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DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS
 OF STRATFORD PARK, A SUBDIVISION
 IN DOUGLAS COUNTY, NEBRASKA

THIS DECLARATION made on the date hereinafter set forth is made by STRATFORD PARK DEVELOPMENT, L.L.C., a Nebraska limited liability company, hereinafter referred to as the "Declarant."

PRELIMINARY STATEMENT

The Declarant is the owner of certain real property generally referred to Stratford Park, located within Douglas County, Nebraska and legally described as follows:

Lots One (1) through Three Hundred Ninety-three (393), inclusive, in Stratford Park, a subdivision as surveyed, platted and recorded in Douglas County, Nebraska, and replats thereof and additions thereto,

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 Stratford Park and any prior and subsequent phases of the Stratford Park development (hereinafter collectively called "Stratford Park"), for the maintenance of the character and residential integrity of Stratford Park, and for the acquisition, construction and maintenance of Common Facilities for the use and enjoyment of the residents of Stratford Park. As used herein, the term "Common Facilities" shall mean all recreational facilities, dedicated and nondedicated roads, paths, ways and green areas, signs and entrances for Stratford Park, as well as any and all other facilities, acquired, constructed, improved, leased, maintained, operated, repaired and/or replaced by the Homeowners Association for the general use, benefit and enjoyment of the members of the Homeowners Association.

NOW, THEREFORE, the Declarant hereby declares that each and all of the Lots shall be held, sold and conveyed subject to the following restrictions, covenants, conditions and easements, all of which are for the purpose of enhancing and protecting the value, desirability and attractiveness of the Lots, and the enjoyment of the residents of the Lots. These restrictions, covenants, conditions and easements shall run with such Lots and shall be binding upon all parties having or acquiring any right, title or interest in each Lot, or any part thereof, as is more fully described herein. The Lots, and each Lot is and shall be subject to all and each of the

FULLENKAMP, DOYLE & JOBEUN
 11440 WEST CENTER ROAD
 OMAHA, NEBRASKA 68144-4482

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following conditions and other terms:

ARTICLE I.
RESTRICTIONS AND COVENANTS

1. Each Lot shall be used exclusively for single-family residential purposes, except 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 Duplex Lot, Common Facility, or as a church, school, park, outlot or for other non-profit use, and except for Lot 1, Stratford Park so long as such Lot is used solely as an access driveway (or publically dedicated street if approved by the applicable governing authority) for the property immediately adjacent to such Lot's rear (western) boundary line and for no other purpose. In the event that Lot 1, Stratford Park is used for single family purposes and a home is constructed thereon, the front of such home shall face east.

2. No residence, fence (other than fences constructed by or at the direction of Declarant), building, driveway, playground equipment, swimming pool, clubhouse, pool house, storage shed, dog house, kennel, dog run, well, tennis court, rock garden, deck, mailbox, fence, decorative items or other external improvement, above or below the ground, (herein all referred to as any "Improvement") shall be constructed, erected, placed or permitted to remain on any Lot, nor shall any grading or excavation for any Improvement be commenced, except for improvements which have been approved by Declarant as follows:

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

B. Declarant shall review such plans in light of the conditions and restrictions of Article I of this Declaration and in relation to the type and exterior of improvements 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 Stratford Park Subdivision and to protect the value, character and residential quality of all Lots in a manner consistent with this Declaration. If Declarant determines that the proposed improvement does not conform with the surrounding improvements or topography or 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 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 this Paragraph, or as a result of any act or failure to act by Declarant with respect to any proposed Improvement.

E. At such time as there shall be a completed single family residence constructed and occupied on ninety percent (90%) of all Lots, including all other phases, or ten (10) years from the date hereof, whichever shall occur first, all discretions of Declarant under this Article 1, Paragraph 2 shall transfer to the Homeowner's Association and shall be administered pursuant to the provisions of Article III herein, however, at no time shall Lots owned by the Declarant be subject to review and/or approval, architectural or otherwise, by the Homeowner's Association.

3. Any patio, patio enclosure, swing set, playground equipment, tree house, satellite dish less than eighteen inches (18") in diameter and approved by Declarant, or other communications device allowed by a binding order of a court or governmental agency or flag pole shall not be located in front of the center line of the dwelling, and shall not be visible from the public view.

