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RETURN: James F. Lang
11718 Nicholas St. Ste 101
Omaha, NE 68154



**AMENDED
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS**

THESE DECLARATIONS, made on the date shown on the close of this instrument, by the party or parties hereto who are, at the close of this instrument, described as "Declarant",

WITNESSETH:

WHEREAS, the Declaration of Covenants, Conditions and Restrictions dated January 12, 2001 was recorded on January 15, 2001 in Book 1365 at Pages 645 through 663 of the Miscellaneous Records of the Register of Deeds, Douglas County, Nebraska (the "Initial Covenants"), which Initial Covenants were recorded against the following real property:

Lots 1-320, 323 and Outlots A through D, of Fire Ridge Estates, a subdivision located in Douglas County, Nebraska, as surveyed, platted and recorded;

WHEREAS, pursuant to Article XIV, Section 4 of the Initial Covenants, the Initial Covenants can be amended by the Declarant for any reason during the initial term of five (5) years from the date these Declarations are recorded.

WHEREAS, Declarant, by these Amended Declaration of Covenants, Conditions and Restrictions hereby amend the Covenants in their entirety by setting forth and substituting in place of the Initial Covenants this Amended Declaration of Covenants, Conditions and Restrictions thereby making the following described property subject to the covenants, conditions and restrictions hereinafter set forth:

^{OC-12134}
Lots 1 through 189, 203 through 206, 209 through 287, 291 through 294, 298 through 311, 316, Replat I Lots 1 and 2, Replat II Lots 1 through 27, ^{OC-12136}outlots A through E, of Fire Ridge ^{OC-12134} Estates, a subdivision located in Douglas County, Nebraska, as surveyed, platted and recorded (hereinafter referred to as the "property or real property");

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

**ARTICLE I
DEFINITIONS AND GENERAL PROVISIONS**

SECTION 1. "ASSOCIATION" shall mean and refer to the Fire Ridge Estates Homeowners Association, Inc., a Nebraska nonprofit corporation, its successors and assigns.

SECTION 2. "OWNER" shall mean and refer to:

- (a) The record owner as disclosed by the records of the Register of Deeds of Douglas County, Nebraska, whether one or more persons or entities, of a fee simple title to any Lot which is a part of the Properties, but excluding those having such interest merely as a security for the performance of an obligation or as an encumbrance upon the interest of the beneficial owner, and
- (b) The purchaser, whether one or more persons or entities, under a recorded contract for the sale and purchase of a Lot, under which the Seller retains title solely as security for the performance of the purchasers obligation under the contract.
- (c) "Owners" shall refer to a group composed of every Owner.

SECTION 3. "PROPERTIES" shall mean and refer to:

Lots 1-320, Replat I Lots 1 and 2, Replat II Lots 1-27, inclusive, of Fire Ridge Estates, a subdivision located in Douglas County, Nebraska, as surveyed, platted and recorded, together with any such additions thereto as may hereafter be brought within the jurisdiction of the Association.

SECTION 4. "LOT" shall mean and refer to any platted Lot shown upon any recorded subdivision map of the Properties with the exception of Lots 321, 322, and 323, and Outlots A, B, C, D and E, all in the Fire Ridge Estates subdivision.

SECTION 5. "IMPROVED LOT" shall mean and refer to any Lot included within the Properties upon which shall be erected a completed dwelling.

SECTION 6. "DECLARANT" shall mean and refer to Fire-Omaha, L.L.C., a Kansas limited liability company, it's agents, representatives, successors and assigns.

SECTION 7. "COMMON AREA" shall mean and refer to Outlots A, B, C, D and E, inclusive, in Fire Ridge Estates, and any improvements thereon, which Outlots shall be owned by the Association, and any additional real property owned by the Association. With the exception of the Sediment Basin in Outlot D, the Association shall own and maintain the common area.

SECTION 8. "COMMON FACILITIES" may include parks (public or otherwise); dedicated and non-dedicated roads, paths, ways and green areas; signs; and entrances for Fire Ridge Estates, and other improvements and facilities owned by the Association and/or Sanitary and Improvement District No. 461 of Douglas County, Nebraska (SID 461).

SECTION 9. "FIRE RIDGE CLUBHOUSE" shall mean and refer to the clubhouse and all buildings, pool, tennis and basketball courts, all equipment (including, but not limited to exercise equipment, entertainment, office equipment, kitchen equipment, yard and maintenance equipment, washer and dryer, and any other equipment) and other improvements constructed and owned by the Declarant, which is located on lot 323, Fire Ridge Estates, and is utilized by the Owners of an Improved Lot, and their family and guests.

SECTION 10. "COMMUNITY RECREATION" shall mean recreational activities consisting of tennis, basketball, swimming, exercising, weight lifting, ping pong, pool, darts, cards, board games, shuffle board, arcade games, watching television, and recreational gatherings of the Owners of Improved Lots and their families and guests not in excess of 50 persons within the family room of the clubhouse, and other recreational games and activities which are generally and ordinarily conducted within a community recreational facility setting by and for the Owners of Improved Lots and their families and guests.

SECTION 11. "ASSOCIATION BOARD" shall refer to the members of the Fire Ridge Homeowners Association's board of directors who are duly elected and acting at the time a decision or other action is to be made by that board.

SECTION 12. "AMOUNT DUE" shall refer to any dollar amount which is due and payable to the Association from an Owner in these Declarations.

SECTION 13. "PERSON" shall include individuals and entities of all kinds, including but not limited to corporations, partnerships, limited liability companies, trusts, political subdivisions, federal and state agencies, and all other associations.

SECTION 14. GENERAL PROVISIONS. The general purposes of these Declarations are to provide: (a) for the enhancement or preservation of the values of the Properties for the benefit of the Owners; (b) for the acquisition, construction, management, maintenance and care of the Common Area, Common Facilities and Fire Ridge Clubhouse for the benefit of the Owners; (c) for the establishment, regulation, and maintenance of a favorable and harmonious residential character and integrity for the Properties for the benefit of the Owners; (d) for these Declarations to inure to the benefit of, be binding upon, and be enforceable against each Owner; and (e) for each Owner's obligations under these Declarations to be continuously secured by an encumbrance and lien on each Lot owned by that Owner. All of the rights and obligations created by these Declarations are appurtenant to, are an encumbrance on, and run with the Properties. Each Owner's rights and obligations created by these Declarations are appurtenant to, are an encumbrance on, and run with each Lot owned by that Owner; and those rights and obligations shall pass to that Owner's successors in title to each Lot owned by that Owner. By taking title to a Lot, the Owner of that Lot: (a) is deemed to be a party to these Declarations as if that Owner had signed these Declarations; (b) agrees that these Declarations constitutes the legal and binding obligation of that Owner, enforceable against that Owner according to its terms; (c) agrees to timely and fully perform all of that Owner's obligations under these Declarations; and (d) agrees that the Lot will be additionally encumbered by a valid and enforceable lien for each Amount Due from that Owner under these Declarations. An Owner who acquires title to a Lot from a prior Owner who is in default of any Amount Due under these Declarations is obligated to cure that default, and the Association may enforce its remedies regarding that default against the acquiring Owner or against that Lot.

