premises, or any part thereof.
 11. No dwelling shall be constructed nearer than fifteen (15') feet to any side lot line, or forty (40') feet from front or rear lot line. Any person owning more than one lot in the subdivision, and desiring to erect a dwelling house partly on one lot and partly on another lot, may do so, and no building set-back line restrictions will be applicable to the line dividing two lots owned by the same person. However, no dwelling house shall be constructed nearer than fifteen (15') feet to any side lot line. These building set-back restrictions contained herein apply not only to dwelling houses, but also to garages, water wells, servants quarters, and other out buildings. Fences constructed closer than forty (40') feet to any front lot line must be approved by the Architectural Control Committee, in case of which approval, no set back line restrictions will be applicable.
 12. The easement created for the purpose of enabling the owners of lots in the subdivision to receive utility services are located on the map or plat of the subdivision, as a fore-said, and no use may be made of the property comprising said easement that would interfere with the use of said easements for utility purposes.
 13. No lot shall ever be used as an entrance into or exit from adjoining property, unless for the purpose of access to adjoining property owned or sold by S & S Land and Cattle Company, Handler Smith, or Colleen Smith Shelton.
 14. All septic tanks and drain fields shall comply in all things with all laws and regulations of all governmental authority. No septic tank or drain field shall be located that the effluent therefrom will drain on to the land of another lot owner.
 15. No dwelling house which is constructed with modular, prefabricated or pre-built exterior or interior walls, or wall sections, shall be permitted in the subdivision.
 16. No building shall be constructed within the subdivision, or allowed to remain within the subdivision, unless the plans and specifications for the construction are approved by the Architectural Control Committee.
 17. That a minimum thickness of six (6") inches of topsoil will be required on all regularly maintained yard areas.
 18. Only "pellet type" lawn fertilizer may be used on any lots in the subdivision.

In the event any of the foregoing covenants, conditions, restrictions, reservations or charges are held invalid or unenforceable by a court of competent jurisdiction, it shall not

affect the validity and enforceability of the other covenants, conditions, restrictions, reservations or charges. If one of the foregoing is subject to more than one interpretation, the interpretation which more clearly reflects the intent hereof shall be enforced.

These Restrictions shall be construed with the "Declaration of Covenants" of even date herewith, as if both documents were one document. Any conflict between the two documents shall be construed to give effect to the spirit and purpose of the restrictive scheme created by the two documents.

EXECUTED this 5 day of October, 1984.

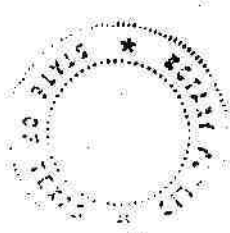
S & S LAND AND CATTLE COMPANY

By: *Handler Smith*
HANDLER SMITH, President

ATTEST
Handler Smith
Secretary

THE STATE OF TEXAS §
§
COUNTY OF HAYS §

This instrument was acknowledged before me on this 5 day of October, 1984, by HANDLER SMITH, President of S & S LAND AND CATTLE COMPANY, a Texas corporation, on behalf of said corporation.



Gene D. [Signature]
NOTARY PUBLIC, State of Texas

(Print or type name of Notary)
My commission expires: 10-23-84

THIS INSTRUMENT WAS FILED
IN THE PUBLIC RECORDS
My commission expires 10/23/84

STATE OF TEXAS
County of Hays
October 8, 1984
Notary Public
Hays County, Texas

24 OCT 5 10 14 AM '84
HAYES COUNTY TEXAS

DECLARATION OF COVENANTS

THE STATE OF TEXAS §
 § 196021
COUNTY OF HAYS §

On this 4th day of October, 1984, S & S LAND AND CATTLE COMPANY, a Texas corporation, herein called "Developer", hereby declares that the land described below shall be held, transferred, sold, conveyed and occupied subject to the following covenants, conditions, restrictions, easements, charges and liens, herein called "Covenants", and to the restrictions ("Restrictions") contained in instrument of even date herewith, by specifying and agreeing that this Declaration and the provisions hereof shall be and do constitute covenants to run with the land and shall be binding upon Developer, its successors and assigns and all subsequent owners of each lot; and the owners by their acceptance of their deeds for themselves, their heirs, executors, administrators, successors and assigns, covenant and agree to abide by the terms and conditions of this Declaration.