4. No solar-collecting panels or equipment, wind-generating power equipment, above ground swimming pools in excess of eighteen inches (18") in depth, solar heating or cooling device, storage sheds, wind mills shall be permitted on any of the lots subject to these covenants. No outside radio, television, ham broadcasting, earth station, satellite receiving station or 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.

5. No stable or other shelter for any animal, livestock, fowl or poultry shall be erected, altered, placed or permitted to remain on any Lot. No livestock or agricultural-type animals shall be allowed in Stratford Park Subdivision, including pot-bellied pigs.

6. No single-family residence shall be created, altered, placed or permitted to remain on any Lot other than one detached single-family dwelling which does not exceed two and one-half stories in height. Any Lot abutting Kilpatrick Parkway and/or Rachel Snowden Parkway shall have setbacks and sideyards of thirty-five (35) feet where such Lot abuts such parkway(s).

Except as provided in the preceding sentence, all Lots shall have a front set back of twenty-five (25) feet, minimum rear set back of twenty-five (25) feet, minimum interior side yard set back of five (5) feet, and a street side yard set back of fifteen (15) feet for those houses on corner lots. The restrictions of this paragraph may be waived by Declarant with respect to any Duplex Lots as reasonably necessary for construction of duplexes on said Duplex Lots.

7. The exposed front foundation walls must be constructed of or faced with brick, simulated brick, stone or stucco or other material approved in writing by Declarant. Any foundation walls facing any street, and all exposed side and rear foundation walls of all main residential structures must be constructed of or faced with brick, simulated brick, stone, stucco, brick-pattern poured foundation painted to match the residence, or other material approved by Declarant. All siding must be horizontal siding as approved by Declarant. All driveways must be constructed of concrete, brick, paving stone, or laid stone or other approved material. All foundations shall be constructed of concrete, concrete blocks, brick or stone. Fireplace chimneys shall be covered with brick or other material approved in writing by Declarant. Unless other materials are specifically approved by Declarant, the roof of all Improvements shall be covered with asphalt shingles, weathered wood in color, or other material and color specifically approved by Declarant.

8. All exterior surfaces shall only be painted in tones of browns and grays, which color shall first be approved by Declarant, or its assigns, prior to the installation of the paint, in Declarant's sole and absolute discretion. If vinyl siding is used on any improvement on any Lot, lap width, thickness and color shall be submitted to Declarant for review and approval or disapproval in its sole and absolute discretion in accordance with the provisions of architectural approval as stated in Paragraph 2 of this Article.

9. 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 eight (8) square feet advertising a lot as "For Sale". No premises shall 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. No business activities of any kind shall be constructed on the Lot. Provided, however, the provisions of this paragraph shall not apply to the business activities, signs and billboards or the construction and maintenance of buildings, if any, by Declarant, their agents, designated builders or assigns, during the construction and sale of the Lots. This provision shall not apply to, nor otherwise restrict, the Declarant or its authorized agents from constructing and maintaining entrance monument displays as the Declarant deems acceptable, and such other signage as Declarant may approve.

10. 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. No unused building material, junk or rubbish shall be left exposed on the Lot except during actual building construction, 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 twenty (20) days within a calendar year. All residential Lots shall provide at least a 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. No grading or excavating equipment, tractors or semitractors/trailers shall be stored, parked, kept or maintained in any yards, driveways or streets. However, this Paragraph 11 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.

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 unless completely screened from view, except for pickup purposes. Unless written waiver is given by Declarant, Owners shall use the trash removal contractor designated by Declarant, which designation may change from time to time, for trash removal and trash shall be removed weekly. No garden, lawn or maintenance equipment of any kind whatsoever shall be stored or permitted to remain outside of any dwelling or Declarant approved storage shed facility, except when in actual use. No garbage, refuse, rubbish or cutting shall be deposited on any street, road or Lot. No clothes line shall be permitted outside of any dwelling at any time. Produce or vegetable gardens may only be planted and maintained in rear yards, and may not exceed ten (10) feet by twenty (20) feet in size. All Lots shall be fully sodded at the time of completion of the Improvements.

13. 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.

14. No hedges or mass planted shrubs shall be permitted more than ten (10) feet in front of the front building unless otherwise approved by Declarant. No tree(s), which diameter at the base of its trunk is two (2) inches or greater, may be removed, cut down, destroyed or otherwise relocated without the express approval of Declarant.

