

FILED SARPY CO. NE.
INSTRUMENT NUMBER
2006-03159

2006 JAN 31 P 2:46 PM

Lloyd J. Dowding
REGISTER OF DEEDS

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LLOYD J. DOWDING

SARPY COUNTY REGISTER OF DEEDS
1210 GOLDEN GATE DRIVE, STE 1109
PAPILLION, NE 68046-2895
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*STEVE & CASS ROBB
11806 QUARTZ CIRCLE
BELLEVUE, NE 68123*

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DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS OF LOTS 1-5, INCLUSIVE, OAK RIDGE ESTATES, A SUBDIVISION IN SARPY COUNTY, NEBRASKA

THIS DECLARATION made the date hereinafter set forth, is made by Steven P. and Cass E. Robb, hereinafter referred to as "Declarant".

PRELIMINARY STATEMENT

The Declarant is the owner of certain real property located within Sarpy County, Nebraska and described as follows:

Lots One (1) through Five (5), inclusive, all in OAK RIDGE ESTATES, a subdivision, as surveyed, platted and recorded in Sarpy County, Nebraska.

Such Lots are herein referred to collectively as the "Lots" and individually as each "Lot".

The Declarant desires to provide for the preservation of the values and amenities of the Oak Ridge Estates subdivision, for the maintenance of the character and residential integrity, the acquisition, construction and maintenance of Common Facilities for the use and enjoyment of the residents of the Oak Ridge Estates subdivision.

NOW, THEREFORE, the Declarant hereby declares that each and all of the Lots be held, sold and conveyed subject to the following restrictions, covenants, conditions and easements all of which are for the purchase of enhancing and protection the value, desirability and attractiveness of the Lots, and the enjoyment of the residents of the Oak Ridge Estates subdivision.

ARTICLE 1. GENERAL COVENANTS, CONDITIONS AND RESTRICTIONS

1. Lots One (1) through Five (5), inclusive, in Oak Ridge Estates shall be used exclusively for single family residential purposes; except for such Lots or parts thereof as may hereafter be conveyed or dedicated by Declarant, or its successors or assigns, for use in connection with a Common Facility or park.

2. No residence, building, fence (other than fences constructed by the Declarant), wall, driveway, patio, patio cover enclosure, device, or external improvement, above or below the ground (herein collectively referred to as "Improvement") shall be constructed, erected, placed or permitted to remain on any Lot, nor shall any grading, excavation or tree removal for any Improvement be commenced, except for Improvements which have been approved by Declarant, their heirs, successors and assigns, as follows:

A. An owner desiring to erect an Improvement shall deliver two sets of construction plans, and plot plans to Declarant (herein collectively referred to as the "plans"). Such plans shall, include a description of type, quality, color and use of materials proposed for the exterior of such Improvement and proposed elevations of the Lot, including foundation and driveway and all proposed set backs. Concurrent with submission of the plans, Owner shall notify the Declarant of the Owner's mailing address.

B. Declarant shall review such plans in relation to the type and exterior of Improvements constructed, or approved for construction on neighboring Lots and in surrounding area, and any general scheme or plans formulated by Declarant with regard to views, retaining natural environmental area and character of the subdivision. In this regard, Declarant intends that the Lots shall form a quality residential community with Improvements constructed of high quality materials, including but not limited to homes and landscaping, with spectacular views and preservation of natural environmental areas to the extent possible. The decision to approve or refuse approval of a proposed Improvement, including but not limited to homes, shall be exercised by Declarant to promote development of the Lots and to protect the values, character and residential quality of all Lots. If Declarant determines that the proposed Improvement will not protect and enhance the integrity and character of all the Lots and neighboring Lots as a quality residential community, Declarant may refuse approval of the proposed Improvement.

C. Written Notice of any approval of a proposed Improvement shall be mailed to the owner at the address specified by the owner upon submission of the plans. Such notice shall be mailed, if at all, within thirty (30) days after the date of submission of the plans. If notice of approval is not mailed within such period, the proposed Improvement shall be deemed disapproved by Declarant.

D. No Lot owner, or combination of Lot owners, or other person or persons shall have any right to any action by Declarant, or any right to control, direct or influence the acts of the Declarant with respect to any proposed Improvement. No responsibility, liability or obligation shall be assumed by or imposed upon Declarant by virtue of the authority granted to Declarant in the Section, or as a result of any act or failure to act by Declarant with respect to any proposed Improvement.