ARTICLE II
THE FIRE RIDGE CLUBHOUSE AND DUES

SECTION 1. PURPOSE. As of the recording date of these covenants, the Declarant owns the Fire Ridge Clubhouse. The purpose of owning and operating the Fire Ridge Clubhouse within Lot 323, Fire Ridge Estates, shall be to provide a facility for Community Recreation as defined in Article I, Section 10 of these Covenants, consisting of the clubhouse, pool, tennis courts, fitness center and other recreational facilities for the Owners of the Improved Lots and their family and guests. The Declarant shall remain a member of the Fire Ridge Clubhouse until the loan on the Fire Ridge Clubhouse is fully paid.

SECTION 2. CLUBHOUSE DUES. Each Owner of an Improved Lot within the Fire Ridge Estates subdivision shall be a member of the Fire Ridge Clubhouse and shall pay Fire Ridge Clubhouse Membership Dues ("Clubhouse Dues"). The Clubhouse Dues are made payable to the Fire Ridge Homeowners Association and are paid either by automatic monthly withdrawal or payments can be made yearly, and are due each calendar year. Automatic monthly withdrawal payments will have an additional processing fee and a minimum of two months payment upfront will be required. Clubhouse Dues shall be utilized to maintain, operate and pay for the Fire Ridge Clubhouse. The Clubhouse Dues, as of the recording of these covenants, are \$65.00 per month (\$780.00 per year). The Association Board reserves the right to increase or decrease such Clubhouse Dues, however, the Association Board shall only have the right to increase such dues up to a maximum of 5% per year from the prior year. The maximum cap on the Clubhouse Dues and Monthly Assessments (refer to Article VI) within the next ten (10) years shall not increase over a total of \$125.00 per month. After a period of ten (10) years from the date hereof, if additional funds are needed for debt service, operating costs, repairs and maintenance of the Fire Ridge Clubhouse, the Association Board shall have the right to increase the Clubhouse Dues up to a maximum of 5% from the prior year. The payment of the Clubhouse Dues shall be a personal obligation of the Owner of each Improved Lot. Clubhouse Dues which are not paid within 30 days of their due date shall accrue interest at the rate of 16% per annum until paid. In the event the Owner of an Improved Lot fails to pay his or her Clubhouse Dues, the Association Board shall have the right to bring an action against the Owner of such Improved Lot personally to obtain payment of such dues and shall have the right to file a lien against the Improved Lot which has failed to pay such dues. The Declarant shall have the right to establish Rules and Regulations for the operation and use of the Fire Ridge Clubhouse, which Rules and Regulations shall be in writing and provided to each Owner of an Improved Lot. Each Owner of an Improved Lot shall execute a statement acknowledging the receipt, review, and acceptance of such Rules and Regulations, which receipt must be on file with the Declarant in order for such Owner, including the Owner's family and guests, of an Improved Lot to use the facilities at the Fire Ridge Clubhouse. A builder that constructs a spec home shall not be required to pay Clubhouse Dues, until such spec home is first occupied and/or purchased, and from that time on shall be required to pay Clubhouse Dues. An Owner of a Lot or the purchaser of a home being built on a Lot may opt to pay Clubhouse Dues prior to such Lot being Improved and shall pay the remaining dues owed for the calendar year in which they opt into paying for the Clubhouse Dues and will have the same rights to use the Fire Ridge Clubhouse as all Improved Lot Owners. Any Owner that purchases an additional Lot and keeps it for additional green space for their

yard, will be required to pay Clubhouse Dues for such lot and such dues will be paid at an agreed upon time period as determined in their purchase agreement with the Declarant.

SECTION 3. ACQUISITION OF THE FIRE RIDGE CLUBHOUSE. The Declarant owns the Fire Ridge Clubhouse at the time these Declarations are recorded. All out of pocket costs incurred by the Declarant in constructing and equipping the Fire Ridge Clubhouse, operations costs which have been carried by the Declarant since the opening of the Fire Ridge Clubhouse, taxes, utilities, interest and the total of those costs, plus \$70,000 representing the value of lot 323, is referred to as the "Clubhouse Costs". On or prior to July 1, 2006, the Declarant shall sell, convey and assign the Fire Ridge Clubhouse to the Association, and the Association shall buy the Fire Ridge Clubhouse from the Declarant, for a total purchase price equal to the Clubhouse Costs. The Association shall pay that total purchase price to the Declarant by giving the Declarant the Association's promissory note ("Clubhouse Note") in the amount of the Clubhouse Costs, which promissory note: (a) shall bear interest at a rate of 8.5% per annum; (b) shall require a minimum monthly payment for each month during the note's term in an amount equal to the following schedule:

<u># of Improved Lots</u>	<u>Minimum Monthly Payment (Amount To Be Multiplied By The Number of Improved Lots in Existence During the Preceding Month)</u>
150-174	\$30.00
175-199	\$35.00
200-224	\$40.00
225-249	\$45.00
250 +	Full Monthly Payments Due

Upon the date of conveyance of the Fire Ridge Clubhouse from the Declarant to the Association, a minimum payment toward the loan to the Declarant shall be \$25.00 multiplied by the number of Improved Lots in existence during the preceding month until the number of Improved Lots calculates to 150, then such monthly payment will increase to \$30.00 per month multiplied by the number of Improved Lots in existence during the preceding month and the minimum monthly payment made is to continue to follow the above schedule. Once the number of Improved Lots calculates to 250, full payments on the loan are to be made, which will include the additional amount, with interest, that is accrued by the Association during the time that full payments are not being made until the time the Improved Lots reach 250; (c) shall become due and payable twenty (20) years after the date of the promissory note; (d) shall be secured by a first deed of trust and security interest on the Fire Ridge Clubhouse ("Clubhouse Mortgage"); (e) shall have no prepayment penalty and (f) shall have other, more specific terms written into the loan documents as determined by the Declarant. The Clubhouse Mortgage: (a) shall be superior to these Declarations, so that (among other things) the Declarant or any other Person who acquires the Fire Ridge Clubhouse through a foreclosure of the Clubhouse Mortgage shall acquire the Fire Ridge Clubhouse free and clear of these Declarations and of all rights or obligations set out in these Declarations; (b) shall require the Association to insure, maintain, pay all taxes regarding, and operate the Fire Ridge Clubhouse; (c) shall require the Association to perform its obligations under these Declarations; and (d) shall have other more specific terms included within as determined by the Declarant.

