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inclusive

BELLA WEST TOWNHOME ASSOCIATION, INC.

RULES AND REGULATIONS

1. Each Unit Owner is guaranteed one outside parking space behind each owner's unit. All other parking is for guests.
2. No vehicle shall be left standing in a parking stall in a non-operative condition, nor shall there be any repairs done in a parking stall requiring a continuous time period in excess of 48 hours.
3. The outside parking area shall not be used for any purpose other than to park automobiles excluding specifically trucks, commercial vehicles, trailers, boats, and recreational vehicles.
4. No dogs, cats, birds or other pets shall be kept, bred or maintained for any commercial purpose, and any pet kept in a unit causing or creating a nuisance or unreasonable disturbance or noise may be permanently removed after 3 written notices given by the Board of Directors to the Unit Owner.
5. Each Unit Owner shall keep his unit and the appurtenant balcony, deck or patio in a good state of preservation and cleanliness. Each unit owner shall be obligated to maintain and keep in good order and repair his own unit.
6. Nothing shall be done in any unit or in, on or to the common elements which will impair the structural integrity of any building or which would structurally change any of the buildings.
7. The garbage disposals, toilets, and other plumbing apparatus shall not be used for any purpose other than that for which they were constructed and intended, and no grease, sweepings, rubbish, rags, papers, or other substances shall be thrown therein. Any damage to the property of others, including the elements, resulting from misuse of such facilities, or any nature or character whatever, shall be paid for by the Owner responsible for causing or permitting the damage.
8. No owner or occupant shall make or permit any disturbing noises to be made in the building or on the premises by himself, his family, friends, tenants, or invitees; nor shall any Owner or Occupant do or permit anything to be done by such persons that would interfere with the rights, comforts or convenience of other Owners or occupants.
9. Nothing shall be done or kept in any unit or in any common area which will increase the rates of insurance on the project or the contents thereof above rates applicable for residential use. All Owners shall comply with the provisions and requirements of insurance policies and all laws, ordinances, rules and regulations of governmental authorities.
10. No industry, business, trade or occupation or profession of any kind, commercial, religious, educational or otherwise designed for profit or otherwise shall be conducted, maintained or permitted on any part of the property.
11. The agents of the Board of Directors including workman and/or contractors authorized by the Board or managing agent may enter any unit at any reasonable hour of the day, 24 hours after notification to the owner/occupant. In the case of an emergency where property damage may occur, the right of entry shall be immediate. The right for inspecting and/or correcting any condition originating in or threatening another unit or the common area.
12. Homeowners are responsible for any damage incurred to the common area by the tenants/occupants. They also are responsible for the renters/occupants following the rules, regulations and the By-Laws of the Association. If the above cannot be achieved, action may be taken by the Board of Directors as provided for by the By-Laws. All Association Rules, Regulations and By-Laws must be attached to any lease/mortgage agreements.
13. There shall be no more than 6 adult occupants residing in any one unit.
14. These rules and regulations may be added to, amended or repealed at any time by resolution of the Board of Directors pursuant to the By-Laws.
15. Complaints regarding the operation of the Association or service of the condominium property, grounds, etc., shall be made in writing to the Board of Directors.

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 Roy O. Densling
 REGISTER OF DEEDS, SOUTHWEST, ME
 60 Music Row.

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BY-LAWS OF BELLA WEST TOWNHOME ASSOCIATION, INC.

ARTICLE I. - NAME AND LOCATION

The name of the corporation is Bella West Townhome Association, Inc., hereinafter referred to as the "Association". The principal office of the Association shall be located at Suite 100, 8420 West Dodge Road, Omaha, Nebraska, but meetings of members and directors may be held at such places within the State of Nebraska, Counties of Sarpy or Douglas, as may be designated by the Board of Directors.

ARTICLE II. - DEFINITIONS

Section 1. "Association" shall mean and refer to Bella West Townhome Association, Inc., its successors and assigns.

Section 2. "Properties" shall mean and refer to that certain real property described in the Declaration of Covenants, Conditions and Restrictions, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

Section 3. "Common Area" shall mean all real property owned by the Association for the common use and enjoyment of the Owners.

Section 4. "Lot" shall mean and refer to any plot of land shown upon any recorded subdivision map of the Properties with the exception of the Common Area.