E. Subsequent to the above-mentioned approval process, once an Owner, its agents or assigns, has received Declarant's approval any excavation and grading of any lot shall be kept to a minimum and the natural contours of the land kept wherever possible or the approval of Declarant will be automatically revoked.

3. No single-family residence shall be created, altered, placed or permitted to remain on any of Lots One (1) through Five (5), inclusive to Oak Ridge Estates, other than one detached single-family dwelling, with an attached garage, which does not exceed two stories in height. Such dwellings on any Lot shall conform to the surrounding dwellings of similar regime and general scheme or plans formulated by Declarant and shall have high pitched roofs and brick, drivot, stone or stucco fronts. All Improvements on any Lot shall Comply with all side yard and set back requirements of any governing authority, including Sarpy County, Nebraska, but shall in addition comply with the following:

Maximum height of building:	40 feet
Minimum front yard setback:	35 feet
Minimum backyard setback:	25 feet
Minimum side-yard set back for corner lot:	35 feet
Minimum side-yard set back for other lots:	20 feet
Maximum ground coverage including accessory buildings:	50%

Minimum finished floor space by configuration:

Ranch:	Main level, 2000 square feet
Multi-level:	2000 square feet, excluding basement
Two-story	Main level, 1200 square feet, upper level 1000 square feet
Accessory Building maximum size:	3000 sq. ft.
Accessory Building location	Sited within setback limitation above
Accessory Building eave height	Max. 18 feet
Accessory Building eases	Minimum 1 foot overhang on all 4 sides

4. Subject to the specific requirements set forth below, all foundations shall be constructed of poured concrete or concrete block. All exposed front, side and rear concrete foundation walls visible from any street or Lot must be covered with clay-fired brick, stone, or shall be painted. If curbside mail delivery is available, Owner shall install a mailbox at or near the front lot line of Owner's Lot.

Fireplaces and flues: (1) In the event that a wood-burning fireplace and/or flue is constructed as a part of the dwelling in a manner so as to protrude beyond the outer perimeter of the front or side of the dwelling, or is exposed above the roof, the enclosure of the fireplace and flue shall be constructed of, or finished with, clay-fired brick or stone. (2) If the wood-burning fireplace and/or enclosure for the wood-burning fireplace flue is constructed in such a manner so as to protrude beyond the outer perimeter of the rear of the dwelling, the enclosure of wood-burning fireplace and flue shall be constructed of, or finished with clay-fired brick or stone. (3) In the event that a pre-fabricated unit fireplace which is wood or gas burning or direct vent fireplace is constructed as a part of the dwelling on any Lot and is vented directly through an exterior wall of the dwelling or is vented through the roof of the dwelling with a vent similar in style, size and location to that of a furnace flue, no clay-fired brick or stone enclosure will be required. Provided however, if said pre-fabricated unit fireplace which is wood or gas burning or direct vent fireplace is constructed in such a manner so as to protrude beyond the outer perimeter of a front or side wall of the dwelling on a Lot or beyond the outer perimeter of any wall of the dwelling, the protrusion for the fireplace and/or flue shall be finished with clay-fired brick or stone. Also any fireplace vent which protrudes above the roof of any dwelling on any Lot shall be finished with clay-fired brick or stone unless it is on the rear slope of the roof of a dwelling or is vented in similar style, size and location to that of a furnace flue as stated herein. Fireplace enclosures for pre-fabricated unit fireplace which is wood or gas burning or direct vent fireplace units that protrude beyond foundation may be framed if approved in writing by Declarant.

5. No building shall be placed, nor any Lot graded, to interfere with natural water drainage nor to cause damage to the building or neighboring buildings or Lots, except that erosion caused by water run-off must be controlled as to not affect adjoining property adversely. Silt fences on all Lots, installed prior to the start of construction, shall be used to comply with this paragraph, at the sole cost and expense of Owner. If an Owner fails

to install any or sufficient silt fences to comply with this paragraph, Declarant may install such silt fencing as is necessary to comply with this paragraph, and shall be entitled to record a lien against the Lot on which such silt fencing is installed, and foreclose the same if the Owner fails to pay Declarant, within thirty (30) days after written demand, for all costs and expenses related thereto.