15. No fence shall be permitted to extend beyond the front line of a main residential structure. Fencing for Lots 98 - 132, inclusive, Lots 168 - 177, inclusive, Lots 309 - 324, inclusive, Lots 330 - 374, inclusive, and Lots 384 - 393, inclusive, all in Stratford Park shall be almond-colored PVC, with a maximum height of six (6') feet. Unless alternate material is approved in writing by Declarant, only PVC, wood or wrought iron fencing not more than six (6) feet in height shall be used any other Lot. No chain link fencing shall be used on any Lot.

16. Construction of any Improvement shall be completed within one (1) year from the date of commencement of excavation or construction of the Improvement.

17. A public sidewalk shall be constructed of concrete four (4) feet wide by four (4) inches thick in front of each Lot and upon each street side of each corner Lot. The sidewalk shall be constructed by the owner of the Lot in such locations as approved and directed by Declarant prior to the time of completion of the main structure and before occupancy thereof; provided, however, this provision shall vary to comply with any requirements of the City of Omaha.

18. Driveway approaches between the sidewalk and curb on each Lot shall be constructed of concrete. Should repair or replacement of such approach be necessary, the repair or replacement shall also be of concrete. No asphalt overlay of driveway approaches will be permitted.

19. Any exterior air conditioning condenser unit shall be placed in the rear yard or any side yards and landscaped surrounding the unit so as not to be visible from the public view. No grass, weeds or other vegetation will be grown or otherwise permitted to commence or continue, and no dangerous, diseased or otherwise objectionable shrubs or trees will 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. Vacant Lots shall not be used for dumping of earth or any waste materials, and no vegetation on vacant Lots shall be allowed to reach a height in excess of twelve (12) inches.

20. 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.

21. No structure of a temporary character, carport, trailer, tent, outbuilding, shed or shack shall be erected upon or used on any Lot at any time, either temporarily or permanently. No structure or dwelling shall be moved from outside Stratford Park to any Lot without the written approval of Declarant.

22. Except for connection and access facilities, all utility service lines from each Lot line to a dwelling or other Improvement shall be underground.

23. No manufactured home, as that term is defined in Section 71-4603(1) of the Nebraska Revised Statutes, 1943, shall be permitted in Stratford Park.

ARTICLE II.

EASEMENTS FOR MONUMENT, LANDSCAPE AND OTHER BUFFERS

1. Declarant, in its sole and absolute discretion, or the Association, at Declarant's direction, may construct a monument, landscape, wall and/or fence buffer along a twenty (20) foot wide strip of land abutting the rear boundary lines of any, some or all the Lots abutting the perimeter of the Stratford Park subdivision (the "Buffered Lots").

2. Declarant hereby declares that the Buffered Lots are subject to a permanent and exclusive right and easement in favor of Declarant and the Stratford Park Homeowners Association to construct, install, operate, maintain, repair and replace any monument, landscape, wall and/or fence buffer. Without limitation of the rights and easements granted by this Declaration, the Declarant or Association may come upon any of the Buffered Lots for the purpose of constructing, installing, operating, repairing, maintaining, removing and replacing any or all of the improvements within the easement area.

ARTICLE III.
HOMEOWNERS' ASSOCIATION

1. The Association. Declarant has caused or will cause the incorporation of Stratford Park Homeowners Association, a Nebraska not for profit corporation (hereinafter referred to as the "Association"). The Association shall have as its purpose the preservation of the values and amenities of Stratford Park, the maintenance of the character and residential integrity of the Stratford Park subdivision, and replats thereof (collectively "Stratford Park"), as established by the Declarant from time to time and the promotion of the health, safety, recreation, welfare and enjoyment of the residents of the Lots, including:

A. The acquisition, leasing, construction, landscaping, improvement, equipment, maintenance, operation, repair, upkeep and replacement of Common Facilities for the general use, benefit and enjoyment of the Members. Common Facilities may include recreational facilities, swimming pools, clubhouse, pool house and related appurtenances or memberships therein, dedicated and nondedicated roads, fences, paths, ways and green areas; the Landscape Buffer, and signs and entrances for Stratford Park. Common Facilities may be situated on property owned or leased by the Association, on public property, on private property subject to an easement in favor of the Association or in which the Association has membership rights, or on property dedicated to a Sanitary Improvement District with the permission of said 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. The rules and regulations may permit or restrict use of the Common Facilities to 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 the Common Facility.