I. DEFINITIONS, TERMS AND CONDITIONS

1. Land. Developer is the owner of real property located in Hays County, Texas (herein called the "Land"), more particularly described in the plat of record in Book 3, pages 93-94, Hays County Plat and Deed Records.

2. Subdivision. Developer has subdivided the Land into lots according to the plat of record in Book 3, pages 93-94, Hays County Plat and Deed Records, now known as THE RIDGE AT WILLOW CREEK.

3. Purpose. The purpose of these covenants is to provide a method and agency to develop and maintain architectural control, and maintenance of road and entry gate within the Subdivision.

4. Association. Developer has organized THE RIDGE AT WILLOW CREEK OWNER'S ASSOCIATION (herein called "Association"), which will be the agency to maintain the architectural control and maintenance of roadways, gates and common areas within the subdivision.

Real Property Records
Hays County Texas

478 1009

5. Membership. The record owner of each lot to which this Declaration applies shall be a member of the Association. The membership shall be appurtenant to and may not be separated from the ownership of any lot. Record ownership of a lot shall be the sole qualification for being a member of the Association.

6. Voting. The Association shall have a single class of voting membership which shall be the owners of lots within the subdivision. Members shall be entitled to one vote for each lot owned provided that assessments against such lot are current to within thirty (30) days of the assessment date. When more than one person owns a lot, all are members of the Association and the one vote for each lot shall be cast as the owners determine among themselves.

7. General Provisions.

a. Duration. These covenants are to run with the land and shall be binding on all parties and all persons claiming under them until October 4, 2009, at which time said covenants shall automatically be extended for successive periods of ten (10) years unless an instrument signed by the majority of the then owners of the lots has been recorded, agreeing to change such covenants in whole or in part.

b. Enforcement. If the owners of any lot or their heirs, executors, administrators, successors, assigns or tenants shall violate or attempt to violate any of the covenants set forth in this Declaration, or in the Restrictions, it shall be lawful for the Association or the Developer to enforce these Covenants or the Restrictions, or if the Association or Developer shall fail to do so after sixty (60) days written notice from a person owning any lot encumbered by this Declaration, then for any such owner to prosecute any proceedings against the person or persons violating or attempting to violate any such Covenants or Restrictions. The failure of the owner or tenant to perform his obligation hereunder would result in irreparable damage to the Developer and other owners of lots in the subdivision; thus the breach of any provision of this Declaration or the Restrictions may not only give rise to an action for damages at law but also

may be enjoined by an action for specific performance in equity in any court of competent jurisdiction without the proof of any specific damages. In the event enforcement actions are instituted and the enforcing party recovers, then in addition to the remedies specified above, court costs and reasonable attorney's fees shall be assessed against the violator.

c. Severance. In the event any of the foregoing covenants, conditions, restrictions, reservations or charges are held invalid or unenforceable by a court of competent jurisdiction, it shall not affect the validity and enforceability of the other covenants, conditions, restrictions, reservations or charges. If one of the foregoing is subject to more than one interpretation, the interpretation which more clearly reflects the intent hereof shall be enforced.

d. Divestiture by Developer. Notwithstanding any other provisions of these covenants, the Developer shall cease to vote any lots which the Developer may still own, in the election of the Directors controlling the Association, within three (3) years of the date of the first sale of any lot in the subdivision or when thirty (30%) percent of the lots are sold, whichever occurs first.

II. ARCHITECTURAL CONTROL

1. Architectural Control Committee. An Architectural Control Committee shall be designated and composed of the three (3) directors of the Association who shall be elected by a majority vote of the Association at its annual meeting to be held in January of each calendar year, at a time and place designated by the directors upon twenty (20) days written notice. In addition one (1) alternate director shall be chosen to act in case of absence or abstention of one (1) or more directors.

2. Approval of Plans and Specifications. No building, fence, wall, or other structure shall be commenced, erected, or maintained upon the Properties, nor shall any exterior addition to, or change or alteration therein, be made, until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to, and

unanimously approved in writing by the Architectural Control Committee as to harmony of external and location in relation to surrounding structures and topography. The Architectural Control Committee is specifically authorized to review all building plans to determine whether or not adequate provisions have been made to save as many trees as possible and preserve the natural state of the land, and if necessary, the Architectural Control Committee may require the owner of a Lot to revise such building plans in order to preserve the natural beauty of the subdivision.

