

## Owner Associations & CC&Rs (CORE) #RC221010

(Reading the fine print)

Tucker Hodgson-Continuing Education Instructor #6728570-CEI0

# CC&R's (& R's)

- •Covenants
- Conditions
- & Restrictions
- & Reservations

## Reservations

# RESERVATIONS

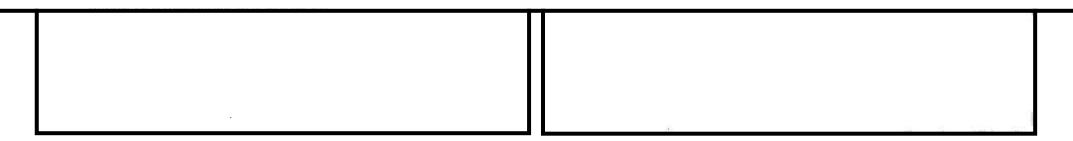
A right retained by the grantor the reservation may be temporary (such as a life estate) or permanent (such as an easement running through the land).

# Reservations

RETURNED SEP 1 4 2005	2105258 BK 3870 PG 417 E 2105258 B 3870 P 417-413 RICHARD T. MAUGHAH DAVIS COUNTY, UTAH RECORDER 09/14/2005 10:54 AM	BK 3870 PG 418
MW 25 4N-ZW	FEE \$12.00 Pgs: 2 DEP PT REC'D FOR FOUNDERS TITLE CO MPANY Property #513-7160 WARRANTY DEED	CORPORATION OF THE PRESIDING BISHOP OF THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS, a Utab corporation sole

Subject to easements, rights-of-way, reservations, conditions, restrictions, covenants and taxes and assessments of record or enforceable in law or equity.

The Grantor specifically reserves and excepts unto itself all water rights, minerals, coal, carbons, hydrocarbons, oil, gas, chemical elements and compounds whether in solid, liquid, or gaseous form, and all steam and other forms of thermal energy on, in, or under the above-described land provided that the Grantor does not reserve the right to use the subject property or extract minerals or other substances from the subject property above a depth of 500 feet, nor does the Grantor reserve the right to use the subject property in connection with the rights reserved herein.



Comparison of the control of th	-15	ACCOMODATION	
An estate or interest in real property for the live of a living person. Upon the death of the interest holder the estate reverts to the grantor. State of Utan: UNIT NO. 904B, ZION SUMMIT CONDOMINIUM, A CONDOMINIUM VALIDLY FORMED UNDER UNIT NO. 904B, ZION SUMMIT CONDOMINIUM, A CONDOMINIUM VALIDLY FORMED UNDER UNIT NO. 904B, ZION SUMMIT CONDOMINIUM, A CONDOMINIUM VALIDLY FORMED UNDER THE UTAH CONDOMINIUM OWNERSHIP ACT IN FEE, TOGETHER WITH A .00437Z UNDIVIDED INTEREST IN THE COMMON AREAS AND FACILITIES ACCORDING TO THE OFFICIAL PLAT INTEREST IN THE COMMON AREAS AND FACILITIES ACCORDING TO THE OFFICIAL PLAT ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, ALSO ON FILE AND OF RECORD IN THE OFFICE OF OFFICIAL RECORDS. NO. 2997848 IN BOOK 4437 PAGE 1209 OF OFFICIAL RECORDS. NO. 2997848 IN BOOK 4437 PAGE 1209 OF OFFICIAL RECORDS. NO. 2997848 IN BOOK 4437 PAGE 1209 OF OFFICIAL RECORDS. NO. 2997848 IN BOOK 4437 PAGE 1209 OF OFFICIAL RECORDS. NO. 2997848 IN BOOK 4437 PAGE 1209 OF OFFICIAL RECORDS. NO. 2997848 IN BOOK 4437 PAGE 1209 OF OFFICIAL RECORDS. SUBJECT TO A LIFE ESTATE IN FAVOR OF CHARLES E. SHAFTER AND NORMA G. SHAFTER.	668309	atN. Fee Paid # by Dep. Book Page Ref.: Meil tax notice toCharles EAddress2Al North Vine_STreat_#9048 Salt Lake City, Utah 84103	LIFE ESTATE
b) Control of the second of	<b>F</b>	CHARLES E. SHAPTER, SURVIVING TRUSTVE OF THE CHARLES E. SHAFTER FAMILY TENSITOR , County of SALT LAKE , State of Utah, hereby CONVEY and WARRANT to CHARLES HAROLD SHAFTER, PEGCY ANTONETTE HASSEY AND	
UNIT NO. 904B, ZION SUMMIT CONDOMINIUM, A CONDOMINIUM VALIDLY FORMES UNDER THE UTAH CONDOMINIUM OWNERSHIP ACT IN FEE, TOGETHER WITH A .00437Z UNDIVIDED INTEREST IN THE COMMON AREAS AND FACILITIES ACCORDING TO THE OFFICIAL PLAT ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER, ALSO PARKING STALL NO. PWA 24 AND STORAGE LOCKER NO. SWA 179 AS SET FORTH AND DESCRIBED IN THAT CERTAIN DECLARATION RECORDED JANUARY 13, 1977 AS ENTRY NO. 2997848 IN BOOK 4437 PAGE 1209 OF OFFICIAL RECORDS. NO. 2997848 IN BOOK 4437 PAGE 1209 OF OFFICIAL RECORDS. TOGETHER WITH EXTRA PARKING STALL NO. PWA 25 WITH A .00057Z UNDIVIDED INTEREST IN AND TO THE COMMON AREAS AND FACILITIES.	NO	of SALT LAKE for the sum of DOLLARS, AND OTHER GODD AND VALUABLE CONSIDERATION County, the following described tract of land in	
Beniding in SALT LAKE CITY, UTAH		THE UTAH CONDOMINIUM OWNERS INTEREST IN THE COMMON AREAS ON FILE AND OF RECORD IN THE PARKING STALL NO. PWA 24 AND DESCRIBED IN THAT CERTAIN DI NO. 2997848 IN BOOK 4437 PAC TOGETHER WITH EXTRA PARKING INTEREST IN AND TO THE COMM	S AND FACILITIES ACCORDING TO THE OFFICIAL PLAT E OFFICE OF THE SALT LAKE COUNTY RECORDER, ALSO D STORAGE LOCKER NO. SWA 179 AS SET FORTH AND ECLARATION RECORDED JANUARY 13, 1977 AS ENTRY GE 1209 OF OFFICIAL RECORDS. STALL NO. PWA 25 WITH A .00057% UNDIVIDED ON AREAS AND FACILITIES.

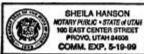
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Ref Mail tax notice to:	CAUB 1236 West 16580 Sout Bluffdale, UT 84065	h			-			
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Life Estate

The Communities of the Apostolic United Brethren, a Utah corporation, of Bluffdale, Salt Lake County, State of Utah hereby Quit-Claims to Corp. of the Presiding Elder of the Apostolic United Brethren, a Utah Corporation, all Rights, Title, and Interest in said property reserving, however, a Life Estate in favor of Eula Thompson, and none other, until her death, for the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the following described tract of land in Utah county, State of Utah:

STATE OF UTAH

On the twenty-fifth day of June, A.D. one thousand nine hundred ninety-eight, personally appeared before me, the signer of the foregoing instrument, who duly acknowledged to me that they executed the same.



Mail Tax Notice To: Rachael Lee Mathews 9484 North Elk Ridge Drive Eagle Mountain, Utah 8400 ENT102709:2021 PG 1 of 2 Andrea Allen Utah County Recorder 2021 Jun 03 02:14 PM FEE 40.00 BY CS RECORDED FOR Eagle Pointe Title Insurance Agent ELECTRONICALLY RECORDED

#### TERMINATION OF LIFE ESTATE

The undersigned Lynn Thompson, (hereinafter "Affiand"), being first duly sworn, deposes and says that Eula Thompson, also known as Eula J. Thompson, (hereinafter "Decedent"), died on, March 12, 2017, as witnessed and evidenced by the Certificate of Death attached hereto as Exhibit "A".

Affiant further declares that Decedent had a Life Estate in the real property located in Utah County, State of Utah, at, 9484 North Elk Ridge Drive, more particularly described as follows:

### ALL OF LOT 118, MEADOW RANCH SUB., PLATT ONE, EAGLE MOUNTAIN, AS RECORDED IN THE UTAH COUNTY RECORDER'S OFFICE, STATE OF UTAH.

#### TAX ID NUMBER: 46-489-0118.

The Life Estate in the Real Property was created by a Warranty Deed, dated June 25, 1998 and recorded June 25, 1998, as Entry Number 63881, in Book 4682 at Page 481, of the official records of the Utah County Recorder, and the Life Estate in the real property has terminated by reason of Decedent's death.

LYNN THOMPSON AFFIANT

STATE OF UTAH

COUNTY OF UTAH

On the <u>4</u> day of June, 2021, personally appeared before me Lynn Thompson, the signer of the foregoing instrument, who duly acknowledged that the statements contained herein are true and that he executed the same.