SECTION 4. USE RESTRICTED TO COMMUNITY RECREATION. Lot 323, Fire Ridge Estates, and the improvements constructed thereon by the Declarant as described in Article II, Section 1 of these Covenants, which lot and improvements are described herein as the Fire Ridge Clubhouse, shall be used only by the Declarant and his assigns, and the Owners of the Improved Lots and their families and guests, for the Community Recreation as defined in Article I, Section 10, and as a facility for Community Recreation and for no other purpose. The Fire Ridge Clubhouse shall not be used for any commercial activity and shall at all times remain a facility for Community Recreation and a non-commercial facility. The Owners of the Improved Lots shall be permitted to reserve and utilize the family room within the Fire Ridge Clubhouse for gatherings for their families and guests not in excess of 50 persons. The Fire Ridge Clubhouse shall not be rented out. The Declarant shall have the right to require a reasonable reservation fee for the gatherings of the Owners of the Improved Lots and their families and guests. In the event of the conveyance of any interest in the Fire Ridge Clubhouse, such conveyance shall at all times be subject to the use restrictions of these Covenants which restrict the use of Lot 323, and the improvements thereon, to Community Recreation for the Owners of Improved Lots and their families and guests, and for no other purposes. Notwithstanding any provision contained herein to the contrary, the use restrictions set forth in this Article II of the Covenants may not be amended without the written approval of the City of Omaha.

SECTION 3. PROPERTY MANAGER DUTIES. The Property Manager shall be hired by the Declarant and both the Declarant and Property Manager will have full, exclusive use of the garage and office area located in the Fire Ridge Clubhouse (the office is located in the southwest corner of the Fire Ridge Clubhouse), until the loan from the Declarant to the Association is paid in full and/or if the Declarant assigns use of these areas to the Association, in writing. These areas may be accessed by Members of the Fire Ridge Clubhouse with the permission of the Property Manager and/or Declarant. The Property Manager shall be responsible for scheduling and collecting monies for Fire Ridge Clubhouse reservations made by Members, the collection and billing of Clubhouse Dues, payment of expenses for the Fire Ridge Clubhouse and Monthly Assessments, and for making all other Association related payments and deposits. The Property Manager will automatically serve as Treasurer on the Board of Directors and will have the same authority as the other members of the Board of Directors. The Property Manager will be paid from the Association Dues and a reasonable fee for such payment shall be determined by the Declarant.

ARTICLE III OUTLOTS A, B, C, D AND E FIRE RIDGE ESTATES

The Association shall own Outlots A, B, C, D and E, Fire Ridge Estates. Outlot A and E, Fire Ridge Estates, are adjacent to the 195th and Pacific Street entrance and Outlot B, Fire Ridge Estates is adjacent to the Pacific and HWS Cleveland Boulevard entrance. Outlots A, B and E Fire Ridge Estates, shall be owned and maintained as a Common Area abutting these entrances by the Association. The Association shall have the right to install and maintain grass, sod, landscaping, entrance signs, sprinkler systems, trees and other improvements which are ordinarily provided in subdivisions adjacent to public right-of-way entrances within Outlots A and B, Fire Ridge Estates. Outlot C, Fire Ridge Estates, consists of an area of approximately three acres east of HWS Cleveland Boulevard and north of Harney Street. Outlot D, Fire Ridge

Estates, consists of approximately three acres and is located west of HWS Cleveland Boulevard and north of Harney Street. Outlots C and D, Fire Ridge Estates, are both subject to a recorded power line easement in favor of the Omaha Public Power District ("OPPD"). Outlot D also contains a Sediment Basin, which shall be maintained by SID 461 of Douglas County, Nebraska until 75% of the lots in the Fire Ridge Estates subdivision are built upon. Subject to the terms of the power easement, the Association shall own and maintain Outlot C as Common Area for the benefit of the Owners of Properties and their guests. Subject to the OPPD easement, the Association will have the right to seed, sod, landscape, install trees and install and construct recreational facilities within Outlot C, and pay for the installation, construction and maintenance of such improvements. SID 461 shall pay for the maintenance and removal of the Sediment Basin within Outlot D. The Association shall maintain the wetlands area within Outlot D pursuant to the Permanent Wetlands Mitigation Easement recorded against Outlot D. Subject to the terms of the power easement and the Permanent Wetlands Mitigation Easement, the Association shall properly maintain Outlot D.

ARTICLE IV PROPERTY RIGHTS

SECTION 1. VOTING RIGHTS. The Association may suspend the voting rights of an Owner for any period during which any assessment against such Owner's Lot remains unpaid, and for any period not to exceed 60 days for any infraction by any such Owner, or members or such Owner's family, or guests or tenants of such Owner, of the published rules and regulations of the Association.

SECTION 2. PARKING RIGHTS. Ownership of any Lot shall entitle the Owner or Owners thereof to such parking rights as shall be available upon such Lot.

ARTICLE V MEMBERSHIP AND VOTING RIGHTS

SECTION 1. Every Owner of a Lot shall be a member of the Association. Each Lot Owner is empowered to enforce the Covenants. Membership of the Association shall be appurtenant to and shall not be separated from ownership of any Lot which is subject to any assessment.

SECTION 2. Members holding 1/10 of the votes entitled to be cast represented in person or by proxy shall constitute a quorum.

SECTION 3. The Association shall have two classes of voting members, Class A Members and Class B Members, defined as follows:

CLASS A: Class A Members shall be all Owners, including the Declarant. Each Class A Member shall be entitled to one vote for each lot owned. When there shall be more than one person or entity holding an interest in any Lot, all such persons or entities or both, shall be Members; provided, however, that the vote for such Lot shall be exercised as such persons or

entities or both, shall determine, but in no event shall more than one vote be cast with respect to any one Lot.

CLASS B: Class B Members shall be the Declarant or its successors and assigns which shall be entitled to three votes for each Lot owned by the Declarant or his successors or assigns (in addition to Declarant's number of votes as a Class A Member). The Class B membership shall terminate (with the Declarant or its successors and assigns still entitled to one vote for each Lot owned by the Declarant or his successors and assigns as a Class A Member) upon the occurrence of the first of the following dates:

- (a) The date on which the total votes outstanding in the Class A membership shall equal the total votes outstanding in the Class B membership, or
- (b) January 1, 2007

ARTICLE VI COVENANT FOR ASSESSMENTS

SECTION 1. CREATION OF THE LIEN AND PERSONAL OBLIGATION OF ASSESSMENTS. The Declarant hereby covenants for each Improved Lot and for each Owner of any Improved Lot, by acceptance of a deed therefore or by entering into a contract for the purchase thereof, whether or not it shall be so expressed in such deed or in such contract that it is, and shall be, deemed to covenant and agree to pay the Association;

- (1) Monthly or yearly assessments for the repair, maintenance and improvement of the Common Area, and operational expenses of the Association, (the "Monthly Assessments"), and
- (2) Special assessments for capital improvements,

as such assessments shall be established and collected as hereinafter provided. The special assessments and monthly 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 shall be made. Each such assessments, together with interest, costs and reasonable attorney's fees, shall also be the personal obligation of the person, persons, or entity who, or which, was the Owner of the property at the time when the assessment became due. The personal obligation for delinquent assessments shall pass to such Owner's successors in title.

SECTION 2. PURPOSES OF ASSESSMENTS. The assessments levied by the Association shall be used exclusively to promote the health, safety, recreation and welfare of the residents in the Properties for the ownership, maintenance, construction, reconstruction and repair of the Common Area, the roadway, utilities and improvements within the Common Area, non-conforming covenant items on any of the Improved Lots and other matters as more fully set out in Article VII herein.