Section 5. "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee simple title to any lot which is a part of the Properties, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

Section 6. "Declarant" shall mean and refer to Commercial Service Corp., a Nebraska corporation, its successors and assigns should acquire more than one undeveloped Lot from the Declarant for the purpose of development.

Section 7. "Declaration" shall mean and refer to the declaration of Covenants, Conditions and Restrictions applicable to the Properties recorded in the Office of the Register of Deeds of Sarpy County, Nebraska.

Section 8. "Member" shall mean and refer to those persons entitled to membership as provided in the Declaration.

ARTICLE III. - MEETINGS OF MEMBERS

Section 1. Annual Meetings. The first annual meeting of the Members shall be held within one (1) year from the date of incorporation of the association, and each subsequent regular annual meeting shall be held on the second Monday of September of each year thereafter, at the hour of 7:00 p.m. If the day for the annual meeting of the Members is a legal holiday, the meeting will be held at the same hour on the first day following which is not a legal holiday.

Section 2. Special Meetings. Special meetings of the Members may be called at any time by the President or by the Board of Directors, or upon written request of the Members who are entitled to vote one-fourth (1/4) of all of the votes of the Class A membership.

Section 3. Notice of Meetings. Written notice of each meeting of the Members shall be given by, or at the direction of, the Secretary or person authorized to call the meeting, by mailing a copy of such notice, postage prepaid, at least fifteen (15) days before such meeting to each Member entitled to vote thereat, addressed to the Member's address last appearing on the books of the Association or supplied by such member to the Association for the purpose of notice. Such notice shall specify the place, day and hour of the meeting, and, in the case of a special meeting, the purpose of meeting.

Section 4. Quorum. The presence at the meeting of Members entitled to cast, or of proxies entitled to, four-tenth (4/10) of the votes of each class of membership shall constitute a quorum for any action except as otherwise provided in the Articles of Incorporation, the Declaration, or these By-Laws. If, however, such quorum shall not be present or represented at any meeting, the Members entitled to vote thereat shall have power to adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum as aforesaid shall be present or be represented.

Section 5. Proxies. At all meetings of Members, each Member may vote in person or by proxy. All proxies shall be in writing and filed with the Secretary. Every proxy shall be revocable and shall automatically cease upon conveyance by the member of his Lot.

60-1741B

ARTICLE IV. - BOARD OF DIRECTORS; SELECTION; TERM OF OFFICE

Section 1. Number. The affairs of this Association shall be managed by a Board of no fewer than three (3) nor more than nine (9) directors, who need not be Members of the Association.

Section 2. Term of Office. At each Annual meeting of the members, the members will elect all the Directors of the Board for a term of 1 year with the term beginning November 1 of that year.

Section 3. Removal. Any director may be removed from the Board, with or without cause, by a majority vote of the members of the Association. Any director can be removed if absent at 3 consecutive meetings without due cause. In the event of death, resignation or removal of a director, his successor shall be selected by the remaining Members of the Board and shall serve for the unexpired term of his predecessor.

Section 4. Compensation. No director shall receive compensation for any service he may render to the Association. However, any director may be reimbursed for his actual expenses incurred in the performance of his duties.

Section 5. Action Taken Without a Meeting. The directors shall have the right to take any action in the absence of a meeting which they could take at a meeting by obtaining the written approval of all the directors.

ARTICLE V. - NOMINATION AND ELECTION OF DIRECTORS

Section 1. Nomination. Nomination for election to the Board of Directors shall be made by a Nominating Committee. Nominations may also be made from the floor at the annual meeting. The Nominating Committee shall consist of a Chairman, who shall be a member of the Board of Directors, and two or more Members of the Association. The Nominating Committee shall be appointed by the Board of Directors prior to each annual meeting of the Members, to serve from the close of such annual meeting until the close of the next annual meeting and such appointment shall be announced at each annual meeting. The Nominating Committee shall make as many nominations for election to the Board of Directors as it shall in its discretion determine, but not less than the number of vacancies that are to be filled. Such nominations may be made from among Members or nonmembers.

Section 2. Election. Election to the Board of Directors shall be by oral or secret ballot as deemed appropriate by the association members. At such election, the Members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of the Declaration. The persons receiving the largest number of votes shall be elected. Cumulative voting is not permitted.