C. The exercise, promotion, enhancement and protection of the privileges and interests of the residents of Stratford Park; and the protection and maintenance of the residential character of Stratford Park.

2. Membership and Voting. Stratford Park was initially divided into 393 separate lots and additional phases of the Stratford Park development, if any, are also part of Stratford Park (collectively referred to as the "Lots"). The "Owner" of each Lot in Stratford Park shall be a Member of this Association. It is intended that future phases of Stratford Park as may be developed by the Declarant will be included in and annexed to this Declaration and the 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 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. Membership shall be

appurtenant to ownership of each Lot, and may not be separated from ownership of each Lot.

Except for Lots owned by the Declarant, the owner of each Lot, whether one or more persons, shall be entitled to one (1) vote for each Lot owned on each matter properly coming before the Members of the Association. Lots owned by Declarant which shall be entitled to ten (10) votes for each Lot owned.

3. Additional Lots. Declarant reserves the right, without consent or approval of any Owner or Member, to expand the property to which this Declaration is applicable to include additional residential lots in any subdivision which is contiguous to any of the Lots. Such expansion may be affected from time to time by the Declarant by recordation with the Register of Deeds of Douglas County, Nebraska, of an Amendment to Declaration, executed and acknowledged by Declarant, setting forth the identity of the additional residential lots which shall become subject to this Declaration. In addition to any other amendments made by Declarant in its discretion, the Amendment to Declaration may declare that all or any part of the additional residential lots which shall become subject to the Declaration shall be Buffered Lots as that term is defined in Article II herein and such additional Buffered Lots shall be subject to all restrictions and obligations on Buffered Lots set forth herein.

Upon the filing of any Amendment to Declaration which expands the property subject to this Declaration, the additional residential lots identified in the Amendment shall be considered to be and shall be included in the "Lots" for all purposes under this Declaration, and the Owners of the additional residential lots shall be Members of the Stratford Park Homeowners Association with all rights, privileges and obligations accorded or accruing to Members of the Association.

4. 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, leasing, development, maintenance, repair, replacement, operation and administration of and/or membership in Common Facilities, and the enforcement of the rules and regulations relating to the Common Facilities.

B. The landscaping, mowing, watering, repair and replacement of parks, paths, medians and islands in cul-de-sacs, outlets and other public property and improvements on parks or public property within or near Stratford Park.

C. The option to uniformly paint and maintain the street light poles, street signage, and mailboxes. The uniform color shall be determined by Declarant.

D. The fixing, levying, collecting, abatement, and enforcement of all charges, dues,

and or assessments made pursuant to the terms of this Declaration.

E. 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 any Common Facility against property damage and casualty, payment for membership in any Common Facility such as a swimming pool, clubhouse and related appurtenances for use by the residents, and purchase of liability insurance coverages for the Association, the Board of Directors of the Association and the Members, if acting on behalf of the Association.

F. 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.

G. 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.

H. 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.

I. 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 and the employment of individuals for the maintenance, administration and operation of the Common Facilities.

J. 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.

K. 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.

5. Mandatory Duties of Association. The Association shall operate, maintain and repair any improvements installed by the Declarant, including any decorative street lights if used, any landscaping, wall and/or fence buffer, entrance monuments, and signs which have been installed by Declarant or the Association to provide for a first class appearance, and shall maintain all Outlots within Stratford Park that are transferred to the Association or subject to an easement in favor of the Association, subject to any limited maintenance that may be performed by the sanitary and improvement district servicing Stratford Park subdivision with respect to any natural drainageway located within any outlot. The Association, if required by the Declarant in its sole and absolute discretion, shall participate in the acquisition, construction, operation, and maintenance of a swimming pool, clubhouse and related appurtenances to serve the Stratford Park neighborhood, regardless of whether such Common Facility also serves other neighborhoods or not and regardless of whether such Common Facility is located inside or

outside of the Stratford Park neighborhood.

6. Imposition of Dues and Assessments. 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 the manner prescribed by the Board.

7. Abatement of Dues and Assessments. Notwithstanding any other provision of this Declaration, the Board of Directors may abate all or part of the dues and assessments in respect of any Lot, and shall abate all dues and assessments due in respect of any Lot during the period such Lot is owned by the Declarant. Lots owned by the Declarant shall not be subject to imposition of dues, assessments or Association liens. Lot 1, Stratford Park shall not be subject to dues or assessments so long as such Lot is used only for an access driveway or street for the property immediately adjacent to the western boundary line of such Lot.