6. No streamers, posters, banners, balloons, exterior illumination or other rallying devices will be allowed on any Lot in the promotion or sale of any Lot, residential structure or property unless approved in writing by the Declarant. 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". No business except home office usage; 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. Provided, however, the foregoing paragraph shall not apply to the business activities, sign and billboards or the construction and maintenance of buildings, including model homes and temporary sales offices, if any, by Declarant, its designated builders, agents or assigns, during the construction and sale of the Lots.

7. No obnoxious or offensive activity shall be carried on upon any Lot, nor shall anything be done thereon which may be, or may become, an annoyance or nuisance to the neighborhood, including but not limited to, odors, dust, glare, sound, lighting, smoke, vibration and radiation. 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.

8. No outside radio, television, ham broadcasting, earth station, satellite dish or other electronic antenna or aerial shall be erected or placed on any structure or on any Lot, except, with the prior written approval of Declarant, one (1) satellite dish of 18" or less in diameter or diagonal measurement which is screened from view of any street or sidewalk will be permitted per Lot. The foregoing notwithstanding, any earth station, satellite dish or other electronic antenna or aerial specifically exempted from restriction by statute, regulation, binding order of a court or governmental agency shall be maintained in accordance with the strictest interpretation or condition for such use as may be permitted by such order.

9. No tree houses, tool sheds, doll houses, windmills, dog runs, or similar structures shall be permitted on any Lot that are visible from the access or frontage road (Dyson Hollow).

10. No repair or general maintenance of any boats, automobiles, motorcycles, trucks, campers (trailers, van-type, auto-drawn or mounted), snowmobiles, recreational vehicles (RV), other self-propelled vehicles or similar vehicles shall be allowed on any Lot at any time except in an enclosed structure, nor shall vehicles or similar chattels offensive to the neighborhood be visibly stored, parked or abandoned on any Lot. No unused building material, junk or rubbish shall be left exposed on the Lot except during

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actual building operations, and then only in as neat and inconspicuous a manner as possible.

11. No boat, camper, trailer, auto-drawn or mounted trailer of any kind, mobile home, truck, aircraft, camper truck or similar chattel shall be maintained or stored on any part of a Lot (other than in an enclosed structure) for more than two (2) consecutive days and no more than twenty (20) days combined within any calendar year. No motor vehicle may be parked or stored outside on any Lot except vehicles, which are not trucks, campers, mobile homes, camper trucks or similar chattels, driven on a regular basis by the occupants of the dwelling located on such Lot. No grading or excavating equipment, tractors or semitractors/trailers or other commercial vehicles shall be stored, parked, kept or maintained in any yards, driveways, or streets. However, this section does not apply to trucks, tractors, or commercial vehicles which are necessary for the construction of residential dwellings during the period of construction.

12. No incinerator or trash burner shall be permitted on any Lot. No garbage or trash can or container or fuel tank shall be permitted to be stored outside of any dwelling unless, completely screened from view, except on a designated day each week for pickup purposes. 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 maintained in rear yards and may not exceed 400 SF.

13. No fence shall be permitted unless approved of in writing by Declarant after submission of fencing plans. No fence shall be permitted to extend beyond the front line of a main residential structure, unless approved in writing by the Declarant. Unless other materials are specifically approved in writing by Declarant, fences shall only be composed of wrought iron, except that white plastic vinyl coated P.V.C. design, approved by Declarant in writing, may be utilized to enclose dog runs, hot tubs, or other uses approved by Declarant. No fences or walls shall exceed a height of six (6) feet. At no time shall barbed wire fencing be allowed. Any fences, hedges or mass planted shrubs installed by or at the direction of the Declarant shall not be subject to the provisions of this paragraph.

14. Swimming pools -- No swimming pools may extend more than one foot about ground Level and must have permanent patio surround and must be enclosed with a 5ft. locking fence.

15. Any exterior lighting installed on any Lot shall either be indirect or of such controlled focus and intensity as not to disturb the residents of any adjacent property.