JAMES K HASLAM NOTARY PUBLIC -STATE OF UTAH My Comm. Exp 09/28/2021 Commission # 996802

:85

My Commission Expires:

### CERTIFICATION OF VITAL RECORD

#### CERTIFICATE OF DEATH State File Number: 2017003785 Eula J Thompson ENT102709:2021 PG 2 of 2 E.W.J. DECEDENT INFORMATION Date of Death: March 12, 2017 Time of Death: 14:30 Eagle Mountain City of Death: County of Death: Utah Date of Birth: November 20: 1938 Age: Place of Birth: Holladay, Utah Female Sex: Marital Status Armed Services: Widowed No: Soouse's Name: Usual Occupation: Homemaker Education 9th Through 12th Grade Industry/Business: Own home C T U Residence: Eagle Mountain, Utah Parent or Father: Joseph Lyman Jessop Parent or Mother: Beth Allred Facility Type: Home | 9397 Shiloh Way Facility or Address: INFORMANT INFORMATION Lynette Spencer Relationship Name: D. Mailing Address: HC Box 171, Rocky Ridge, Utali 84645 CT U DISPOSITION INFORMATION Method of Disposition: Burial Rock Ridge Cemetery, Rocky Ridge, Utah Place of Disposition: March 18, 2017 Date of Disposition: FUNERAL HOME INFORMATION CE C Anderson Funeral Home Funeral Home: 94 West 300 North, Nephi, Utah 84648 Address: Steven M Anderson Funeral Director; MEDICAL CERTIFICATION Medical Professional: Don P Alired DO, Riverton Family Health Center, 1756 West Park Avenue, Riverton, Utah 8406 C.L.A. CAUSE OF DEATH Myocardial Infarction [Onset: 7 Days] Due to (or as a consequence of) Hypertension [Oriset: 15 Years] Due to (or as a consequence of): Hyperlipidemia [Onset: 30 Years] Due to (or as a consequence of): Coronary Atherosclerosis [Onset: 15 Years] Other significant conditions: Cerebrovascular Disease UTU Tobacco Use: Non-user Medical Examiner Contacted: No Autopsy Performed: No Manner of Death: Natural Date Registered: March 14, 2017 Date Issued: March 14, 2017 E TE This is an exact reproduction of the facts registered in the Utah State Office of Vital Records and Statistics. Security tentures of this official document include: High Resolution Borear, V & R images in top cycloids, and microtext. This document displays the date, seek, and signature of the Utim Steler Registrar of Vital Records and Statistics. Utah County Ralph Clegg, EHS, MPA Richard J. Oborn, MPA Executive Director Health Department 065373110 State Registrer Utah County Health N 118 Departm ANY ALTERATION OF ERASURE VOIDS THIS CERTIFICATES

Recording requested by (name): Daniel and Lisa McKeon	57 10679:2020 % 1 of 2 JEFFERY SMITH
When recorded mail to and mail tax statements to: Daniel McKeon	UTAH COUNTY RECORDER 2020 Jun 28 10134 on FEE 40.00 BY NA RECORDED FOR NCKEDAH DANTEL
510 South 130 West	
Orem, Utaň 84058	Ϋ́.
	Recorder's Use Only

#### HOMESTEAD DECLARATION

#### Serial/Parcel Number:

52:350:0001

We, Daniel C. McKeon and Lisa L. McKeon, do hereby certify and declare as follows:

 Under Utah Code § 78B-5-504 we are entitled to an exemption with regard to the property located in the City of Orem, County of Utah, State of Utah, commonly known as (street address): <u>510 South 130 West</u>, <u>Orem, Utah 84058</u>, a dwelling structure together with outbuildings and the land upon which they are situated and all improvements and appurtenances thereto, and more particularly described as follows (legal description): <u>LOT 1, PLAT O, STONEWOOD SUB AREA 0.206 AC</u>.

2. We are married spouses.

We are each the declared homestead owner of the above-declared homestead and neither of us has previously filed a declaration of homestead regarding the above property.

We declare that we are joint owners with an undivided 100% interest in and to the above property.
 The estimated cash value of the homestead is \$589,900.00.

 We claim an exemption in the amount of \$84,000.00 as a married couple. Determination of value of the homestead include dependents Daniel L. McKeon, age 67, and Lisa McKeon, age 56, who both reside at 510 South 130 West, Orem, Utah 84058.

The above-declared homestead is our principal dwelling. We are currently residing on that declared homestead.

The facts as stated in this Homestead Declaration are known to be true as of my own personal knowledge

Data: 1.27.20

# **Homestead Declaration**

(2) (a) An individual is entitled to a homestead exemption consisting of property in this state in an amount not exceeding:(i) \$5,000 in value if the property consists in whole or in part of property that is not the primary personal residence of the individual; or

(ii) \$42,000 in value if the property claimed is the primary personal residence of the individual.

(b) If the property claimed as exempt is jointly owned, each joint owner is entitled to a homestead exemption, except that:(i) for property exempt under Subsection (2)(a)(i), the maximum exemption may not exceed \$10,000 per household; or (ii) for property exempt under Subsection (2)(a)(ii), the maximum exemption may not exceed \$84,000 per household.

(c) A person may claim a homestead exemption in either or both of the following: (i) one or more parcels of real property together with appurtenances and improvements; or (ii) a mobile home in which the claimant resides.

(d) A person may not claim a homestead exemption for property that the person acquired as a result of criminal activity.

https://le.utah.gov/xcode/Title78B/Chapter5/78B-5-S503.html

WHEN RECORDED, MAIL TO: TODD PEDERSEN and ANDREA PEDERSEN 1014 North 1280 East Orem, UT 84097 ENT90852:2021 PG 1 of 2 Andrea Allen Utah County Recorder 2021 Nay 14 09:58 AM FEE 40.00 BY MG RECORDED FOR Utah First Title Insurance Agency ELECTRONICALLY RECORDED

## **Right of First Refusal**

#### RIGHT OF FIRST REFUSAL

his Right of First Refusal is dated this 13th day of May 2021 and made by THE IONES

Pursuant to the Real Estate Purchase Contract dated April 30, 2021, specifically Addendum 1 to said Contract, TODD PEDERSEN and ANDREA PEDERSEN, was granted a first right of refusal on the property located at 1387 East 1160 North, Orem, UT 84097. In the event Buyer wishes to sell or transfer the Lot prior to constructing a home on the Lot, the Seller or its assignee shall have the option to purchase said Lot at a purchase price of 5% per annum above the initial purchase price of the Lot when sold by Seller. Any attempt to sell the Lot without waiver of the right of first refusal by the Seller shall be wholly null and void, and shall confer no title or interest whatsoever upon any purchaser; provided, however, any deed may be validated by subsequent approval by the Seller in the event of a sale without prior approval as herein provided. Said Right of First Refusal is still in effect and enforceable.

North 68°17'30" East 19.99 feet; thence North 18°07'53" West 20.00 feet more or less to 1160 North Street (Windsor Court); thence along the arc of a 45.00 foot radius curve to the left 26.82 feet (chord bears North 54°47'47" East 26.42 feet to the point of beginning.

Tax I.D. No. 36-868-0013 as to Parcel 1 and 65-367-0002 as to Parcel 2

This document is being executed for recording purposes.

- 5. Porter does hereby grant back to Miles a right of first refusal to purchase the Property strictly in accordance with the following terms and conditions. In the event that Porter hereafter desires to sell the property Miles shall have a first right of refusal to buy the property on the express terms and conditions set forth below:
  - a. Before selling the property (or any part thereof) Porter shall give written notice (herein the "Notice") to Miles of Porter's intention to sell the Property, and the terms and conditions of the proposed sale, including the name or names of the party or parties to whom Porter proposes to sell the Property, the proposed date of the sale, the consideration to be paid (the "Payment"), the terms of payment of such consideration, and such other matters as Porter deems relevant.
  - b. Within fifteen (15) business days after Porter has mailed the Notice by certified mail to Miles, Miles shall have the right, but not the obligation, to notify Porter that Miles will purchase the Property for the consideration specified and on the exact terms and conditions set forth in the Notice. Any exercise by Miles of its right under this subsection (b) shall be in writing.
  - c. If Miles shall not have notified Porter in writing within the mandated fifteen (15) business day period that Miles will purchase the Property, then Miles's right to purchase the Property, as herein provided for, shall terminate and forever expire and Porter shall be free to sell the Property to the party or parties listed in the Notice and on the exact terms and conditions specified in the Notice. Porter shall not sell the Property, however, to a party or on terms and conditions differing substantially from those specified in the Notice without first giving a new notice and opportunity to Miles to purchase the Property.
  - d. If Miles shall notify Porter in writing within the mandated fifteen (15) business day period that Miles will purchase the Property, then Porter will sell the Property to Miles and Miles will purchase the Property from Porter upon the exact terms and conditions specified in the Notice.
  - This Right of First Refusal shall expire upon the earlier of the death of Miles or the date in which Miles no longer owns a direct or indirect interest in said adjacent parcel to the Property.

# **Right of First Refusal**

## Restrictions

64 East 6400 South #00 Mutral, UT 84107

## Restrictions

WHEREAS, the undersigned is the legal record owner of the following described property

RESTRICTIONS

Parcel No. 1. The East One-Half of the north One-Half of the Southeast Quarter of the Northwest Quarter of the Southwest Quarter of Section 20, Township 4 South, Range 2 East, Salt Lake Base and Meridian: and,

The East One-Half of the South One-Half of the Southeast Quarter of the Northwest Quarter of the Southwest Quarter of Section 20, Township 4 South, Range 2 East, Salt Lake Base and Meridian.

WHEREAS, the undersigned desired to establish a restriction which will run with the land for the benefit and in favor of the legal record owners of the following described property:

PARCEL NO. 1 above being owned by the undersigned, shall hereinafter be restricted to the construction of only one (1) residence. This restriction will run with the land, said restriction can be removed or modified with the unanimous consent of the legal record owners of Parcel No. 2 above. The conditions and stipulations contained in Exhibit "B", attoched MA. here to shall be made apart here of. IN WITNESS, WHEREOF, the parties have signed this Restriction this <u>9th</u> day of December, 1994.