3. Failure of Committee to Act. In the event that any plans and specifications for a period of thirty (30) days following such submission, approval by the Committee shall not be required, and full compliance with this Article shall be deemed to have been had, provided that within twenty (20) days such non-action by the directors a 2/3 vote of the Association may override any failure of the directors to approve or disapprove plans at a meeting duly called for this purpose.

III. COVENANTS, FOR MAINTENANCE ASSESSMENTS

1. Creation of the Lien and Personal Obligation of Assessments. The Developer, for each lot owned within the subdivision, hereby covenants, and each owner of any lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association: (1) annual assessments on charges, and (2) special assessments for capital improvements, such assessments to be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs, and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the owner of such lot at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

2. Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the health, safety, and welfare of the residents in the subdivision and for the improvement and maintenance of the streets, lighting and security gates within the subdivision.

3. Maximum Annual Assessment. Until January 1 of the year immediately following the conveyance of the first lot to an owner, the maximum annual assessment shall be One Hundred Twenty and No/100 Dollars (\$120.00) per lot.

(a) From and after January 1 of the year immediately following the conveyance of the first lot to an owner, the maximum annual assessment may be increased each year not more than 25% above the maximum assessment for the previous year without a vote of the membership.

(b) From and after January 1 of the year immediately following the conveyance of the first lot to an owner, the maximum annual assessment may be increased above 25% by a vote of two-thirds (2/3) of the members who are voting in person or by proxy, at a meeting duly called for this purpose.

(c) The Board of Directors may fix the annual assessment at an amount not in excess of the maximum.

4. Special Assessment for Capital Improvements. In addition to the annual assessments authorized above, the Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the streets and security gates, including fixtures and personal property related thereto, provided that any such assessment shall have the assent of two-thirds (2/3) of the votes of the members who are voting in person or by proxy at a meeting duly called for this purpose.

5. Notice and Quorum for Any Action Authorized Under Paragraphs 3 and 4. Written notice of any meeting called for the purpose of taking any action authorized under Section 3 or 4 shall be sent to all members not less than 30 days nor more than

60 days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast sixty percent (60%) of all the votes of membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than 60 days following the preceding meeting.

6. Uniform Rate of Assessment. Both annual and special assessments must be fixed at a uniform rate for all lots and may be collected on a monthly, quarterly or annual basis as fixed by the directors.

7. Date of Commencement of Annual Assessments, Due Dates. The annual assessments provided for herein shall commence as to all lots on the first day of January, 1985. The first annual assessment shall be adjusted according to the number of months remaining in the calendar year. The Board of Directors shall fix the amount of the annual assessment against each lot at least thirty (30) days in advance of each annual assessment period. Written notice of the annual assessment shall be sent to every owner subject thereto. The due dates shall be established by the Board of Directors. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the association setting forth whether the assessments on a specified lot have been paid.


8. Effect of Nonpayment of Assessments, Remedies of the Association. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of 18% percent per annum. The Association may bring an action at law against the owner personally obligated to pay the same, or foreclose the lien against the property. No owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the streets or security gate or by abandonment of his lot. Any lot owner who is more than thirty

(30) days delinquent in payment of assessments shall have no voting rights until such delinquency is cured.

9. Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any lot shall not affect the assessment lien. However, the sale or transfer of any lot pursuant to mortgage foreclosure or any proceeding in lieu thereof, shall extinguish the lien of such assessments as to payments which became due prior to such sale or transfer. No sale or transfer shall relieve such lot from liability for any assessments thereafter becoming due or from the lien thereof.

EXECUTED this 4th day of October, 1984.

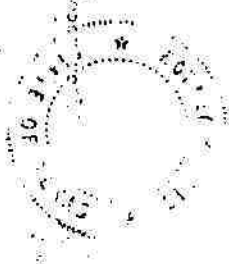
S & S LAND AND CATTLE COMPANY

ATTEST:

Handler Smith, Jr.
HANDLER SMITH, JR.
Secretary

By: Handler Smith
HANDLER SMITH, President

THE STATE OF TEXAS §
 §
COUNTY OF HAYS §

This instrument was acknowledged before me on this 5 day of October, 1984, by HANDLER SMITH, President of S & S LAND AND CATTLE COMPANY, a Texas corporation, on behalf of said corporation.



Francis P. ...
NOTARY PUBLIC, State of Texas
(Print or type name of Notary)
My commission expires: 10-23-84

RECORDED
INDEXED
OCT 8 1984
COUNTY CLERK
HAYS COUNTY, TEXAS

FILED
OCT 5 1984
HAYS COUNTY, TEXAS