SECTION 3. MONTHLY ASSESSMENTS. The Board of Directors shall have the authority to levy and assess from time to time against an Improved Lot any Monthly Assessments for the purpose of meeting the requirements of Section I of Article VII herein. Such Monthly Assessments as of the recording date of these Declarations are set at \$10.00 per month for each Lot (Refer to Section 10 of this Article).

SECTION 4. SPECIAL ASSESSMENT FOR CAPITAL IMPROVEMENTS. The Association may levy special assessments from time to time against an Improved Lot for the purpose of meeting the requirements of Article VI, Section 2 herein for the costs of any construction, reconstruction, repair or replacement of any capital improvements on or within the Common Area, provided that any such assessment shall have the consent of two-thirds (2/3) of the votes of each class of membership, who shall vote in person or by proxy at a meeting duly called for such purpose.

SECTION 5. NOTICE AND QUORUM FOR ANY ACTION AUTHORIZED UNDER SECTION 1. Written notice of any meeting called for the purpose of taking any action authorized under Section 4 of this Article VI shall be sent to all Members not less than 10 days nor more than 50 days in advance of such meeting. At the first such meeting called, the presence of Members, in person or by proxy, entitled to cast sixty percent (60%) of all the votes of each class 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 such subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. Any such subsequent meeting shall be held within 60 days following the preceding meeting.

SECTION 6. RATE OF ASSESSMENT. The Association Monthly Assessments shall be paid prorata by the Owners of all Improved Lots based upon the total number of Improved Lots. The Association Monthly Assessments shall be collected on a yearly or automatic monthly withdrawal basis by the Association and are currently set at \$10.00 per month for each Lot (Refer to Section 10 of this Article). The Board of Directors of the Association shall fix the amount of the yearly assessments or other periodic assessments against each Improved Lot. Written notice of the assessment shall be sent to every Owner subject thereto. The dates payments are due shall be established by the Board of Directors. The special assessments for capital improvements and/or a non-conforming Covenant item(s) shall only be assessed against the Improved Lot for which the costs of such construction, reconstruction, repair or replacement of any improvements occurs. The Association shall, upon demand, and for a reasonable charge, furnish a certificate signed by an officer of the Association, setting forth whether or not all assessments on a specified Improved Lot have been paid. A properly executed certificate of the Association as to the status of assessments, on a particular Improved Lot shall be binding upon the Association as of the date of its issue by the Association.

SECTION 7. EFFECT OF NONPAYMENT OF ASSESSMENT; REMEDIES OF THE ASSOCIATION. Any assessment not paid within thirty (30) days after the due date shall be delinquent and shall bear interest at the maximum legal rate allowable by law in the State of Nebraska, which at the time of the execution of these Declarations, is sixteen percent (16%) per annum. Should any assessment remain unpaid more than sixty (60) days after the due date, the Association may declare the entire unpaid portion of said assessment for said year to be

immediately due and payable and thereafter delinquent. The Association may bring an action at law against the Owner personally obligated to pay the same, or may foreclose the lien of such assessment against the property through proceedings in any Court having jurisdiction of actions for the enforcement of such liens. No Owner may waive or otherwise escape liability for the assessments provided herein by abandonment or title transfer of such Owner's Lot.

SECTION 8. SUBORDINATION OF THE LIEN TO MORTGAGES. The lien on the assessments provided for herein and for the Clubhouse Dues shall be subordinate to the lien of any first mortgage, first deed of trust, or other initial purchase money security device, and the holder of any first mortgage on any Lot may rely on this provision without the necessity of the execution of any further subordination agreement by the Association. The sale or transfer of any Lot shall not affect the status or priority of the lien for assessments made as provided herein. The Association, if authorized by its Board of Directors, may release the lien of any delinquent assessments (not including the Clubhouse Dues) on any Lot as to which the first mortgage, first deed of trust or initial purchase money security device thereon is in default, if such Board of Directors determines that such lien has no value to the Association. No mortgagee shall be required to collect any assessments due, except at the time of a Lot closing and/or home sale. The Association shall have the sole responsibility to collect and/or make sure all assessments due are collected.

SECTION 9. ABATEMENT OF CLUBHOUSE DUES AND MONTHLY ASSESSMENTS. Notwithstanding any provision of this Declaration, the Board of Directors may abate all or part of the dues or assessments due in respect of any Lot, and shall abate all Clubhouse Dues and Monthly Assessments due in respect of any Lot during the period of such Lot is owned by the Declarant. All Lots which have not been Improved and have been sold by the Declarant shall pay Monthly Assessments and the amount due shall be prorated from the date of closing on a Lot to the end of the calendar year, and thereafter, such Monthly Assessments shall be collected on a yearly basis at the beginning of each calendar year.

SECTION 10. MAXIMUM DUES FOR MONTHLY ASSESSMENTS. As of the date of recording of these Covenants, the Monthly Assessments are set at \$10.00 per month (\$120 per year) and are paid with the Clubhouse Dues on automatic monthly withdrawal or yearly, a choice made by each particular Improved Lot Owner. The maximum Monthly Assessments, which does not include the Clubhouse Dues, and that are paid to the Association, shall not exceed \$10.00 per month through January 1, 2007. Thereafter, the Board of Directors shall be permitted to raise the Monthly Assessments, if necessary, however, such Monthly Assessments shall not exceed 125% of the aggregate dues charged in the previous calendar year. Any portion of the Monthly Assessments may be used toward the payment of the Fire Ridge Clubhouse expenses, if the Association Board deems this necessary.

ARTICLE VII HOMEOWNERS' ASSOCIATION

SECTION 1. THE ASSOCIATION. The Declarant has caused or will cause the incorporation of the Fire Ridge Homeowners Association, Inc., a Nebraska not for profit

corporation (referred to as the "Association"). The Association has as its purpose the promotion of the health, safety, recreation, welfare and enjoyment of the residents of the Fire Ridge Estates Subdivision, including:

- (a) The acquisition, construction, landscaping, improvement, equipment, maintenance, operation, repair, upkeep and replacement of the Fire Ridge Clubhouse and its amenities, Common Area, and the Common Facilities thereon for the general use, benefit and enjoyment of the Members and their guests. Common Facilities may include recreational facilities such as swimming pools, tennis courts, health facilities, playgrounds and parks, dedicated and non-dedicated roads, paths, ways and green areas (including landscaping); and signs and entrances for Fire Ridge Estates. Common Facilities may be situated on the Common Area, on property owned or leased by the Association, on Park Lot within Fire Ridge Estates, on private property subject to an easement in favor of the Association, on public property, or on property owned by a Sanitary Improvement District.
- (b) The promulgation, enactment, amendment and enforcement of rules and regulations relating to the use and enjoyment of the Fire Ridge Clubhouse, Common Area and the Common Facilities, provided always that such rules are uniformly applicable to all Members. The rules and regulations may permit or restrict use of the Fire Ridge Clubhouse, Common Area and Common Facilities by Members, their families, their guests, and/or by other persons, who may be required to pay a fee or other charge in connection with the use or enjoyment of such.
- (c) The exercise, promotion, enhancement and protection of the privileges and interests of the residents of the Fire Ridge Estates Subdivision; and the protection and maintenance of the residential character of Fire Ridge Estates.
- (d) The enforcement of the Covenants against any person or Owner who is in violation of such Covenants including, but not limited to, bringing the appropriate action in law or equity to enforce the Covenants and to enjoin any violation of these Covenants.