STATE OF UTAH COUNTY OF UTAH The foregoing instrument was signed and acknowledged before me this  $\underline{\mathcal{P}^{4_{D}}}$  day of December, 1994, by Bruce K. Tobian, who proved his identity by written documentation in the form of Drivers Course DARRELL K BACK Notary Public STATE OF UTAH Commission Exhires August 10, 1975



E# 2837923 PG 1 OF 3 Leann H. Kilts, WEBER COUNTY RECORDER

ELECTRONICALLY RECORDED

20-Jan-17 0446 PM FEE \$14.00 DEP JC REC FOR: COTTONWOOD TITLE INSURANCE AGENCY

WHEN RECORDED MAIL TO: STATE OF UTAH, OLENE WALKER HOUSING TRUST FUND 1385 South State Street, 4th Floor Salt Lake City, Utah 84115

CT- 87511 . AM

#### Space Above This Line Is For Recorder's Use

#### LOAN NO: WHP1606

#### DEED RESTRICTION

THIS DEED RESTRICTION (the "Restriction") is made and effective as of the 20th day of JALWARY . 2017 by AMBERLEY PROPERTIES II, LLC, a Utah limited liability company, (the "Borrower"), for the benefit of the OLENE WALKER HOUSING LOAN FUND, ( the "State"). For good and valuable consideration, Borrower hereby agrees as follows for the benefit of the State:

A. PROPERTY ENCUMBERED. The restriction shall be recorded against that certain real property located in WEBER COUNTY, State of Utah, as more fully described as follows:

LEGAL DESCRIPTION:

#### PARCEL 1:

ds

A part of Lots 2 and 3, Block 13, Plat "A", Ogden City Survey: Beginning at a point 16 rods and 12 feet East of the Southwest corner of said Lot 2, and running thence North 140 feet; thence East 17 feet; thence South 20 feet; thence East 37 feet; thence South 120 feet; thence West 54 feet to the place of beginning.

EXCEPTING the East 10 feet thereof used for right-of-way purposes.

#### PARCEL 2:

Part of Lots 2 and 3, Block 13, Plat "A", Ogden City Survey: Beginning at a point 10 rods East of the Southwest corner of said Lot 2, and running thence North 16 rods; thence East 77.5 feet; thence South 124 feet to a point 140 feet North of the South line of said Lot 2; thence East 33.5 feet; thence South 140 feet; thence West 111 feet to the place of beginning.

PARCEL 3:

Part of Lot 10, Block 2, Plat "A", Ogden City Survey: Beginning at the Northeast corner of said Lot 10, and running thence West 103 feet; thence South 132 feet; thence East 103 feet; thence North 132 feet to the place of beginning.

TOGETHER WITH 12.5 feet of vacated Jefferson Avenue abutting on the East. 1 1

Tax Parcel Nos.: 01-011-0007; -0008; 01-002-0051;

Subject Property is also known by property addresses: 536, 526 and 579 East 27th Street, Ogden, UT 84403.

#### B. NATURE OF RESTRICTION.

(1) All Olene Walker Housing Loan Fund monies must be used to assist families whose annual incomes do not exceed 80 percent of the median family income for the area as determined by HUD, with adjustments based on family size. In addition, at least 90 percent of Olene Walker Housing Loan Fund monies used for rental housing must be used to assist families whose annual incomes do not exceed 60 percent of the median family income for the area as determined by HUD

### **Deed Restrictions**

(# 1817021 PC 2 0F 1

(2) Regard bouring will gutlidy as offendelin only if the preparit (a) have at least 30 preven of the Open Walker Housing Loss Field account restal with complete he set.

- factories who have access increases that are 30 particles or hiss of mother women or defined by URD. These exists must surgive the Low mate as described in the following station.
- (b) has a hast 70 percent of the Oleve Walter Housing Loss Fault annual room with nonspiral he
- funding who have second increment that are 10 present on here of reaction security are defined by 1913). These second source survive the High rests as dearchired in the References pretries.
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- page no more than 10 percent of adjacent income. So submity is project based into insum-based, and assume 's assume 's least than 30 percent of the arm product theories. (1) Is a plote to contribution? assumed any, the percent of URM requirements would apply
- C. ADDITIONAL RESTRICTIONS

Receiver agrees that the property with here ERGHT (10-LES -anished units on a Nating Netl, Net will analise of TOUR (4) static ands, and TWO (2) non-boltower artis. In addition, Boressee agrees that the Project add here: TBROW C1 prime on a static for CHRON VCALAY, WILL an advisoring Suprement.

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D. NONCOMPLIANCE NUMBER OF DESCRIPTION

If Bourseer is boast to be out of compliance with this Deed Represents, the STATE inside opinion to call the Now due and passable in hit



#### 1. 1009

This restriction shall not write the tide to the Property and shall be 'titaling upon the reconvert, stringer, and tomalistum on the parties. The serve of the restriction dual rate from the date of concerning Sector and remain in effect during the parties of affordability under fraction 92.252 or Section 92.254 of 24.4 TR Part 92 (1909)81 these even in the product is an environment and the Statistic Vocabus Present SL2M-41 (2014) (2014) (2014) (2014) Recentions in Properties of the Annual An Burrows and the limit that prompty cooperate together and take the activation of sign for discovering that effect of them been a constantly to take the Remarks of several discover all trends the discovering the Remarks.





STATE OF UTAH COUNTY OF SALTLARE.

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(2) Rental housing will qualify as affordable only if the project:

- (a) has at least 20 percent of the Olene Walker Housing Loan Fund assisted rental units occupied by families who have annual incomes that are 50 percent or less of median income as defined by HUD, These units must sustain the Low rents as described in the following section.
- (b) has at least 70 percent of the Olene Walker Housing Loan Fund assisted rental units occupied by families who have annual incomes that are 60 percent or less of median income as defined by HUD. These units must sustain the High rents as described in the following section.
- (c) has the remainder of the Olene Walker Housing Loan Fund assisted rental units occupied by families who have annual incomes that are 80 percent or less of median income as defined by HUD. These units also must sustain the High rents as described in the following section.
- (3) Every Olene Walker Housing Trust Fund assisted unit is subject to rent limitations designed to ensure that rents are affordable to low and very low income people. These maximum rents are to be referred to as HOME rents. There are four HOME rents established for projects: High HOME rents and Low HOME rents:
  - (a) High HOME rents: 80% of HOME assisted rental units must have rents that are the lesser of: The Section 8 Fair Market Rents (FMR'S) or area-wide exception rents for existing housing minus tenant paid utilities OR rents which are 30% of adjusted income for households at 65% of median income minus tenant paid utilities;
  - (b) Low HOME rents: 20% of HOME assisted units must have rents which equal 30% of annual income for households at 50% of median income minus tenant paid utilities.
- (4) In projects where Low Income Housing Tax Credits are part of the financing, two sets of rent rules apply:
  - (a) Qualified tax credit units must not exceed tax credit rent limits, while HOME-assisted units must meet HOME rent requirements. If a unit is being counted under both programs, the stricter rent limit applies.
    - Low HOME rent units are subject to the lower of the Low HOME rent and the tax credit rent (usually the tax credit rent).
    - (2) High HOME rent units are subject to the lower of the High HOME rent and the tax credit rent (usually the tax credit rent).
  - (b) When tenants receive additional subsidy through rental assistance programs such as Section 8, additional requirements apply.
    - (1) Under tax credit rules, if the rental assistance program rent limit exceeds the tax credit rent, the unit rent may be raised to the higher limit as long as tenants pay no more than 30 percent of their adjusted monthly income for housing costs.
    - (2) HOME allows the rent to be raised to the rental assistance program limit only if the tenant pays no more than 30 percent of adjusted income, the subsidy is project-based (not tenantbased), and tenant's income is less than 50 percent of the area median income.
    - (3) In a joint tax credit/HOME-assisted unit, the stricter HOME requirements would apply.

#### C. ADDITIONAL RESTRICTIONS

Borrower agrees that the property will have EIGHT (8) LIH ~assisted units on a floating basis, that will consist of FOUR (4) studio units, and TWO (2) one-bedroom units. In addition, Borrower agrees that the Project will have THREE (3) units set aside for CHRONICALLY MENTALLY ILL as previously approved.

A separate agreement with each agency serving the Special Needs Population must be executed between Borrower and the appropriate agency.

The Borrower agrees to contact each agency when a vacancy occurs; if ZERO (0) units are not occupied by Special Needs tenants. In the event that the agencies do not have a qualified client who can fill a unit when it becomes vacant, the unit can be rented to a non-special needs tenant.

#### D. NONCOMPLIANCE WITH DEED RESTRICTION

If Borrower is found to be out of compliance with this Deed Restriction, the STATE has the option to call the Note due and payable in full.

## **Deed Restrictions**

#### E. <u>TERM</u>

This restriction shall run with the title to the Property and shall be binding upon the successors, assigns, and beneficiaries of the parties. The term of the restriction shall run from the date of execution hereof and remain in effect during the period of affordability under Section 92.252 or Section 92.254 of 24 CFR Part 92 (HOME Investment Partnership Program) as amended from time to time, as applicable, or until the Trust Deed Note of like date is paid in full, whichever is later (the "Affordability Period"). Upon such occurrence, this restriction shall automatically terminate without need for any other documentation, notice or recorded material. Nevertheless, Borrower and the State shall promptly cooperate together and take the actions and sign the documents that either of them deems necessary to terminate the Restriction and remove all record thereof from the title of the Property.