8. Liens and Personal Obligations for Dues and Assessments. The assessments and dues, together with interest thereon, costs and reasonable attorneys' 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, costs and reasonable attorneys' 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 become delinquent unless such dues and assessments are expressly assumed by the successors, but all successors shall take title subject to the lien for such dues and assessments, and shall be bound to inquire of the Association as to the amount of any unpaid assessments or dues. .

9. Purpose of Dues. The dues collected by the Association may be committed and expended to accomplish the purposes of the Association described in Paragraph 1 of this Article, and to perform the Powers and Responsibilities of the Association described in Paragraphs 3 and 4 of this Article and to perform the mandatory duties described in Paragraph 5 of this Article.

10. Annual Dues. The Board of Directors may establish annual dues in such amount and in such manner against the Lots as deemed necessary to carry out the purposes, responsibilities and mandatory duties of the Association. Dues and assessments shall be assessed against each Lot on a pro rata basis, except that neither dues nor assessments shall be assessed against any Lot during any period such Lot is owned by the Declarant.

11. 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 related facilities.

12. Adjusted Uniform Rate of Assessment. Assessments and dues shall be fixed at an

adjusted uniform rate as to all Lots adjusted upwards or downwards as the case may be as set forth in Paragraph 10 above, but dues may be abated as to individual Lots, as provided in Paragraph 7 above.

13. 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 assessments shall be and become a lien as of the date such amounts first become due and payable.

14. 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 and/or assessments shall bear interest from the due date at the rate of Fifteen percent (15%) per annum, compounded annually. The Association may bring an 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 attorneys' 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 Area 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 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.

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

ARTICLE IV. EASEMENTS

1. A perpetual license and easement is hereby reserved in favor of and granted to Omaha Public Power District, Qwest Company, and any company which has been granted a franchise to provide a cable television system within the Lots, Metropolitan Utilities District, and Sanitary and Improvement District No. 528 of Douglas County, Nebraska, 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 all 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 front and the side boundary lines of the Lots; an eight (8) foot wide strip of land abutting the rear boundary lines of all interior Lots and all exterior Lots that are adjacent to presently platted and recorded Lots; and a sixteen

(16) foot wide strip of land abutting the rear boundary lines of all exterior Lots that are not adjacent to presently platted and recorded Lots. The term exterior Lots is herein defined as those Lots forming the outer perimeter of the Lots. The sixteen (16) foot wide easement will be reduced to an eight (8) foot wide strip when such adjacent land is surveyed, platted and recorded.

2. A perpetual easement is further reserved for the Metropolitan Utilities District, their successors and assigns to erect, install, operate, maintain, repair and renew pipelines, hydrants and other related facilities, and to extend thereon pipes, hydrants and other related facilities and to extend therein pipes for the transmission of gas and water on, through, under and across a five (5) foot wide strip of land abutting all cul-de-sac streets; this license being granted for the use and benefit of all present and future owners of these Lots; provided, however, that such licenses and easements are granted upon the specific conditions that if any of such utility companies fail to construct such facilities along any of such Lot lines within thirty-six (36) months of date hereof, or if any such facilities are constructed but are thereafter removed without replacement within sixty (60) days after their removal, then such easement shall automatically terminate and become void as to such unused or abandoned easement-ways. No permanent buildings, trees, retaining walls or loose rock walls shall be placed in the easement-ways but same may be used for gardens, shrubs, landscaping and other purposes that do not then or later interfere with the aforementioned uses or rights granted

3. A perpetual easement is further reserved in favor of the Declarant and the Association, its successors and assigns, to create, install, repair, reconstruct, maintain, and renew a landscape buffer and related accessories located on, over and upon the Buffered Lots and any Lot which is a non-buildable lot owned and maintained by the Association.

4. Other easements are provided for in the final plats of Stratford Park, which are filed in the office of the Register of Deeds of Douglas County, Nebraska and may be replatted from time to time.

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 or to recover damages or other dues of such 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. The covenants and restrictions of this Declaration shall run with and bind the land in perpetuity. This Declaration may be amended by Declarant, or any person, firm, corporation, partnership, or entity designated in writing by Declarant, in any manner which it may determine in its full and absolute discretion for a period of ten (10) years from the date hereof. Thereafter, this Declaration may be amended by an instrument signed by the owner of not less than seventy-