SECTION 2. MEMBERSHIP AND VOTING. Membership and voting in the Association shall be as set forth in Article V of these Covenants. For the purposes of this Declaration, the term "Owner" of a Lot means and refers to the record owner, whether one or more persons or entities, of fee simple title to a Lot, but excluding, however, those parties having any interest in any of such Lot merely as security for the performance of an obligation (such as a contract seller of the trustee or beneficiary of a deed of trust, or a mortgagee). The purchaser of a Lot under a land contract or similar instrument shall be considered to be the "Owner" of the Lot for purposes of this Declaration.

SECTION 3. PURPOSES AND RESPONSIBILITIES. The Association shall have the powers conferred upon not for profit corporations by the Nebraska Nonprofit Corporation Act, and all powers and duties necessary and appropriate to accomplish the Purposes and administer the affairs of the Association. The powers and duties to be

exercised by the Board of Directors, and upon authorization of the Board of Directors by the Officers, shall include but shall not be limited to the following:

- (a) The acquisition, development, maintenance, repair, replacement, operation and administration of the Fire Ridge Clubhouse, Common Area and Common Facilities, and the enforcement of the rules and regulations relating to the Fire Ridge Clubhouse, Common Area and Common Facilities.
- (b) The landscaping, mowing, watering, repair and replacement of the Fire Ridge Clubhouse, Common Area and Common Facilities.
- (c) The fixing, levying, collecting, abatement, and enforcement of all charges, dues, or assessments made pursuant to the terms of this Declaration.
- (d) The expenditure, commitment and payment of Association funds to accomplish the purposes of the Association including, but not limited to, payment for purchase of insurance covering the Fire Ridge Clubhouse, Common Area and any Common Facility against property damage and casualty, and purchase of liability insurance coverage for the Association, the Board of Directors of the Association and the Members.
- (e) The exercise of all of the powers and privileges, and the performance of all of the duties and obligations of the Association as set forth in this Declaration, as the same may be amended from time to time.
- (f) The acquisition by purchase or otherwise, holding, or disposition of any right, title or interest in real or personal property, wherever located, in connection with the affairs of the Association.
- (g) The deposit, investment and reinvestment of Association funds in bank accounts, securities, money market funds or accounts, mutual funds, pooled funds, certificates of deposit or the like.
- (h) The employment of professionals and consultants to advise and assist the Officers and Board of Directors of the Association in the performance of their duties and responsibilities for the Association.
- (i) General administration and management of the Association, and execution of such documents and doing and performance of such acts as may be necessary or appropriate to accomplish such administration or management.
- (j) The doing and performing of such acts, and the execution of such instruments and documents, as may be necessary or appropriate to accomplish the purposes of the Association.
- (k) The enforcement of these Covenants, including, but not limited to, the bringing

of the appropriate action in either law or equity to enforce the Covenants and to enjoin the violation of any of the Covenants by way of a temporary restraining order, temporary injunction, permanent injunction and/or mandatory injunction, all parties agreeing that in the event of a violation of the Covenant, the Association shall have no adequate remedy at law, and any and all other rights and remedies provided by law, including an action for damages.

- (l) Properly run and obtain the proper permits and all other legal requirements necessary to maintain and operate the pool facilities. A minimum of two Association members must volunteer to acquire a Pool Operator's License, and if there are no volunteers, then two members of the Association's Board of Directors must acquire a Pool Operator's License with a draw of the hat of the Association Board Members to take place if no two Board Members volunteer. The two persons that are to acquire the Pool Operator's License must own an Improved Lot and reside in Fire Ridge Estates. The Association must also make sure the pool is tested three (3) times daily and properly ran according to the Nebraska state rules and regulations.

SECTION 4. DUTIES OF THE ASSOCIATION. The Association shall:

- (a) Maintain and repair the entrance sign(s), street signs, and mailboxes installed by the Declarant and keep such in good repair and neat condition;
- (b) Have the right to maintain, repair, and replace as necessary the trees and/or landscaping described in Article III, Section 1. in the Outlots and at the Fire Ridge Clubhouse.
- (c) In the event any Owner of a Lot shall fail to perform and fulfill his obligations and responsibilities under this Declaration, and if such failure continues for thirty (30) days after written notice to the Owner from the Association, the Association shall perform or have performed such obligation or responsibility. If the Association undertakes to perform or have performed the responsibilities of the Owner, the cost of such performance plus a fifteen percent (15%) administrative charge shall be assessed against the Owner, and the Owner shall be obligated to promptly pay such sums to the Association. Assessment of such costs shall be made by written demand from the Association for payment by the Owner. If such assessment is not paid within thirty (30) days after written demand from the Association, such assessment shall constitute a lien on the Lot, which lien shall attach, have the priority and be enforceable by the Association in the same manner as liens for assessments and dues as provided in Article VI;
- (d) Maintain, repair, construct and replace, as necessary the irrigation systems constructed by Declarant.

**ARTICLE VIII
ARCHITECTURAL CONTROL AND PLAN IMPROVEMENT APPROVAL**

No building, fence, wall, or other structure shall be commenced, erected or maintained upon the Properties, nor shall any exterior addition or change or alteration therein be made, nor shall any trees, shrubs, or plantings be planted or maintained upon the properties, until the plans and specifications therefore, showing the nature, kind, shape, height, materials, color and location of the same shall have been submitted to an approved in writing, as to their complying with these Covenants, including, but not limited to Article IX hereof, and the Declarant's Building Guidelines, as to harmony of external design and location in relation to surrounding structures and topography, and in relation to other trees, shrubs and plantings, by the Declarant, or its agents, successors and assigns. Written notice of any approval of a proposed Improvement shall be mailed at the address specified by the Owner upon submission of the plans or given directly to the Owner. Such notice of approval shall be given within fourteen (14) days after the date of submission of the plans. If notice of approval is not given, the proposed Improvement shall be deemed disapproved by the Declarant. When the Association elects a Board of Directors, the Declarant shall assign responsibility to the Board of Directors for giving approval of the items in this paragraph, except for plan approval of homes on the Properties within Fire Ridge Estates, which will remain the responsibility of the Declarant.