ENT 65395:2018 PG 1 of 4 Jeffery Smith Utah County Recorder 2018 Jul 12 03:51 PM FEE 16.00 BY BA RECORDED FOR Fidelity Title ELECTRONICALLY RECORDED	ENT 65395:2018 PG 2 of 4 Lean Number: 1447119270 "Very low-, low-, or moderate-income household" means a family with an income at or below 30 %, 50% or 80%, respectively, of the median income for the area, with the income limit adjusted for household size in accordance with the methodology of the applicable median income standard. The lender is to be given the notice of any sale or refinancing of the Property that occurs prior to the end of the Retention Period. In the event of a sale or refinancing of the Property prior to the end of the Retention Period, an amount equal to a pro rate share of the \$5,000.00 Direct Subsidy, reduced by 1/60 for every month the selling Owner owned the Property, shall be
	3. In the event of a sale or refinancing of the Property prior to the end of the Retention Period, an amount equal to a pro rata share of the \$\$,000,00 Direct Subsidy, reduced by 1/60 for every month the selling Owner owned the Property, shall be repaid to the Lender from any net gain realized upon the sale or refinancing of the Property after deduction for sales expenses, unless:
	<ul> <li>the Property was assisted with a permanent mortgage loan funded by an AHP subsidized advance;</li> <li>the Property is sold to a very low-, low-, or moderate-income household, or;</li> <li>following a refinancing, the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism.</li> </ul>

- 3. In the event of a sale or refinancing of the Property prior to the end of the Retention Period, an amount equal to a pro rata share of the \$5,000.00 Direct Subsidy, reduced by 1/60 for every month the selling Owner owned the Property, shall be repaid to the Lender from any net gain realized upon the sale or refinancing of the Property after deduction for sales expenses, unless:
  - i. the Property was assisted with a permanent mortgage loan funded by an AHP subsidized advance;
  - ii. the Property is sold to a very low-, low-, or moderate-income household, or;
  - iii. following a refinancing, the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism.

and regulations of the Federa	mount funded by the Bank, in association with its A al Housing Finance Agency (FHFA), for the benefi ser in the purchase, construction, or rehabilitation of the Page 1 of 3	it of the prospective Owner and for the	Deed Restriction	Page 2 of 3	Revised 3-21-2011
St Suite 200 Des Moines, IA 5		nity Investment Department 801 Walnut	(Owner Acknowledgement)		
			Title: Owner Printed Name		

WHEN RECORDED, RETURN TO: Utah Community Federal Credit Union 360 W 4800 N Provo, UT 84604 801-223-7640 ENT 42437:2022 PG 1 of 2 Andrea Allen Utah County Recorder 2022 Apr 05 10:49 AM FEE 40.00 BY AR RECORDED FOR Utah Community Federal Credit Union ELECTRONICALLY RECORDED

#### NOTICE OF RELEASE OF

#### DEED RESTRICTION

KNOW ALL PERSONS: The undersigned, on behalf of Utah Community Federal Credit Union, hereby certifies and declares that the Deed Restriction recorded July 12, 2018, as Entry No. 65395:2018, records of the Utah County Recorder, in the State of Utah, is now terminated and released.

Name of the person against whom the Deed Restriction is filed; Colton Bussian

Address of the property against which the Deed Restriction is filed: 1217 W 160 N, Orem, Utah 84057

Also known as:

See Attached Legal Description

Assessor's Parcel No: 44-129-0019

IN WITNESS WHEREOF, the undersigned has caused these presents to be duly executed; if the undersigned is a corporation, it has caused its name to be signed and seal affixed by its officers, duly authorized thereto by order of its board of trustees.

DATE: April 5, 2022

Utah Community Federal Credit Union



State of

County of

On the <u>6</u> day of April, 2022, personally anneared before me <u>permitty Sprang Individual</u> who being by me duly swom, did say that she is the <u>Real Estark</u> <u>Per</u>, of Utah Community Federal Credit Union, and that said instrument was signed in behalf of said Corporation by authority of its by laws (or by a resolution of its board of directors) and said <u>UCLU</u> acknowledged to me that said corporation executed the same.

Emilie Tomlingon



Notary Public

Notary Public for Utah: EWilli TAMILINAD Comm No. 714396 Commision expires January 24,2025 Residing at: Provo, utah

# Release of Deed Restriction



# Property Types



# **Distinctions between Parcels, Lots & Units**

10-9a-103. Definitions.

- Parcels: "Parcel" means any real property that is not a lot. (Including Metes & Bounds or City Survey)
- Lot: "Lot" means a tract of land, regardless of any label, that is created by and shown on a subdivision plat that has been
  recorded in the office of the county recorder. Subdivision, Cluster Subdivision, Planned Unit Development (PUD),
  Planned Residential Unit Development (PRUD)

### Lots are governed by the Community Association (Act 57-8a-102)

(5) "Common areas" means property that the association: (a) owns; (b) maintains; (c) repairs; or (d) administers.

### 57-8-3. Definitions

- Units: (40) (a) "Unit" means a separate part of the property intended for any type of independent use, which is created by the recording of a declaration and a condominium plat that describes the unit boundaries. (Condominiums)
- (11) **"Condominium unit"** means a unit together with the undivided interest in the common areas and facilities appertaining to that unit.

### Condominium units are governed by 57-8-3 (5) Condominium Association Act

(5) "Common areas and facilities" unless otherwise provided in the declaration or lawful amendments to the declaration means:
(a) the land included within the condominium project, whether leasehold or in fee simple; (b) the foundations, columns, girders, beams, supports, main walls, roofs, halls, corridors, lobbies, stairs, stairways, fire escapes, entrances, and exits of the building;
(c) the basements, yards, gardens, parking areas, and storage spaces; (d) the premises for lodging of janitors or persons in charge of the property; (e) installations of central services such as power, light, gas, hot and cold water, heating, refrigeration, air conditioning, and incinerating; (f) the elevators, tanks, pumps, motors, fans, compressors, ducts, and in general all apparatus and installations existing for common use; (g) such community and commercial facilities as may be provided for in the declaration; and (h) all other parts of the property necessary or convenient to its existence, maintenance, and safety, or normally in common use.

# **Property Types**

- Parcel
  - Not subdivided
  - City Lot/Block
- Lot
  - Subdivision
  - Condominium
  - PUD
  - PRUD
  - Unit

Townhomes are not a property type. Townhomes are a zoning type/building style.

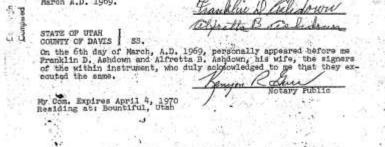
- Townhome
- Twin home
- Rambler
- Ranch
- Split entry
- Tudor

# Reservations, Covenants, Conditions, & Restrictions on Deeds

### Easement, Protective Covenants, Restriction, & Hugs & Kisses

33785 Subject to a 10 foot easement, 5.0 feet on each side of and parallel to

We are thinking about your birthday with a desire to make it one of your happiest ever. Being always mindful of the many pleasant memories you have of home, many of which are associated with the "Creekbottom" where you have worked to improve it and where you have played under the trees, in the sand of the hillside and in the water of the creek running through it, we now see the day approaching when your to return to Bountiful to live may be fullfilled oft expressed wish so we have hereby arranged to give to you to have and enjoy a portion of this cherished land, hill-side and creek-bottom for a lasting birthday present which we hope you and your children and perhaps your grandchildren can enjoy even as we and our children have. March A.D. 1969.



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containing approximately 0.78 of an acre and subject to an 8.5 foot eas its South side to allow for the future widening of Valverda Road and a easement along the canal for public utilities.	
The grantor warrants the above described property only against all act	s of itself.
of the same plane for the same of a mortgage of \$40,000.00 in favor of Z	lon's
No use shall be made of said property except for residential pur including gardening, farming and orchard, and no structure to be used other purpose shall be erected, altered, placed or permitted to rema property except buildings incidental to residential use and private g No residential structure shall be located nearer to the front lo than 58 feet nor farther from the front lot line than 63 feet. No out-building shall be located nearer than 78 feet to the fro line (except a detached garage which may be located 68 feet from the lot line). No noxious or offensive trade or activity shall be carried on up nor shall anything be done thereon which may be or become an annoyand ance to the neighborhood. No trailer, basement, tent, shack, garage, barn or other out-buil erected on the property shall at any time be used as a residence, ten or permanently, nor shall any structure of a temporary character be to No dwelling costing less than \$5000.00 shall be permitted on any the property. No cow, horse, pig, sheep or other animal, and no chickens, duel or other fowl shall be kept or allowed on the premises except that he household use not in excess of twenty in number may be kept, provide	poses for any in on said arage. t line nt lot front on any lot ce or nuis- lding mporarily used as a y part of ks, geese ens for

# Restrictions, Reservations, Covenants, & Conditions on Official / Dedicated Plats

The land described herein is located within the boundaries of Davis County Taxing District No. 54, and is subject to any assessments levied thereby.
 The land described herein is located within the boundaries of the Weber Basin Water District (771-1677), and is subject to any assessments levied thereby.
 The land described herein is located within the boundaries of the North Davis Sewer District (825-0712), and is subject to any assessments levied thereby.
 The land described herein is located within the boundaries of the North Davis Sewer District (825-0712), and is subject to any assessments levied thereby.
 The land described herein is located within the boundaries of Syracuse City District (825-1477), and is subject to any assessments levied thereby.
 Easement, and the terms and conditions thereof. Disclosed by: Plat of said subdivision