16. Construction of any Improvement shall be completed within one (1) year from the date of commencement of excavation of the Improvement. No excavation dirt shall be spread across any Lot in such a fashion as to materially change the natural grade

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or contour of any Lot. No residential dwelling shall be occupied by any person as a dwelling for such person until determined and approved by the Declarant. In the event that construction of any Improvement is not completed within (1) year from the date of commencement of excavation or construction of the Improvement, any person or entity authorized to enforce the provisions of this Declaration shall be entitled to any remedies available at law or in equity, including but not limited to obtaining a mandatory injunction by a court of competent jurisdiction ordering removal of the Improvement and backfilling of the Lot if such Improvement is not completed, in accordance with all provisions of this Declaration, within ninety (90) days of such order.

17. No stable, dog run, kennel or other shelter for any animal, livestock, fowl or poultry shall be erected, altered, placed or permitted to remain on any Lot, except for one dog house constructed for two (2) dogs, provided always that the construction plans, specification and the location of the proposed structure have been first approved by Declarant, or its assigns, as required by the Declaration. Dog houses and dog runs shall only be allowed at the rear of the residence, attached to or immediately adjacent to the residence and hidden from view. No animals, livestock, agricultural-type animals, fowl or poultry of any kind, including pot-bellied pigs, shall be raised, bred or kept on any Lot, except that subject to the ordinances of any governing authority, three (3) equine, two (2) dogs, two (2) cats, and two (2) other small household pets owned by the Lot owner and maintained within the residential structure or an accessory building may be kept, provided that they are not kept, bred or maintained for any commercial purpose and, provided, that they are not left outside of the residential structure unrestrained or unattended and not permitted to run loose outside the Lot of the Owner. No pasturing or confinement of equine shall be permitted or maintained within any portion of any access easement on any Lot within Oak Ridge Estates, and no pasturing or confinement of equine shall be permitted or maintained on Lot 4, Oak Ridge Estates east or south of the roadway easement dedicated in the plat. No excessive barking of any dog, or other excessive noise of any kind from any animal, shall be permitted on any Lot. Any dog or other animal that barks or makes other noise outside of the home of any Lot at any time shall wear electronic collars to prevent such barking or other noise.

18. Prior to placement on any Lot, the location of any exterior air conditioning condenser unit shall be first approved by the Declarant according to the requirements set forth in Article I, paragraph 2, and shall be placed in the rear yard or any side yards so as not to be visible from public view. No grass, weeds or other vegetation shall be grown or otherwise permitted to commence or continue, and no dangerous, diseased or otherwise objectionable vegetation, shrubs or trees or trash shall be maintained on any Lot so as to constitute an actual or potential public nuisance, create a hazard or undesirable proliferation, or detract from a neat and trim appearance. No Lot shall not be used for dumping of earth or any waste materials, or storing personal property within sight of any neighboring Lot, and, except for trees and shrubs, no vegetation on any Lot shall be allowed to reach a height in excess of twelve (12) inches.

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19. Except for replatting of minor variations to original lot lines, no Residence shall be constructed on a Lot unless the entire Lot as originally platted is owned by one owner of such Lot, except if parts of two or more platted Lots have been combined into one Lot which is at least as wide as the narrowest Lot on the original plat, and is as large in area as the largest Lot in the original plat.

20. No structure of a temporarily character, carport, trailer, basement, tent, outbuilding, shed or shack or other similar structure shall be erected upon or used on any Lot at any time, either temporarily or permanently, unless approved of in writing by Declarant. For the purposes of this paragraph, it is Declarant's intent that one (1) small, unobtrusive outbuilding per Lot may be allowed, with the Declarant's prior written approval, for outdoor recreational or storage use, however, Declarant retains the sole and absolute power to approve or deny any request to construct the same and plans relating thereto. No structure, mobile home, trailer or dwelling shall be moved from outside Oak Ridge Estates to any Lot or modular home constructed on any Lot without the written approval of Declarant. No structure or chattel identified herein shall be used as a residence temporarily or permanently.

21. All utility service lines from each Lot line to a dwelling or other Improvement shall be underground.

22. Declarant does hereby reserve unto itself the right to require the installation of siltation fences or erosion control devices and measures, at the Lot Owner's cost, in such location, configurations and designs as it may determine appropriate in its sole and absolute discretion.

23. No discharging of firearms on any Lot or any roadway within Oak Ridges Estates shall be permitted at any time.

24. Regarding All Terrain Vehicles (ATV'S): No *recreational* ATV use at any time on the roadways located in Oak Ridge Estates.