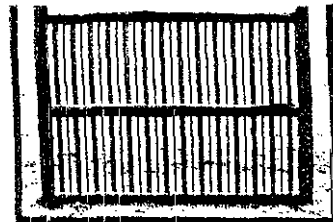
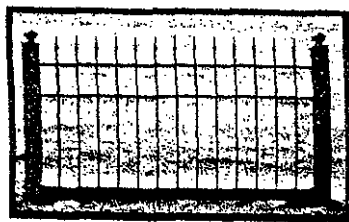
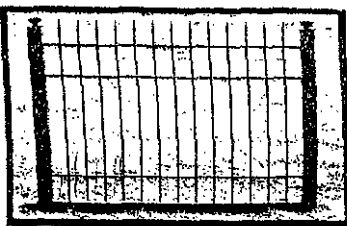
**ARTICLE IX
GENERAL RESTRICTIONS AND OTHER PROVISIONS**

SECTION 1. RESTRICTIONS. Every Owner shall have full rights of ownership and full use and enjoyment of his Lot, subject to the following restrictions:

- (a) No fences or enclosures of any type or nature whatsoever shall ever be constructed, erected, placed or maintained on any Lot within the Properties, unless such fences or enclosures shall have first been authorized in writing by the Declarant. All fences within Fire Ridge Estates must be between four (4) to six (6) feet in height and shall be constructed of rod iron, steel, aluminum or vinyl and be of BLACK color only. The design of the fence shall be similar to what is shown below. There shall be no chain link, wood or wire fencing constructed on any of the Lots in the Fire Ridge Estates subdivision. In all events, installed fences must comply with applicable set back, height, and other fence requirements imposed by the City of Omaha. Any fence installed adjacent to Pacific Street, which consist of Lots 1-9, 11 and 12, Fire Ridge Estates, must be 6 ft. in height at the rear property line and of the same design, type and color as set forth in this paragraph. This restriction does not apply to lots 321, 322 and 323.

72" & 48" Straight Top

72" Semi-Private



- (b) No shed, clothes line or clothes hanger shall be constructed on any Lot or used on any Lot outside of a building located thereon. No exterior television or radio antenna shall be erected on any Lot within the Properties; provided however, that with the written approval of the Declarant, a satellite dish measuring eighteen (18) inches or less in diameter may be erected so long as such satellite dish is hidden from view from the street.
- (c) No such pet shall be kept, bred or maintained for commercial purposes. No animals, livestock or poultry of any kind shall be raised or kept on any Lot in the Properties, other than household pets, which shall be limited to those numbers permitted under the laws and ordinances of the City of Omaha. All pets shall be confined to the Lot by fencing or leashed when outside the residential structure and patio area. All unpleasantries created by the household pet shall be the responsibility of the Owner, and he shall be obligated to clean up after the animal. No dog runs shall be allowed that are made of chain link or any other unacceptable fence material. Doghouses shall be located in the back yard of a home and the location of the doghouse along with the size, color and material must be submitted to Declarant for approval.
- (d) No noxious, offensive, or illegal activity shall be carried on upon the Properties, nor shall any trash, ashes or other refuse be thrown, placed, or dumped upon any Lot, nor shall anything ever be done which may be or become an annoyance or nuisance to the neighborhood. No incinerator, trash burner, fuel tank or above ground trash receptacle shall be permitted on any Lot, however, this does not apply to the trash receptacles necessary during the construction of residential dwellings or for the larger receptacles necessary for Fire Ridge Elementary and the Fire Ridge Clubhouse. No garbage or trash can or container shall be permitted outside of any residential dwelling, except for pickup purposes. Trash pickup shall be on Wednesdays only and an Owner may contract with any such trash collector he chooses as long as pickup is on Wednesday. The cost of trash collection is to be paid by the Owner. Declarant has the right to specify a specific trash company to be used if deemed necessary at any time. If the City of Omaha, Nebraska annexes Fire Ridge Estates, they may provide trash service at an alternate day other than Wednesday and if such should happen, then any Owner that still wishes to privately hire a trash company to pick up their waste, then it must be on the same day that the City of Omaha, Nebraska provides trash service. No garden lawn or maintenance equipment of any kind whatsoever shall be stored or permitted to remain outside of any dwelling or suitable storage facility, except when in actual use. No garbage, refuse, rubbish or cutting shall be deposited on any street, road or Lot. Produce or vegetable gardens may only be planted and maintained in rear yards, and the size of such garden shall not exceed 5% of the total lot size.

- (e) No advertising signs, billboards, unsightly objects or nuisances shall be erected, placed or permitted to remain on any Lot except one sign per Lot consisting of not more than six (6) square feet advertising a Lot as "For Sale"; nor shall the premises be used in any way for any purpose which may endanger the health or unreasonably disturb the Owner or Owners of any Lot or any resident thereof. The foregoing restriction in this Article shall not apply to the business activities, signs and billboards or the construction and maintenance of buildings, if any, by Declarant during the development and sale of Lots.
- (f) No trailer, basement, tent, shack, garage, barn or other outbuilding shall at any time be used for human habitation, temporarily or permanently, nor shall any structure or a temporary character be used for human habitation. Declarant may also erect and maintain model homes for sales purposes, and rental and lease purposes, and may operate such office or offices therein for so long as it deems necessary for the purpose of selling, renting or leasing the properties.
- (g) Barbeque grills shall not be located within the front or on the side of any house. Any barbeque grills shall be located on a patio or deck area on the rear side of any house.
- (h) No awnings or sun screens of any type shall be affixed to any building or structure on any Lot without the written consent of the Declarant.
- (i) An owner desiring to erect an Improvement on any Lot shall deliver two sets of construction plans and plot plans (herein referred to as the "Plans") to the Declarant, or its agents, representatives, successors or assigns. Such plans shall include a description of the type, quality, color and use of materials proposed for the exterior of such Improvement. Concurrent with submission of the plans, the Owner shall notify the Declarant of the Owner's mailing address. Declarant shall review such plans in light of the conditions and restrictions in Article VIII and IX of this Declaration and in relation to the type and exterior of Improvements which have been constructed, or approved for construction, on the Lots. In this regard, Declarant intends that the Lots shall be developed as a residential community with homes constructed of high quality materials. The decision to approve or refuse approval of a proposed Improvement shall be exercised by Declarant in a reasonable manner to promote conformity and harmony of the external design of the Improvements constructed within the Fire Ridge Estates subdivision and to protect the value, character and residential quality of all Lots in a manner consistent with this Declaration. Unusual designs and improvements and home designs such as A-frame houses, dome houses and log cabins will not be approved unless the Declarant determines that construction of these improvements will not be materially inconsistent with the scheme of development contemplated by this Declaration. If Declarant

determines that the external design and location of the proposed Improvement does not conform with the standards or requirements of this Declaration, does not conform with the surrounding improvements and topography or will not protect and enhance the integrity and character of all the Lots and neighboring lots, if any, as a quality residential community, Declarant may refuse approval of the proposed Improvement. Any Improvements completed without written approval of Declarant may be deemed to be unacceptable at any time. An Improvement found as unacceptable must be placed into conformance at Owner's expense within 30 days of receiving written notice from Declarant to cure such non-conformance. In the event that any Owner of a lot fails to conform, the Association shall perform or have performed such obligation to conform as stated in these Declarations under Article VII, Section 4.