Utilities and Drainage

## Dedicated Plat Disclosures/Notes

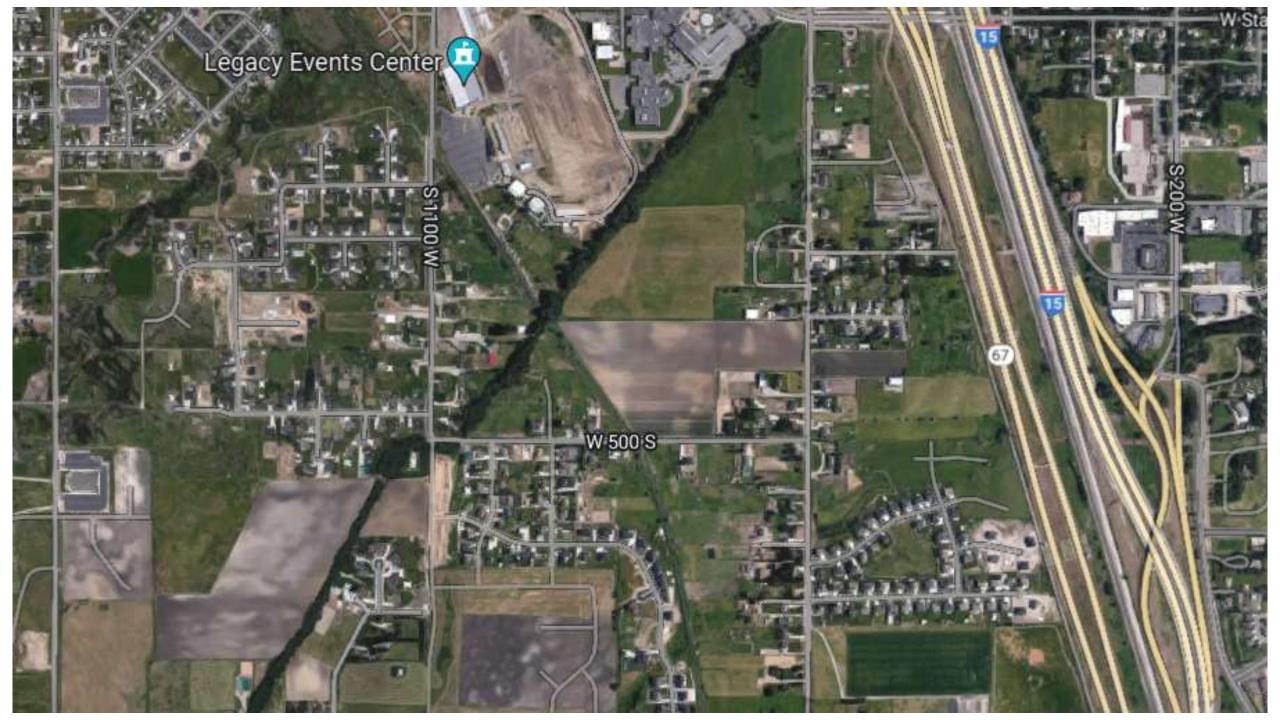
### 16. Subject to the Notes as shown on the official recorded plat

race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons: Recorded: December 18, 2001 Entry No.: 1713086

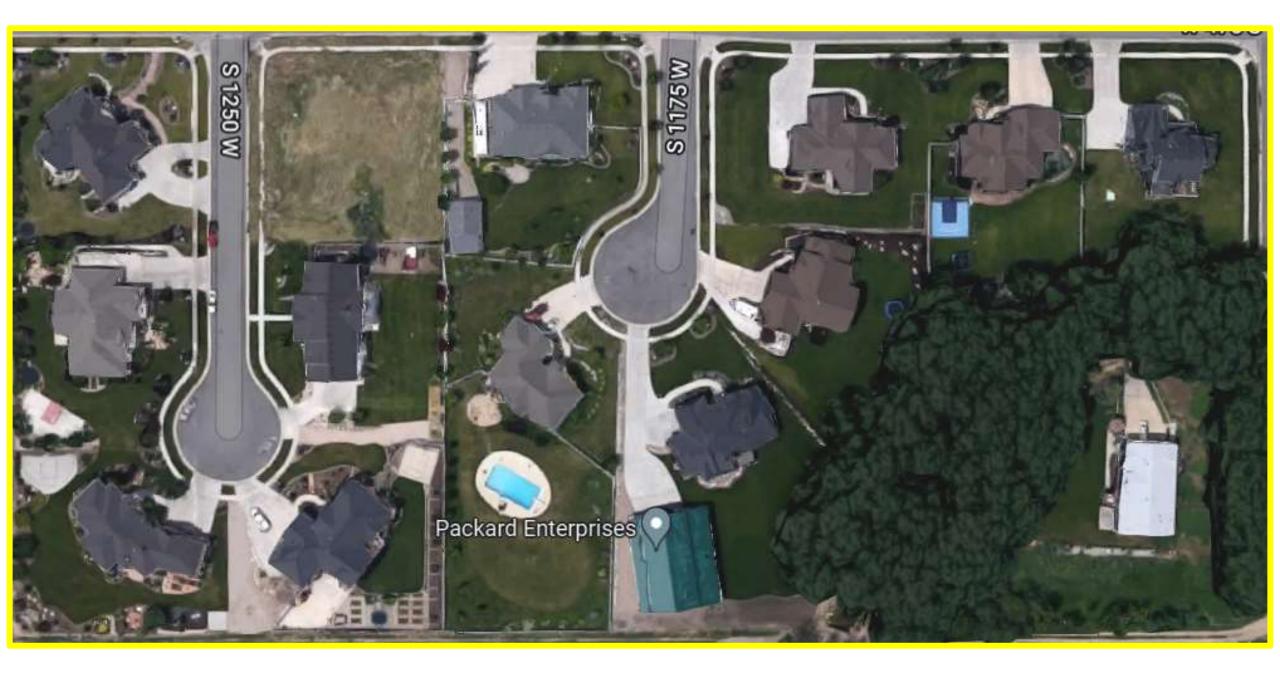
Book/Page: 2947/792

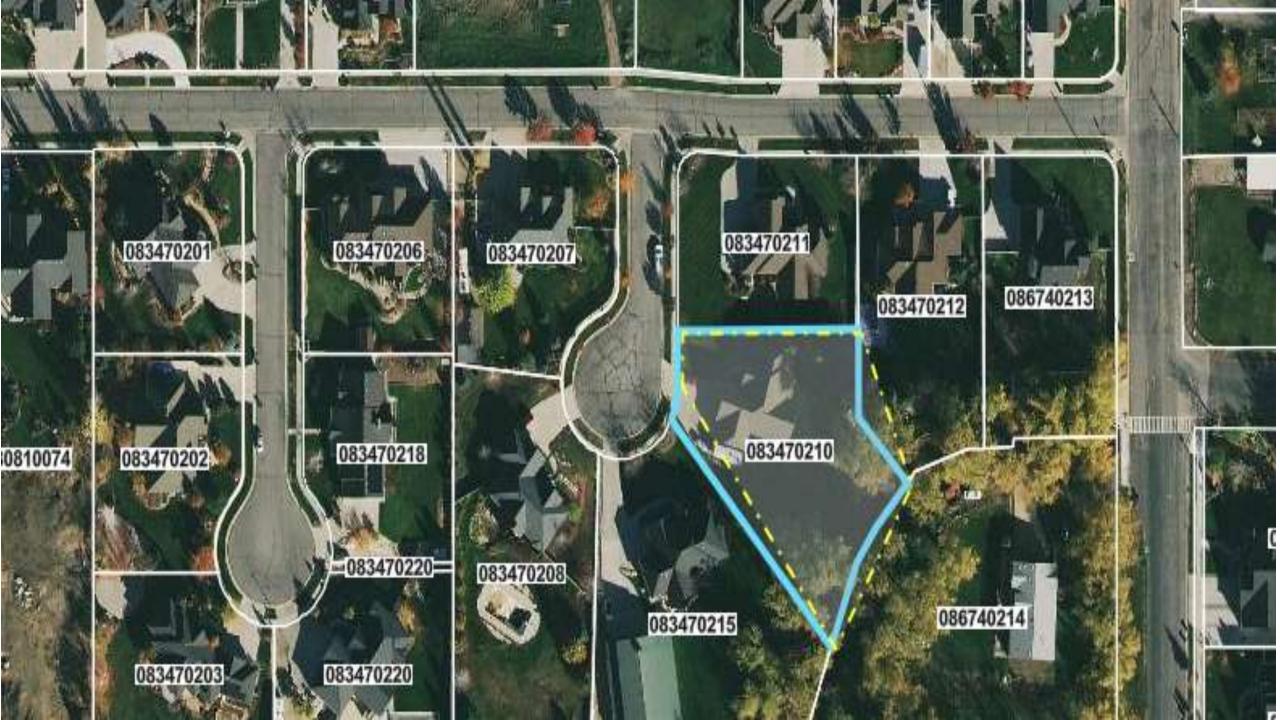
Purpose:

This page is only a part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.