25. No resin play equipment of any kind located on any Lot. No play equipment of any kind shall be located on any Lot unless approved of by Declarant. Structurally appealing play equipment that has been approved of by Declarant shall be located in the rear yard out of public view.

26. The lake feature in Oak Ridge Estates is private and privately stocked. Use of the lake is restricted to residents whose lots are in direct contact with the lake. Only permanent residents on those lots will have access to the lake by their shoreline only. Absolutely no persons other than people permanently residing on those lots shall have access to the lake. This will be strictly enforced.

27. Any and all persons who use the lake assume any and all liability and use the lake at their own risk.

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ARTICLE II. HOMEOWNERS ASSOCIATION

1. **Definitions.**

- A. "Association" shall mean and refer to the Oak Ridge Estates Owners Association, its successors and assigns.
- B. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of a fee simple title to any Lot which is part of the Properties, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.
- C. "Properties" shall mean and refer to that certain real property hereinbefore described, the original phase of Oak Ridge Estates which is legally described as Lots One (1) through Five (5), in Oak Ridge Estates, a subdivision as surveyed, platted and recorded in Sarpy County, Nebraska, and such additions thereto as may hereafter be brought within the jurisdiction of the Association, including but not limited to other phases of Oak Ridge Estates.
- D. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties, unless such Lot is in violation of paragraph 21 of Article I of this Declaration.
- E. "Declarant" shall mean and refer to Steven P. Robb and Cass E. Robb, their heirs, successors and assigns, if such successors or assigns should acquire more than one undeveloped Lot from the Declarant for the purpose of development.

2. The Association, Declarant has caused or will cause the incorporation of OAK RIDGE ESTATES OWNERS ASSOCIATION, a Nebraska nonprofit corporation (hereinafter 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 Lots, including:

- A. The acquisition (by gift, purchase, lease, or otherwise), construction, landscaping, improvements, equipment, maintenance, operation, repair, upkeep, and replacement of the Common Facilities for the general use, benefit and enjoyment of the Members, Common Facilities may include recreational facilities such as dedicated and nondedicated roads, paths, ways and green areas; and entrance signs for Oak Ridge Estates which common facilities may be situated on property owned or leased by the Association, on public property subject to an easement in favor of the Association or on property dedicated to or owned by a Sanitary Improvement District.
- B. The promulgation, enactment, amendment and enforcement of rules and regulations relating to the use and enjoyment of any Common Facilities, provided always that such rules are uniformly applicable to all Members, 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 the Common Facility.
- C. The exercise, promotion, enhancement and protection of the privileges and interests of the residents of Oak Ridge Estates; and the protection and maintenance of the residential character of Oak Ridge Estates.

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3. Owner's Easements of Enjoyment and Delegation of Use. Every owner shall have a right and easement of enjoyment in and to the Common Facilities which shall be appurtenant to and shall pass with the title to every Lot, subject to the following provisions:

- A. the right to the Association, its lessor, successor and/or assigns, to promulgate reasonable rules and charge reasonable admission and other fees for the use of any Common Facility;
- B. the right of the Association to suspend the voting rights and right to use of the Common Facilities by an owner for any period not to exceed 60 days for any infraction of its published rules and regulations; and
- C. the right of the Association to dedicate or transfer all or any part of the Common Facilities to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument agreeing to such dedication or transfer signed by 2/3rds of the Members has been recorded.

Any owner may delegate, in accordance with the rules and regulations of the Association, his right of enjoyment to the Common Facilities to the members of his/her family.

4. Membership and Voting. Oak Ridge Estates is initially divided into seven single family residential lots (all of which are collectively referred to as the "Lots"). The "Owner" of each Lot subject to this Declaration or any other Declaration filed against any or all of the Properties shall be a Member of this Association. For 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, the trustee or beneficiary of a deed of trust or a mortgagee). The seller 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. With the exception of the Class B membership, as set forth below, the Owner of each Lot, whether one or more, shall have one vote on each matter properly before the Association. Membership shall be appurtenant to ownership of each Lot, and may not be separated from ownership of each Lot.

The Association shall have two classes of voting membership:

Class A. Class A member shall be all Owners, with the exception of the Declarant, and shall be entitled to one vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they determine, but in no event shall more than one vote be cast with respect to any Lot.