ARTICLE VI. - MEETINGS OF DIRECTORS

Section 1. Regular Meetings. Regular meetings of the Board of Directors shall be held monthly without notice, at such place and hour as may be fixed from time to time by resolution of the Board. Should said meeting fall upon a legal holiday, then that meeting shall be held at the same time on the next day which is not a legal holiday.

Section 2. Special Meetings. Special meetings of the Board of Directors shall be held when called by the President of the Association, or by any two (2) directors, after not less than three (3) days notice to each director.

Section 3. Quorum. A majority of the number of directors shall constitute a quorum for the transaction of business. Every act or decision done or made by a majority of the directors present at a duly held meeting at which a quorum is present shall be regarded as the act of the Board.

ARTICLE VII. - POWERS AND DUTIES OF THE BOARD OF DIRECTORS

Section 1. Powers. The Board of Directors shall have power to:

- (a) adopt and publish rules and regulations governing the use of the Common Area facilities, and the personal conduct of the Members and their guests thereon, and to establish penalties for the infraction thereof;
- (b) suspend the voting rights and right to use of the recreational facilities of a member during any period in which such Member shall be in default in the payment of any assessment levied by the Association. Such rights may also be suspended after notice and hearing, for a period not to exceed sixty (60) days for infraction of published rules and regulations;

60-1741C

(c) exercise for the Association all powers, duties and authority vested in or delegated to this Association and not reserved to the membership by other provisions of these By-Laws, the Articles of Incorporation, or the Declaration;

(d) declare the office of a member of the Board of Directors to be vacant in the event such member shall be absent from three (3) consecutive regular meetings of the Board of Directors; and

(e) employ a manager, an independent contractor, or such other employees upon approval by the Association or on its own in emergent situations, and to prescribe their duties.

Section 2. Duties. It shall be the duty of the Board of Directors to:

(a) cause to be kept a complete record of all its acts and corporate affairs and to present a statement thereof to the Members at the annual meeting of the Members, or at any special meeting when such statement is requested in writing by one-fourth (1/4) of the Class A members who are entitled to vote;

(b) supervise all officers, agents and employees of this Association, and to see that their duties are properly performed;

(c) as more fully provided in the Declaration, to:

(1) fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of each annual assessment period; and

(2) send written notice of each assessment to every Owner subject thereto at least thirty (30) days in advance of each annual assessment period; and

(3) foreclose the lien against any property for which assessments are not paid within thirty (30) days in advance of each annual assessment period; and

(d) issue, or cause an appropriate officer to issue, upon demand by any person, a certificate setting forth whether or not any assessment has been paid. A reasonable charge may be made by the Board for the issuance of these certificates. If a certificate states an assessment has been paid, such certificate shall be conclusive evidence of such payment;

(e) procure and maintain adequate liability and hazard insurance on property owned by the Association;

(f) cause the Common Area to be maintained, replaced and landscaped;

(g) cause the exterior of the dwellings to be maintained; being: the exterior of each dwelling excluding windows, all doors, decks, garage roof, patio and fences.

(h) cause the repair, maintenance and replacement of all water, gas, electric, sanitary sewer, and storm sewer lines, pipes, conduits, and facilities situated outside the dwellings and within the Common Area.

ARTICLE VIII. - OFFICERS AND THEIR DUTIES

Section 1. Enumeration of Offices. The officers of this Association shall be a President and Vice President, who shall at all times be members of the Board of Directors, a Secretary, and a Treasurer, and such other officers as the Board may from time to time by resolution create.

Section 2. Election of Officers. The election of officers shall take place at the first meeting of the board of Directors following each annual meeting of the Members.

Section 3. Term. The officers of this Association shall be elected annually by the Board and each shall hold office for one (1) year unless he shall sooner resign, or shall be removed, or otherwise disqualified to serve.

Section 4. Special Appointments. The Board may elect such other officers as the affairs of the Association may require, each of whom shall hold office for such period, have such authority, and perform such duties as the Board may, from time to time, determine.

Section 5. Resignation and Removal. Any officer may be removed from office with or without cause by the Board. Any officer may resign at any time giving written notice to the Board, the President or the Secretary. Such resignation shall take effect on the date of receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

60-17410

Section 6. Vacancies. A vacancy in any office may be filled by appointment by the Board. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaces.