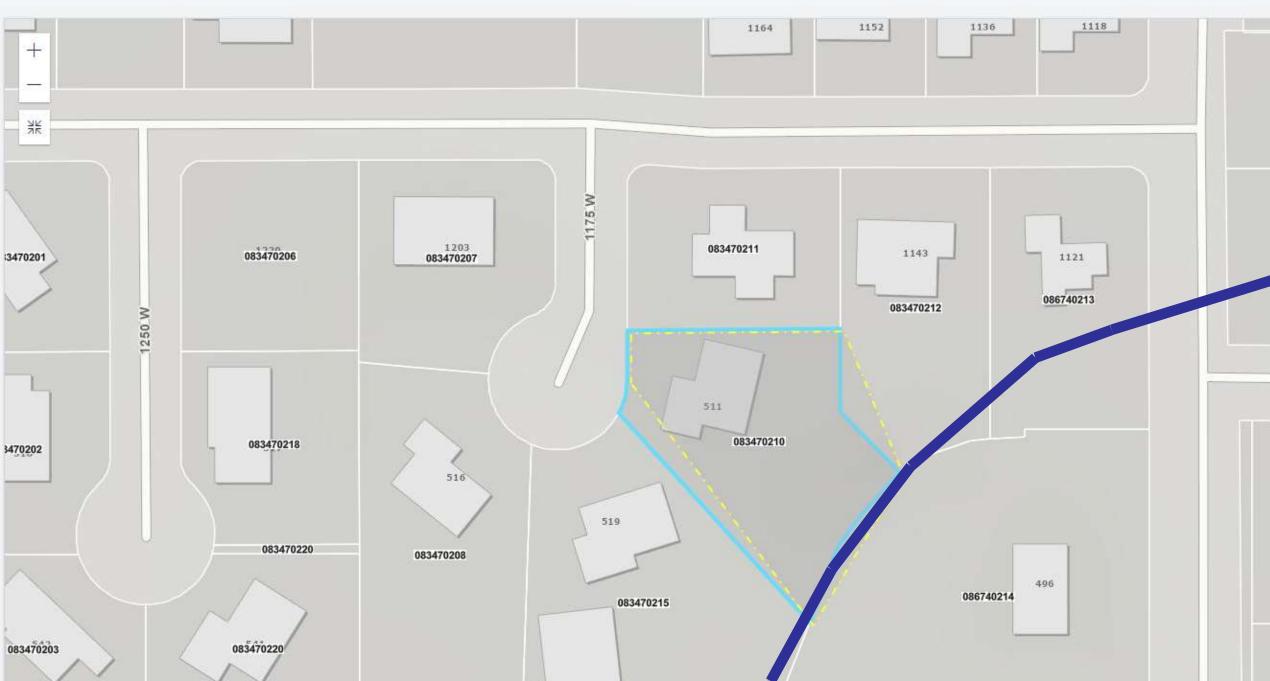


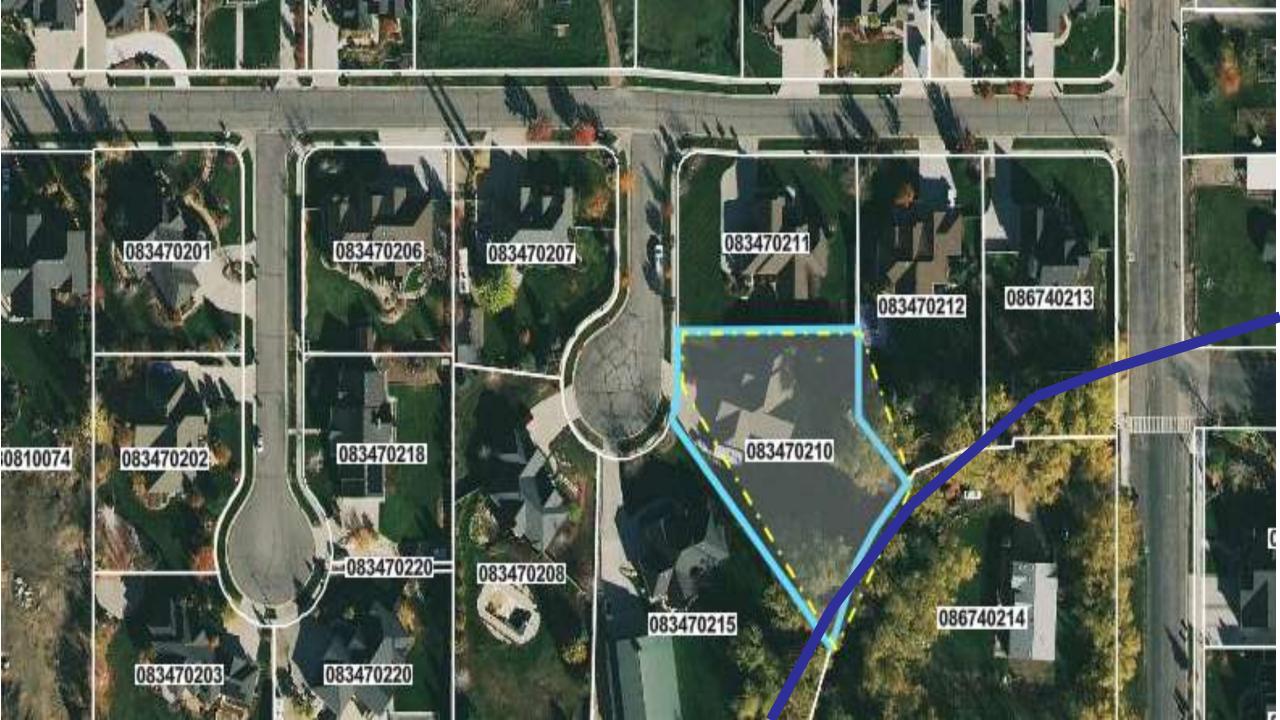






### **Utah State Parcels**





# **Title Commitment**

### 13. Subject to the Notes as shown on the official recorded plat

- 14. Easement, and the terms and conditions thereof: Disclosed by: Plat of said subdivision
  Purpose: Drainage
  Area Affected: Southeasterly 20 feet
- 15. Easement, and the terms and conditions thereof:
  Disclosed by: Plat of said subdivision
  Purpose: Utilities and Drainage
  Area Affected: Easterly, Westerly and Southwesterly 10 feet
- 16. Terms, provisions, covenants, conditions and restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions, but omitting any covenant, condition or restrictions, if any based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons: Recorded: December 6, 2004

Recorded.	December 0, 2
Entry No.:	2036017
Book/Page:	3678/831

17. Subject to any lease, rental, occupancy and/or sales agreements and the interests of parties thereto or claiming an interest thereunder.

2036017 BK 3678 PG 831 # 2036017 DHAIS COUNTY, UTHH PECOPDEP 3% 12/06/2004 01:22 PM 3 B-3678 FEE \$36.00 Pas: 3 REJURNED DEP RIT REC'D FOR FARMINGTON CITY DEC 0 6 2004 0831 DECLARATION OF RESTRICTIVE COVENANT FOR EAGLE CREEK SUBDIVISION Phases 12 THIS DECLARATION of Restrictive Covenant ("Declaration") is made and entered into 315 by MICHAEL G. BROWN and JEANETTE P. VANWAGONER (hereinafter collectively referred to as "Declarant"). 3 th'un RECITALS: Declarant is the sole owner of the real property and improvements ("Property") located A. in Davis County, State of Utah, more particularly described as follows: 10 53 0 All Lots within the Eagle Creek Subdivision, Phases 1 and 2, according to the official plats thereof on file in the office of the Davis 0 County Recorder, State of Utah (the "Subdivision"). 3 10 Declarant, by recording this Declaration, intends and desires to impose upon the real В. property described above a restrictive covenant to affect the use and enjoyment of all lots in the 0 above-named Subdivision in order to prevent any future subdividing of any lot within the Subdivision. The restrictions contained in this Declaration shall be in forcible and equitable C. servitude and shall run with the land. Eagle Creek the 14 Th NOW, THEREFORE, Declarant hereby declares that all of the properties described above shall be held, sold and conveyed subject to the following restriction which is for the purpose of protecting the value and desirability of and which shall run with the real property and shall be binding upon all parties having any right, title or interest in the above-described properties or any part thereof, their heirs, successors and assigns and shall inure to the benefit of each owner thereof. 1. Limitation on Future Subdividing. No lots within the Subdivision shall be resubdivided into more lots, parcels, sites, units, blocks or other division of the land. This restriction shall include any division or development of the land, whether by deed, metes and bounds description, devise and testacy, lease, map, plat or other recorded instrument. Term. This Restrictive Covenant shall run with the land and shall be binding upon all 2. parties and all persons claiming through them for a period of 40 years from the date this covenant is recorded, after which said covenant shall automatically be extended for successive periods of 10 years unless an instrument signed by a majority of the then owners of the lots within the Subdivision has been recorded, agreeing to change said covenant in whole or in part. E 2036017 B 3678 P 831-833 PICHARD T. MAUGHAN 03 Agr/Brown, Michael G (Declaration of Restrictive Covenant Awork November 11, 2004

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#### BK 3678 PG 832

Enforcement. Enforcement shall be by proceedings at law or in equity against any 3. person or persons violating or attempting to violate this covenant either to restrain violation or to recover damages.

Amendment. This covenant shall run with the land and shall be binding upon all 4. parties and all persons claiming under the covenant, unless an instrument signed by a majority of the then owners of the lots of the Subdivision have been recorded, agreeing to change said covenant in whole or in part.

Captions. The captions in this Declaration are inserted only as a matter of convenience 5. and for reference and in no way define, limit or describe the scope of this Declaration or the intent of any provision hereof.

Severability. The provisions of this Declaration shall be deemed independent and 6. severable, and invalidity or partial invalidity or unenforceability of any one provision or portion hereof shall not affect the validity or enforceability of any other provision hereof.

Governing Law. This Declaration shall be construed and controlled by and under the 7. laws of the State of Utah.

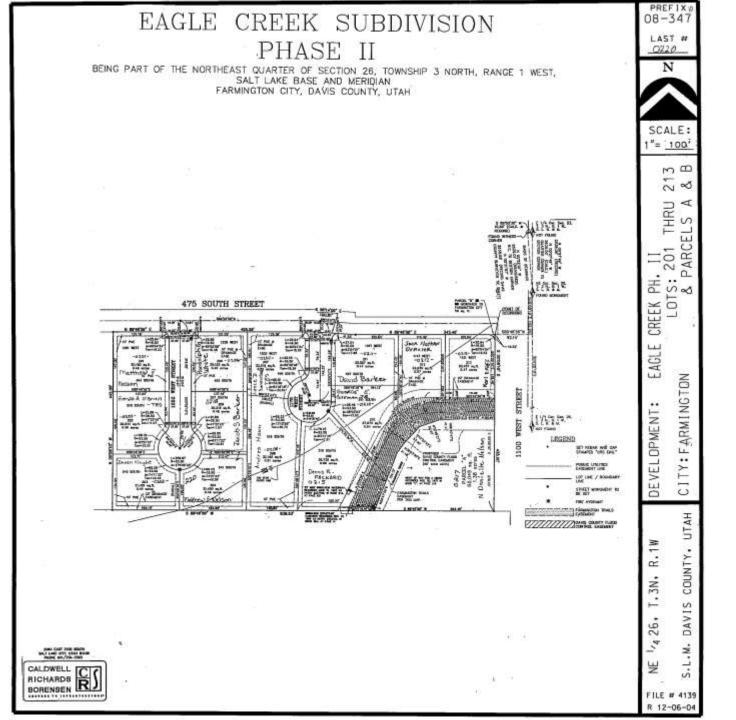
Effective Date. This Declaration shall become effective as of the date of its recording.