- (j) The front, exterior of all homes must have a portion of the garage piers and the front foundation to be covered by brick or stone at a minimum. The Declarant may require more stone or brick coverage than this, depending on the style and nature of the home. The exposed front (street facing) foundation walls and any side or rear foundation walls that front to the street, such as the side foundation wall on a house situated on a corner lot, must be constructed of or faced with brick, eifs, stone, stucco or other acceptable material, however, stucco will not be permitted on the front foundation wall of the structure. All driveways must be constructed of concrete, brick, paving, stone, or laid stone. All foundations shall be constructed of poured concrete, concrete blocks, bricks or stone. All homes in Fire Ridge Estates are required to have a minimum of 30 year and maximum of 50 year heritage type shingles on the roof, which are "Weathered Wood" in color.
- (k) All exterior colors must be submitted for approval and approved in writing by the Declarant prior to the structure being painted or re-painted. Only exterior body colors of earthtone hues will be acceptable. Trim, door and/or shutter colors may be of a different hue other than earthtone, but must coordinate with the body color/stone/brick of the home. The Declarant may find a paint color to be unacceptable for any reason. Any home that is painted without written approval of Declarant may be deemed to be unacceptable at any time. The Owner must either obtain the Declarant's approval or must change the color to a color acceptable to the Declarant at Owner's expense within 30 days of the date that the Owner receives written notice from Declarant to cure such non-conformance. In the event that any Owner fails to conform, the Association shall perform or have performed such obligation to conform as stated in these Declarations under Article VII, Section 4. The Association Board will also have the right to select an acceptable color to paint Owner's home if Owner fails to comply. All Owners shall keep the exterior of their homes in neat condition, including

re-painting their home when needed. Paint that has faded noticeably or is peeling and an eyesore shall be re-painted in a timely manner.

- (l) No repair of any boats, automobiles, motorcycles, trucks, campers or similar vehicles requiring a continuous time period in excess of forty-eight (48) hours shall be permitted on any Lot at any time; nor shall vehicles offensive to the neighborhood be visibly stored, parked or abandoned on any Lot or street. No unused building material, junk or rubbish shall be left exposed on the Lot except during actual building operations, and then only in as neat and inconspicuous a manner as possible.
- (m) No boat, three or four Wheeler, camper, trailer, auto drawn or mounted trailer of any kind, mobile home, storage truck, moveable storage units, aircraft, camper truck or similar chattel shall be maintained or stored on any part of a Lot (other than an approved, enclosed structure) for more than twenty (20) days within a calendar year. No motor vehicle may be parked or stored outside of any Lot, except vehicles driven on a regular basis by the occupants of the dwelling located on such Lot. No grading or excavating equipment, tractors or semi-tractors/trailers shall be stored, parked, kept or maintained in any yards driveways or streets. However, this shall not apply to trucks, tractors or commercial vehicles which are necessary for the construction of residential dwellings or other Improvements during the period of construction. All residential Lots shall provide at least the minimum number of off street parking areas or spaces for private passenger vehicles required by the applicable zoning ordinances of the City of Omaha, Nebraska.
- (n) Exterior lighting installed on any Lot shall either be indirect or of such a controlled focus and intensity as not to disturb the residents of adjacent Lots.
- (o) Full sod is required on all Improved Lots. No hedges or mass planted shrubs shall be permitted more than ten (10) feet in front of the front building line unless otherwise approved by Declarant.
- (p) Curb grinds are required at the end of all driveways of all Improved Lots. Vertical siding is not allowed on any home, only Horizontal siding is permitted. Raised panel or other acceptable style garage door made of steel or vinyl is required for all garage doors. Wood siding is permissible for chimneys unless the Declarant deems that it must be faced with brick or stone. Direct vent fireplaces without a chimney are acceptable, except a vent for the fireplace is not allowed to come out on the front side of any home.
- (q) No tennis courts shall be allowed on any residential Lots. Basketball hoops are allowed on residential Lots as long as kept in good condition and do not

connect to any part of the residential structure. Trampolines are allowed on any residential Lot as long as they are in the rear yard, securely tied down, kept in good condition and are stored during the winter months. A swimming pool is allowed in the back yard, shall not extend more than one foot above ground level and must have a suitable safety fence. Pool fencing must be similar to the style and must be made of the materials and color set forth in these Covenants in Article IX, Section 1(a).

- (r) Lots on the sides of S.HWS Cleveland Boulevard which consist of Lots 126 through 129, 152 through 156, 171 through 183, Lot 9 Replat II, 203, 243, 285 through 287, Replat II Lots 24 through 27, 291 and 292, Fire Ridge Estates, must have five (5) foot wide sidewalks installed along the Boulevard that curve as shown on the Required Sidewalk Installation plan as required by the Declarant, and as a result, such sidewalk layout must first be approved by the Declarant in writing prior to its installation. Lots which abut the east side of S.HWS Cleveland Boulevard which consist of Lots 16 through 19, 40, 41, 54, 55, 63, 64, 71, 72, 79, 80, 87, 88, 95, 96, 244, 266, 267, 268, Fire Ridge Estates, have a five (5) foot wide sidewalk (trail) installed that curves along the Boulevard as required by the Master Park Plan for the City of Omaha, Nebraska. All sidewalks, except for those along S. HWS Cleveland Boulevard are to be four (4) feet in width, as required by the City of Omaha, Nebraska. Driveways that connect to S. HWS Cleveland Boulevard shall start as the width of a two (2) car drive at the street and hourglass outward to a three (3) car width drive a minimum of 35 feet back from the street curb, unless another driveway alternative is submitted to Declarant and found to be acceptable.
- (s) SID 461 shall maintain and water the trees it installed along the right of way on S. HWS Cleveland Boulevard, however, when a home is built upon Lot which abuts S. HWS Cleveland Boulevard the Owner of such Improved Lot shall then have the responsibility to maintain and water the trees which are located between Owner's Lot and S. HWS Cleveland Boulevard. Owners of Lots along the Boulevard shall maintain the right of way along their Lot and S. HWS Cleveland Boulevard and shall be required to sod and sprinkler this right of way along their Lot when building a home. The trees within the right of way along S. HWS Cleveland Boulevard cannot be removed and/or moved without the consent of the Declarant. It shall be the responsibility of SID 461 to replace any trees within the right of way of S. HWS Cleveland Boulevard that are in need of replacement.
- (t) Only single family residences shall be approved on the residential Lots within Fire Ridge Estates. No duplex or attached homes shall be allowed on any of the residential Lots in Fire Ridge Estates. Construction of a new home shall be completed within one (1) year from the date of commencement of excavating such home on any Lot. Proper grading and drainage on any Lot shall be the responsibility of the Owner and the Laws of

Nebraska shall govern any grading disputes arising from a Lot Owner or between Lot Owners. The builders on each lot shall properly grade the lots in which they build on so that the drainage on the lot is proper and pursuant to the original drainage and grading plan, which was completed by Thompson, Dreessen, and Dorner, engineers located in Omaha, Nebraska. Each Lot is sold by the Declarant as an "as is" sale to each purchaser. Declarant makes no representation to the compaction or buildable quality of any particular Lot or the suitability of the Lot and the location of utilities for any particular style of home.