Section 7. Multiple Offices. The offices of Secretary and Treasurer may be held by the same person. No person shall simultaneously hold more than one of any of the other offices except in the case of special offices created pursuant to Section 4 of this Article.

Section 8. Duties. The duties of the officers are as follows:

- (a) President. The President shall preside at all meetings of the Board of Directors; shall see that orders and resolutions of the Board are carried out.
- (b) Vice President. The Vice President shall act in the place and stead of the President in the event of his absence, inability or refusal to act, and shall exercise and discharge such other duties as may be required of him by the Board.
- (c) Secretary. The Secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the Members; keep the corporate seal of the Association and affix it on all papers requiring said seal; serve notice of meetings of the Board and of the Members; keep appropriate current records showing the Members of the Association together with their addresses, and shall perform such other duties as required by the Board.
- (d) Treasurer. The treasurer shall caused to be prepared an annual budget and a statement of income and expenditures to be presented to the membership at its regular annual meeting, and deliver a copy of each to the members. The treasurer shall also review the monthly Association bills and expenditures.

ARTICLE IX. - COMMITTEES

The Association shall appoint an Architectural Control Committee, as provided in the Declaration, and a Nominating Committee, as provided in these By-Laws. In addition, the Board of Directors shall appoint other committees as deemed appropriate in carrying out its purpose.

ARTICLE X. - BOOKS AND RECORDS

The books, records and papers of the Association shall at all times, during reasonable business hours, be subject to inspection by any Member. The Declaration, the Articles of Incorporation and the By-Laws of the Association shall be available for inspection by any member at the principal office of the Association, where copies may be purchased at reasonable cost.

ARTICLE XI. - ASSESSMENTS

As more fully provided in the Declaration, each member is obligated to pay to the Association annual and special assessments which are secured by a continuing lien upon the property against which the assessment is made. Any assessments which are not paid when due shall be delinquent. If the assessment is not paid within thirty (30) days after the due date, the assessment shall bear interest from the date of delinquency at the rate of eighteen percent (18%) per annum, and the Association may bring an action at law against the Owner personally obligated to pay the same or foreclose the lien against the property, and interest, costs, and reasonable attorney's fees of any such action shall be added to the amount of such assessment. No Owner may waiver or otherwise escape liability for the assessments provided for herein by nonuse of the Common Area or abandonment of his Lot.

ARTICLE XII. - CORPORATE SEAL

The Association shall have a seal in circular form having within its circumference the words: Bella West Townhome Association, Inc., a Nebraska not-for-profit corporation.

ARTICLE XIII. - AMENDMENTS

Section 1. These By-Laws may be amended, at a regular or special meeting of the Members, by a vote of a majority of a quorum of members present in person or by proxy, except that the Federal Housing Administration or the Veterans Administration shall have the right to veto amendments while there is a Class B membership.

Section 2. In the case of any conflict between the Articles of Incorporation and these By-Laws, the Articles shall control; and in the case of any conflict between the Declaration and these By-Laws, the Declaration shall control.

60-1741E

CERTIFICATION

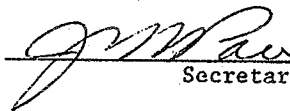
The fiscal year of the Association shall begin on the first day of January and end the 31st day of December of every year, except that the first fiscal year shall begin on the date of incorporation.

IN WITNESS WHEREOF, I, the undersigned, do hereby certify:

THAT I am the duly elected and acting Secretary of Bella West Townhome Association, Inc., a Nebraska not-for-profit corporation, and

THAT the foregoing By-Laws constitute the original By-Laws of the Association, as duly adopted at a meeting of the Board of Directors thereof, held on the 2nd day of March, 1987.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of the Association this 4th day of May, 1987.

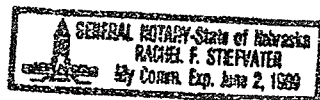

Secretary



STATE OF NEBRASKA)
) SS.
COUNTY OF DOUGLAS)

On this 4th day of May, 1987, before me a Notary Public duly commissioned and qualified in and for said County, personally came JOHN C. PACE, Secretary of Bella West Townhome Association, Inc., to me personally known to be the Secretary and identical person who signed the foregoing instrument, and acknowledged the execution thereof to be his voluntary act and deed of said corporation.

Witness my hand and notarial seal the day and year last above written.




Notary Public