Class B. The Class B member(s) shall be the Declarant and shall be entitled to seven (7) votes for each Lot owned. The Class B membership shall cease and be converted to a Class A membership on the happening of either of the following events, whichever occurs earlier:

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- a. when the total votes outstanding in the Class A membership equal three-fourths of the total votes outstanding in the Class B membership, or
 - b. on June 1, 2020 or sooner at Declarant's discretion.

5. Purposes and Responsibilities. The Association shall have the powers conferred upon nonprofit corporation 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 (by gift, purchase, lease or otherwise), development, maintenance, repair, replacement, operation and administration of Common Facilities, and the enforcement of the rules and regulations relating to the Common Facilities.

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B. The landscaping, mowing, watering, repair and replacement of parks and other public property and improvements on parks or public property or property, subject to a lease or easement in favor of the Association, within or near Oak Ridge Estates.

C. The fixing, levying, collecting, abatement and enforcement of all charges, dues, or assessments made pursuant to the terms of this Declaration and any Declaration filed against any or all of the Properties.

D. The expenditure, commitment and payment of Association funds to accomplish the purposes of the Association including but not limited to, payment for the purchase of insurance covering any Common Facility against property damage and casualty; and purchase of liability insurance coverages for the Association, the Board of Directors of the Association and the Members serving thereunder.

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, or any Declaration filed against any or all of the Properties.

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, including but not limited to the lease of the lake within the Oak Ridge Estates subdivision.

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 general administration and management of the Association, and execution of such documents and doing and performance of their duties and responsibilities for the Association.

I. 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.

6. Mandatory Duties of Association. The Association shall construct, operate and maintain the roadway and access drives within Oak Ridge Estates as reflected in the plat of Oak Ridge Estates and access easement granted by Declarant to the Association and shall maintain and repair any entranceway, fence, signs and landscaping which have been installed in easement or other areas of the Oak Ridge Estates subdivision, in generally good and neat condition.

7. Covenant for and Imposition of Dues and Assessments. The Declarant, for each Lot owned, 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 dues and

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Assessments as provided for herein. The Association may fix, levy and charge the Owner of each Lot with dues and assessments (herein referred to respectively as "dues and assessments") under the following provisions of this Declaration. Except as otherwise specifically provided, the dues and assessments shall be fixed by the Board of Directors of the Association and shall be payable at the times and in manner prescribed by the Board.

8. Abatement and Proration of Dues and Assessments.

Notwithstanding any other provision of this Declaration, the Board of Directors shall abate one hundred (100%) percent of the dues or assessments due in respect of any Lot owned by the Declarant. Upon Declarant's transfer of its ownership interest in a Lot, said abatement shall cease. Dues or assessments shall be prorated on a monthly basis.

9. Liens and Personal Obligations for Dues and Assessments. The assessments and dues together with interest, thereon, costs and reasonable attorney's fees. Shall be the personal obligation of the Owner of each Lot at the time when the dues or assessments first become due and payable. The dues and assessments, together with interest thereon, at the rate of 16% per annum or the maximum legal rate of interest whichever is less, costs and reasonable attorney's fees, shall also be a charge and continuing lien upon the Lot in respect of which the dues and assessments are charged. The personal obligation for delinquent assessments shall not pass to the successor in title to the Owner at the time the dues and assessments, and shall be bound to inquire of the Association as to the amount of any unpaid assessments or dues.

10. Purpose of Dues. The dues collected by the Association may be committed and expanded to accomplish the purpose of the Association described in Section 1 of this Article, and to perform the Powers and Responsibilities of the Association described in Sections 4 and 5 of this Article.

11. Maximum Annual Dues. Unless excess dues have been authorized by the Members in accordance with Section 12, below, the aggregate dues which may become due and payable in any year shall not exceed the greater of:

- A. Beginning upon the filing of this Declaration, Two Hundred Fifty Dollars (\$250.00) per Lot, or
- B. In each calendar year beginning on January 1, 2006, one hundred ten percent (110%) of the aggregate dues charged in the previous calendar year.