IN WITNESS WHEREOF, the undersigned has executed this instrument on this 22 day of November, 2004.

MICHAEL G. BROWN

03'Age/Brown, Michael G (Declaration of Restrictive Covenants Awork November 11, 2004

08:32



# Tax Map

# **Title Commitment**

### 13. Subject to the Notes as shown on the official recorded plat

14. Easement, and the terms and conditions thereof: Disclosed by: Plat of said subdivision Purpose: Drainage

Area Affected: Southeasterly 20 feet

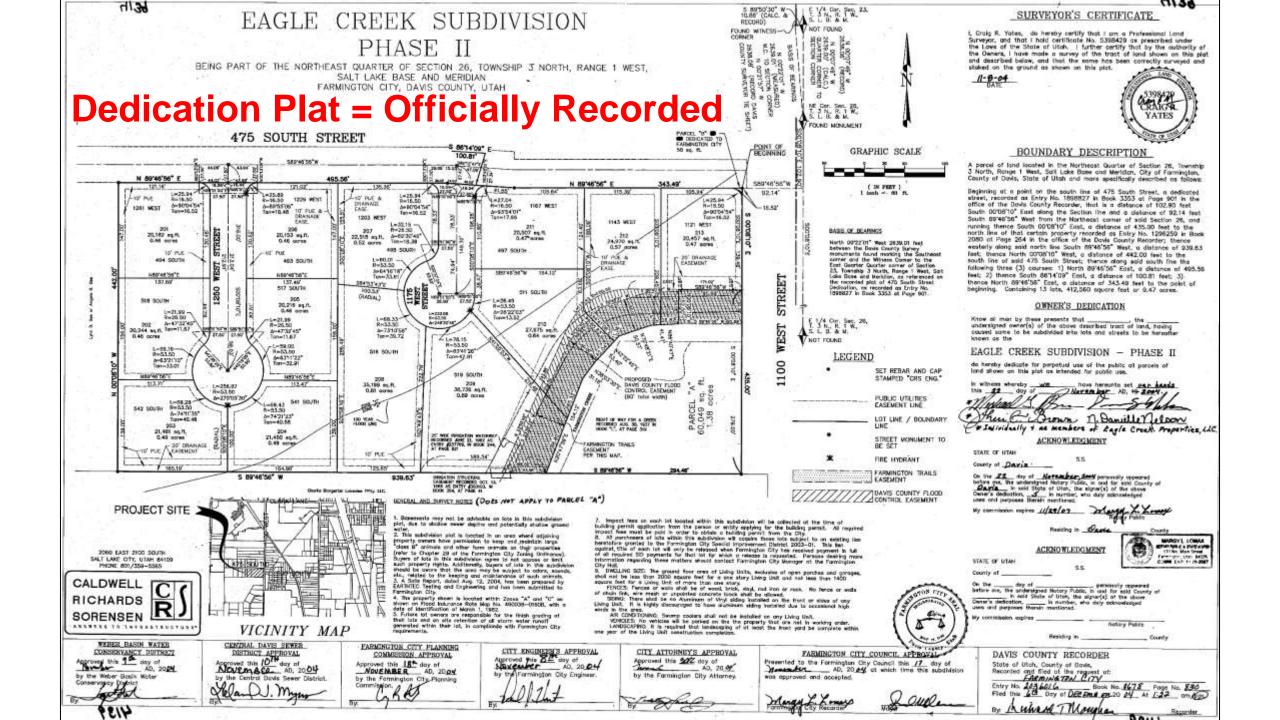
15. Easement, and the terms and conditions thereof:

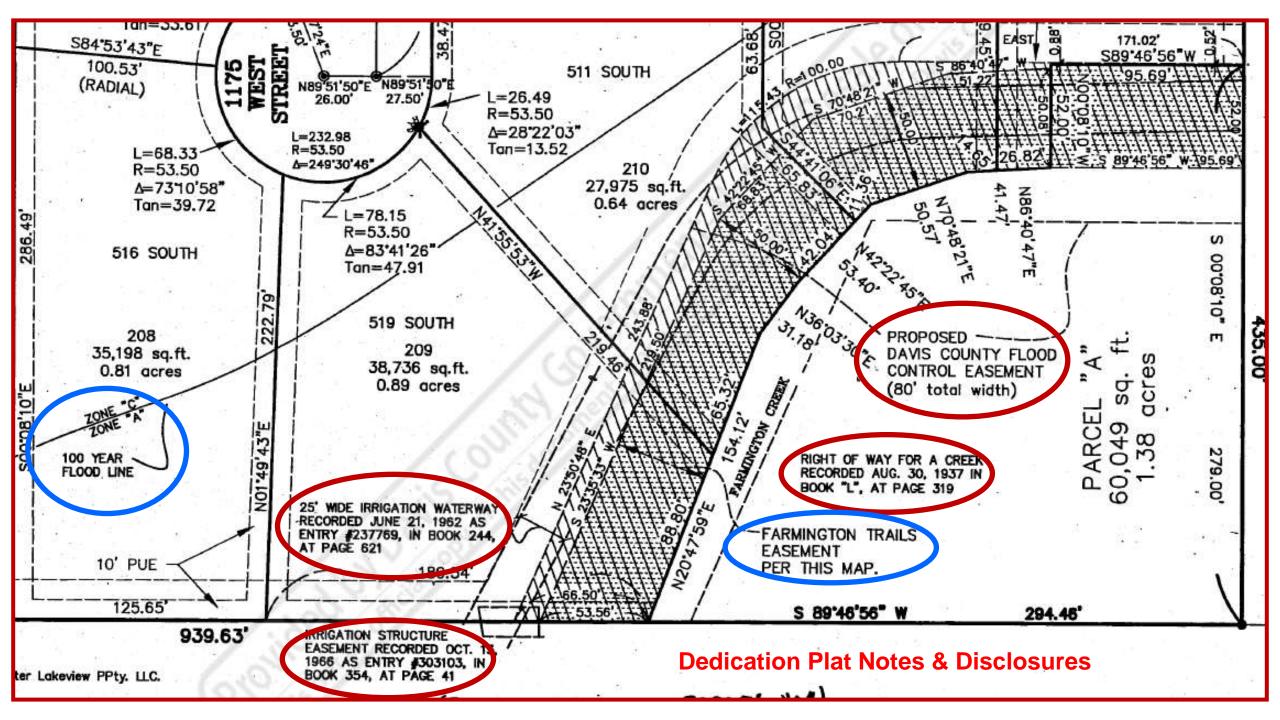
Disclosed by:	Plat of said subdivision
Purpose:	Utilities and Drainage
Area Affected:	Easterly, Westerly and Southwesterly 10 feet

16. Terms, provisions, covenants, conditions and restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions, but omitting any covenant, condition or restrictions, if any based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons:

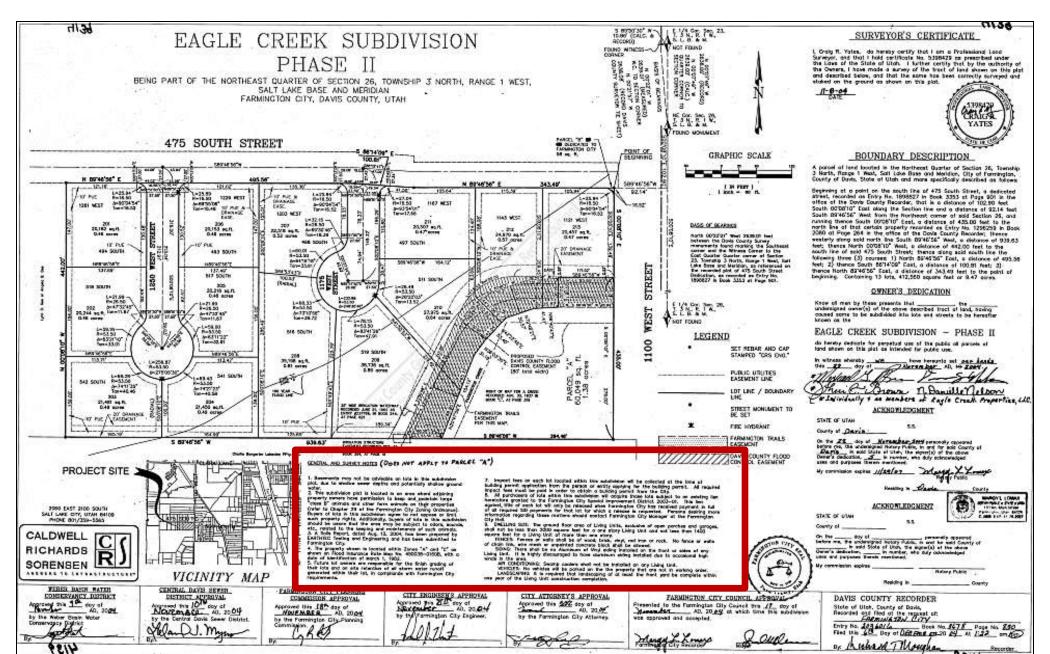
Recorded:	December 6, 2004
Entry No.:	2036017
Book/Page:	3678/831

17. Subject to any lease, rental, occupancy and/or sales agreements and the interests of parties thereto or claiming an interest thereunder.