- (u) Lots 1 through 189 and Replat II Lots 1 through 9 are to be considered the South Section of Fire Ridge Estates and Lots 203 through 316, Replat I Lots 1 and 2, and Replat II Lots 10 through 27 are to be considered as the North Village (North Section) of Fire Ridge Estates. As of the recording date of these Covenants, the following limitations in this paragraph are hereby set. The minimum size of a Two Story plan in the South Section of Fire Ridge Estates shall be 2350 square feet, excluding the basement and garage areas, and a minimum of 1250 square feet on the main level as of the recording date of these Covenants. The minimum size of a ranch in the South Section of Fire Ridge Estates shall be 1800 square feet on the main level, which excludes the garage and basement areas. The minimum size of a 1 ½ story plan, with the master bedroom on the main level, in the South Section of Fire Ridge Estates shall be 2350 square feet, excluding the garage and basement areas, with a minimum of 1450 square feet on the main floor. The minimum garage space is a 3 car garage (or no less than 600 square foot of garage space) for homes in the South Section of Fire Ridge Estates. The minimum size of a Two Story plan in the North Section of Fire Ridge Estates shall be 1700 square foot excluding the basement and garage areas, and a minimum of 850 square feet on the main level. The minimum size of a ranch in the North Section of Fire Ridge Estates shall be 1400 square feet on the main level, which excludes the basement and garage areas. The minimum size of a 1 ½ story plan, with the master bedroom on the main level, in the North Section of Fire Ridge Estates shall be 1700 square feet, excluding the garage and basement areas, with a minimum of 1000 square feet on the main floor. The Declarant may impose additional guidelines and restrictions, such as minimum price ranges, on the "Building Guidelines" sheet that are given to builders and/or Owners when purchasing a Lot. These "Building Guidelines" are subject to change from time to time. Declarant reserves the right to not approve a home to be constructed in Fire Ridge Estates for any reason.
- (v) Door to door soliciting is not allowed by organizations, clubs, individuals or the like on any of the Improved Lots.

**ARTICLE X
BOUNDARY FENCES**

SECTION 1. Declarant has installed tree landscaping along Pacific Street which consists of the south boundary line of Lots 1 through 9, 11, 12 and Outlots A and B, Fire Ridge Estates, and all such lots are collectively referred to as the "Boundary Lots".

SECTION 2. Declarant hereby declares that the Boundary Lots are subject to a permanent and exclusive right and easement in favor of Declarant (or the Association when a Board is elected), to maintain, water, repair and replace the trees and/or landscaping and any signs installed on or near the Boundary Lots. Without limitation of the rights and easements granted by this Declaration, the Declarant or Association may come upon any of the Boundary Lots for the purpose of constructing, installing, repairing, maintaining, removing and replacing any such tree and/or landscaping. Once a Boundary Lot is sold by the Declarant to an Owner, it shall be the responsibility of the Owner of such Boundary Lot to properly maintain any such trees and/or landscaping on their Lot.

**ARTICLE XI
INSURANCE**

The Association shall obtain and keep in force comprehensive public liability insurance against claims for injured or killed persons and for damage to property arising out of the use, occupancy or condition of the Fire Ridge Clubhouse, with liability limits of not less than one million dollars (\$1,000,000) for any one incident involving the injury or death of one or more persons and of not less than \$150,000.00 for any one incident involving property damage. The Association shall obtain and keep in force casualty insurance coverage for the Clubhouse Facilities against risks, including fire, all risk coverage and malicious mischief, in at least 80% co-insurance in an amount equal to the full replacement value of the property insured. The Association may purchase and provide other insurance of the type(s) and in the amount that the Board of Directors deems necessary.

**ARTICLE XII
ACCESS TO LOTS**

The Association, its officers, employees and agents, and contractors and repairmen designated by the Association, shall have the right to go on any Lot for the purpose of performing maintenance and repair, making inspections, correcting any non-conforming items, and performing the duties of the Association hereunder, and the Association is hereby granted a specific easement for such purposes.

**ARTICLE XIII
UTILITY METERS AND SERVICE LINES**

In order to facilitate the installation, operation, maintenance and repair of an underground watering system, such Lots as shall be designated from time to time by the Association shall have a dual metering system for water so as to permit the drawing of water for watering of the

lawns, shrubs, trees and other vegetation located upon the Lots. It is understood that the amount of water metered for the residential use on any such Lot shall be paid for by the Owner of each lot receiving water. Outlot A is currently watered by the Owner of Lot 30, Fire Ridge Estates, and shall be reimbursed a fair amount determined by the Association Board for doing such.

ARTICLE XIV GENERAL PROVISIONS

SECTION 1. ENFORCEMENT. The Association, Declarant, or any Owner, shall have the right to enforce, by any proceedings at law or in equity, all restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of this Declaration. Failure of the Association or of any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

SECTION 2. SEVERABILITY. Invalidation of any one or more of these covenants or restrictions, by judgment or court Order, shall in no way affect any other provisions, which other provisions shall remain in full force and effect.

SECTION 3. AMENDMENT. As of the recording of these Declarations, there are a total of 320 residential lots in Fire Ridge Estates. These Declarations may be amended at any time during the next twenty (20) years as referred to in Section 4. of this Article, by an instrument signed by the Owners of not less than ninety percent (90%) of the residential Lots covered by these Declarations, and thereafter by an instrument signed by the Owners of not less than seventy-five percent (75%) of the residential Lots covered by these Declarations. The Declarant shall have the right to amend these Declarations for any reason during the next two (2) years from the date these Declarations are recorded. Notwithstanding anything to the contrary contained herein, no provisions of these Covenants relating to the Fire Ridge Clubhouse may be amended without the prior written consent of the Declarant prior to the time that the loan made by the Declarant to the Association for the Fire Ridge Clubhouse is paid in full.

SECTION 4. TERM. These covenants and restrictions contained in this Declaration shall run with the land, and shall be binding for an initial term of twenty (20) years from the date these Declarations are recorded, after which time they shall be automatically extended for successive periods of ten (10) years each.

SECTION 5. ASSIGNMENT OF ARCHITECTURAL REVIEW AND APPROVAL. The Declarant shall have the right to assign its authority as set forth in the Covenants for review and approval of building plans and improvements to the Board of Directors of the Association or to an Architectural Review Committee, and upon such assignment, such persons or entity shall have the authority to approve building plans and improvements of the Declarant as set forth in these Covenants.

IN WITNESS WHEREOF, the undersigned, being the Declarant herein, have executed these Declarations of Covenants, Conditions, and Restrictions this 30 day of December, 2005.

FIRE-OMAHA, L.L.C., a Kansas limited liability company,

By: *Bradley D. Fire*
Bradley D. Fire, managing member

STATE OF Nebraska)
COUNTY OF Douglas) SS.

Before me the undersigned, a notary public, personally came Bradley D. Fire, personally known to me, to be the managing member of FIRE-OMAHA, L.L.C., a Kansas limited liability company, and acknowledged the execution of the above to be his voluntary act and deed on behalf of said company.

WITNESS my hand and notarial seal this 30 day of December, 2005.



Barbara J. Russo
Notary Public