12. Assessments for Extraordinary Costs. In addition to the dues, the Board of Directors may levy an assessment or assessments for the purpose of defraying, in whole or in part, the costs of any acquisition, construction, reconstruction, repair, painting, maintenance, improvement, or replacement of any Common Facility, including fixtures and personal property related thereto, and

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related facilities. The aggregate assessments in each calendar year shall be limited in amount to One Hundred Dollars (\$100.00) per Lot.

13. Excess Dues and Assessments. With the approval of seventy-five percent of the Members of the Association, the Board of Directors may establish dues and/or assessments in excess of the maximums established in this Declaration.

14. Uniform Rate of Assessment. Assessments and dues shall be fixed at a uniform rate as to all Lots, but dues may be abated as to individual Lots, as provided in Sections 6 and 7, above.

15. Certificate as to Dues and Assessments. The Association shall upon written request and for a reasonable charge, furnish a certificate signed by an officer of the Association setting forth whether the dues and assessments on a specified Lot have been paid to the date of request, the amount of any delinquent sums, and the due date and amount of the next succeeding dues, assessment or installment thereof. The dues and assessment shall be and become a lien as of the date such amounts first become due and payable.

16. Effect of Nonpayment of Assessments - Remedies of the Association. Any installment of dues or assessment which is not paid when due shall be delinquent. Delinquent dues or assessment shall bear interest from the due date at the rate of rate of sixteen percent (16%) per annum or the legal rate of interest, whichever is less, compounded annually. The Association may bring in action at law against the Owner personally obligated to pay the same or foreclose the lien against the Lot or Lots, and pursue any other legal or equitable remedy. The Association shall be entitled to recover as a part of the action and shall, be indemnified against the interest, costs and reasonable attorney's fees incurred by the Association with respect to such action. No Owner may waive or otherwise escape liability for the charge and lien provided for herein by nonuse of the Common Facilities or abandonment of his Lot. The mortgagee of any Lot shall have the right to cure any delinquency of an Owner by payment of all sums due together with interest, costs and attorney's fees. The Association shall assign to such mortgagee all of its rights with respect to such lien and right of foreclosure and such mortgagee may thereupon be subrogated to any rights of the Association.

17. Subordination of the Lien to the Mortgagee. The lien of dues and assessments provided for herein shall be subordinate to the lien of any mortgage, contract or deed of trust as collateral for a home improvement or purchase money loan. Sale or transfer of any Lot shall not affect or terminate the dues and assessments lien.

18. Additional Lots. Declarant reserves the right, without consent or approval of any Owner or Member, to expand the Association by filing subsequent Declarations or amend this Declaration to include additional residential lots in any subdivision which is contiguous to any of the Lots. Such expansion(s) may be affected from time to time by the Declarant or Declarant's assignee by recordation with the Register of Deeds of Sarpy County, Nebraska of a Declaration of Covenants, Conditions, Restrictions and Easements, executed and acknowledged by Declarant or

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Declarant's assignee, setting forth the identity of the additional residential lots (hereinafter the "Subsequent Phase Declaration").

Upon the recording of any Subsequent Phase Declaration which expands the residential lots included in the Association, the additional lots identified in the Subsequent Phase Declaration shall be considered to be and shall be included in the "Lots" for purposes of this Article II and this Declaration, and the Owners of the additional residential lots shall be Members of the Association with all rights, privileges and obligations accorded or accruing to Members of the Association.

ARTICLE IV. EASEMENTS

1. A perpetual license and easement is hereby reserved in favor of and granted to any power company or district, or any other electric or telephone utility which has been granted the power to provide electric and/or telephone services within the Lots and any company which has been granted a franchise to provide a cable television system within the Lots, Peoples Natural Gas, and any other gas and/or water company authorized to do business within the Lots, all of their successors and assigns, to erect and operate, maintain, repair and renew buried or underground sewers, water and gas mains and cables, lines or conduits and other electric and telephone utility facilities for the carrying and transmission of electric current for light, heat and power and for all telephone and telegraph and message service and for the transmission of signals and sounds of an kinds including signals provided by a cable television system and the reception on, over, through, under and across a five (5) foot wide strip of land abutting the rear and the side boundary lines of the Lots. No permanent buildings, trees, retaining walls or loose rocks shall be placed in the said easement ways, but the same may be used for gardens, shrubs, landscaping and other purposes that do not then or later interfere with the aforesaid uses or rights herein granted.

2. A perpetual access easement is further reserved in favor of the Association, its employees, independent contractors, members, their successors and assigns to construct, install, operate, maintain, repair and renew an access drive and other related facilities, on the following property:

The west thirty-three (33') feet of Lot 4, Oak Ridge Estates, a subdivision as surveyed, platted and recorded in Sarpy County, Nebraska,

The east thirty-three (33') feet of Lot 5, Oak Ridge Estates, a subdivision as surveyed, platted and recorded in Sarpy County, Nebraska,

The west one hundred twenty-five (125') feet of the south twenty-five (25') feet of Lot 2, Oak Ridge Estates, a subdivision as surveyed, platted and recorded in Sarpy County, Nebraska,

The west one hundred twenty-five (125') feet of the north twenty-five (25') feet of Lot 1, Oak Ridge Estates, a subdivision as surveyed, platted and recorded in Sarpy County, Nebraska,

The east two hundred twenty-five (225') feet of the south twenty-five (25') feet of Lot 6, Oak Ridge Estates, a subdivision as surveyed, platted and recorded in Sarpy County, Nebraska, and

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The east two hundred twenty-five (225') feet of the north twenty-five (25') feet of Lot 7, Oak Ridge Estates, a subdivision as surveyed, platted and recorded in Sarpy County, Nebraska;

This license being granted for the use and benefit of all present and future owners of these Lots and any abutting Lots that may benefit therefrom. No permanent buildings, trees, retaining walls or loose rock walls shall be placed in the easementways but some may be used for gardens, shrubs, landscaping and other purposes that do not then or later interfere with the aforementioned uses or rights granted herein.

3. Other easements are or may be provided for in the final plat of Oak Ridge Estates and any other plats relating to the Oak Ridge Estates subdivision which are or will be filed in the Office of the Register of Deeds of Sarpy, Nebraska.

ARTICLE V. GENERAL PROVISIONS.

1. Except for the authority and powers specifically granted to the Declarant, the Declarant or any owner of a Lot named herein shall have the right to enforce, by a proceeding at law or in equity, all reservations, restrictions, conditions and covenants now or hereinafter imposed by the provisions of this Declaration either to prevent or restrain any violation. Failure by the Declarant or by 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.

2. Declarant may at its discretion add a second phase to this Declaration.

3. The covenants and restrictions of this Declaration shall run with and bind the land for a term of twenty-five (25) years from the date of this Declaration. Thereafter the covenants, restrictions and other provisions of this Declaration shall automatically renew for successive ten (10) year periods unless terminated or amended by the owners of not less than seventy-five (75%) percent of said Lots, which termination or amendment shall thereupon become binding upon all Lots. For a period of ten (10) years following the date hereof, Declarant, its successors or assigns, shall have the sole, absolute and exclusive right to amend, modify or supplement all or any portion of these Protective Covenants from time to time by executing and recording one or more duly acknowledged Amendments to Protective Covenants in the Offices of the Register of Deeds of Sarpy County, Nebraska. Thereafter, this Declaration may be amended by an instrument signed by the owners of not less than seventy-five percent (75%) of the Lots covered by this Declaration.

4. Steven P. Robb and Cass E. Robb, their heirs, successor or assign, may terminate its status as Declarant under this Declaration, at any time, by filing a Notice of Termination of Status as Declarant. Upon such filing, or at such time of Declarant no longer owning any lots subject to this Declaration, the rights of the

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Declarant shall automatically transfer to the Association and the Association may exercise such rights or appoint another entity, association or individual to serve as Declarant, and the Association or such appointee shall thereafter serve as Declarant with the same authority and powers as the original Declarant.

5. Invalidation of any one or more provisions of this Declaration by judgment or court order shall in no way effect any of the other provisions hereof, which shall remain in full force and effect.

IN WITNESS WHEREOF, the Declarant has caused these presents to be executed this 15TH day of JANUARY, 2006.

DECLARANT:
STEVEN P. ROBB and CASS E. ROBB

By: [Signature]

By: Cass E. Robb

STATE OF NEBRASKA)
) ss.
COUNTY OF SARASOTA)

The foregoing instrument was acknowledged before me this 15TH day of JANUARY, 2006, by Steven P. Robb and Cass E. Robb, as Declarant.

[Signature]
Notary Public