## **Dedicated Plat Disclosures/Notes**



### GENERAL AND SURVEY NOTES (DOES NOT APPLY TO PARCE

1. Basements may not be advisable on lots in this subdivision plat, due to shallow sewer depths and potentially shallow ground water.

2. This subdivision plat is located in an area where adjoining property owners have permission to keep and maintain large "class B" animals and other farm animals on their properties (refer to Chapter 29 of the Farmington City Zoning Ordinance). Buyers of lots in this subdivision agree to not oppose or limit such property rights. Additionally, buyers of lots in this subdivision should be aware that the area may be subject to odors, sounds, etc., related to the keeping and maintenance of such animals. 3. A Soils Report, dated Aug. 12, 2004, has been prepared by EARTHTEC Testing and Engineering and has been submitted to Farmington City.

4. The property shown is located within Zones "A" and "C" as shown on Flood Insurance Rate Map No. 490038-0160B, with a date of identification of March 1, 1982.
5. Future lot owners are responsible for the finish grading of their lots and on site retention of all storm water runoff generated within their lot, in compliance with Farmington City requirements.

7. Impact fees on each lot located within this subdivision will be collected at the time of building permit application from the person or entity applying for the building permit. All required impact fees must be paid in order to obtain a building permit from the City. 8. All purchasers of lots within this subdivision will acquire those lots subject to an existing lien heretofore granted to the Farmington City Special Improvement District 2003-01. This lien against, title of each lot will only be released when Farmington City has received payment in full of all required SID payments for that lot for which a release is requested. Persons desiring more information regarding these matters should contact Farmington City Manager at the Farmington City Hall.

9. DWELLING SIZE: The ground floor area of Living Units, exclusive of open porches and garages, shall not be less than 2000 square feet for a one story Living Unit and not less than 1400 square feet for a Living Unit of more than one story.

FENCES: Fences or walls shall be of wood, brick, vinyl, rod iron or rock. No fence or walls of chain link, wire mesh or unpainted concrete block shall be allowed.

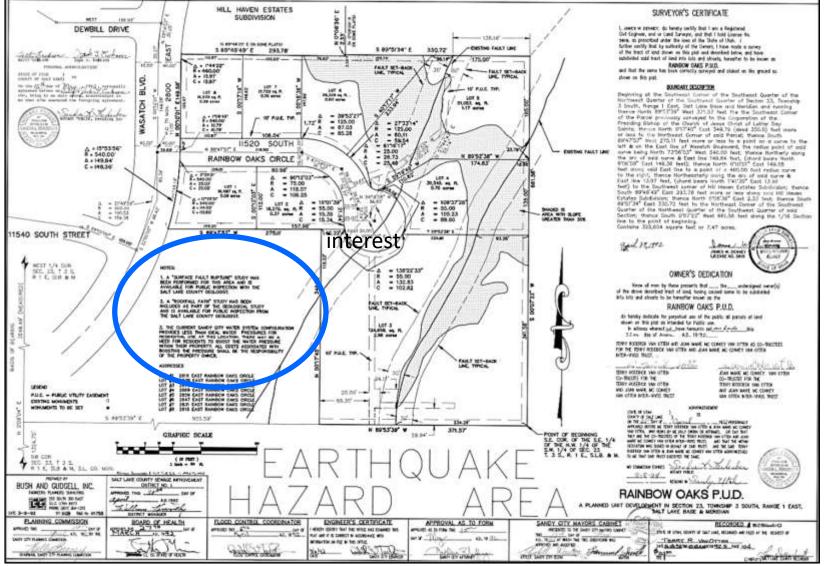
SIDING: There shall be no Aluminum of Vinyl siding installed on the front or sides of any Living Unit. It is highly discouraged to have aluminum siding installed due to occasional high winds in the area.

AIR CONDITIONING: Swamp coolers shall not be installed on any Living Unit.

VEHICLES: No vehicles will be parked on the the property that are not in working order.

LANDSCAPING: It is required that landscaping of at least the front yard be complete within one year of the Living Unit construction completion.

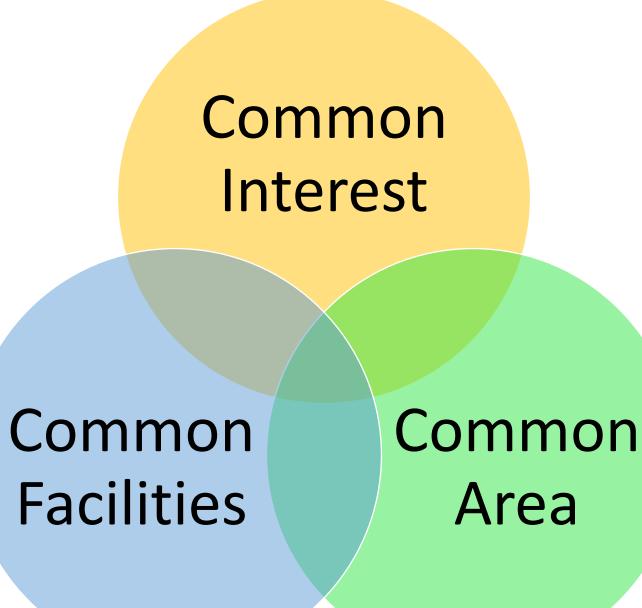
## Dedicated plat notes might include:



- 1. Covenants, Conditions & Restrictions (CCR's)
- 2. Easements
  - Utility & Drainage
  - Right of Way
- 3. Wetlands
- 4. Non-buildable areas
- 5. Geologic information
  - Flood Zones
  - Fault Areas
- 6. Common Areas
- 7. Future Plans
- 8. Zoning
- 9. Other Stuff...

## Owners Associations HOA & COA

## Owners Associations HOA & COA



## HOA's and COA's

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	<b>57-8a-101 Title.</b> This chapter is known as the "Community Association Act."			F
	Enacted by Chapter 153, 2004 General Session			
	57-8a-102 Definitions. As used in this chapter: (1)			<u>l</u> lu
	<ul> <li>(a) "Assessment" means a charge imposed or levied:</li> <li>(i) by the association;</li> <li>(ii) on or against a lot or a lot owner; and</li> </ul>			B
►	<ul><li>(iii) pursuant to a governing document recorded with the county recorder.</li><li>(b) "Assessment" includes:</li><li>(i) a common expense; and</li></ul>		•	č0
	<ul> <li>(ii) an amount assessed against a lot owner under Subsection 57-8a-405(7).</li> <li>(2)</li> <li>(a) Except as provided in Subsection (2)(b), "association" means a corporation or other legal</li> </ul>			ß
	entity, any member of which: (i) is an owner of a residential lot located within the jurisdiction of the association, as described in the governing documents; and			Ģ
	<ul> <li>(ii) by virtue of membership or ownership of a residential lot is obligated to pay:</li> <li>(A) real property taxes;</li> <li>(B) insurance premiums;</li> </ul>			ē
	<ul> <li>(C) maintenance costs; or</li> <li>(D) for improvement of real property not owned by the member.</li> <li>(b) "Association" or "homeowner association" does not include an association created under Title</li> </ul>			Ū
	<ul><li>57, Chapter 8, Condominium Ownership Act.</li><li>(3) "Board meeting" means a gathering of a board, whether in person or by means of electronic</li></ul>			×
	<ul> <li>communication, at which the board can take binding action.</li> <li>(4) "Board of directors" or "board" means the entity, regardless of name, with primary authority to manage the affairs of the association.</li> </ul>			
	<ul><li>(5) "Common areas" means property that the association:</li><li>(a) owns;</li></ul>			
	(b) maintains; (c) repairs; or	$\checkmark$		→

# Community Association Act

### https://secure.utah.gov/hoa/docs/coahoa-information.pdf

## Chapter 8a - Community Association Act

57-8a-101 Title.

This chapter is known as the "Community Association Act."

## Community Association Act 57-8a-102 (5)

(5) "Common areas" means property that the association:

(a) owns;

(b) maintains;

- (c) repairs; or
- (d) administers.



## Condominium Association Act 57-8-3 (5)

(5) "Common areas and facilities" unless otherwise provided in the declaration or lawful amendments to the declaration means:(a) the land included within the condominium project, whether leasehold or in fee simple;

(b) the foundations, columns, girders, beams, supports, main walls, roofs, halls, corridors, lobbies, stairs, stairways, fire escapes, entrances, and exits of the building;

(c) the basements, yards, gardens, parking areas, and storage spaces;

(d) the premises for lodging of janitors or persons in charge of the property;

(e) installations of central services such as power, light, gas, hot and cold water, heating, refrigeration, air conditioning, and incinerating;

(f) the elevators, tanks, pumps, motors, fans, compressors, ducts, and in general all apparatus and installations existing for common use;

(g) such community and commercial facilities as may be provided for in the declaration; and

(h) all other parts of the property necessary or convenient to its existence, maintenance, and safety, or normally in common use.

## Condominium Association Act 57-8a-102 (5)

(5) "Common areas and facilities" unless otherwise provided in the declaration or lawful amendments to the declaration means:

(a) the land included within the condominium project, whether leasehold or in fee simple;

(b) the foundations, columns, girders, beams, supports, main walls, roofs, halls, corridors, lobbies, stairs, stairways, fire escapes, entrances, and exits of the building;

(c) the basements, yards, gardens, parking areas, and storage spaces;

(d) the premises for lodging of janitors or persons in charge of the property;

(e) installations of central services such as power, light, gas, hot and cold water, heating, refrigeration, air conditioning, and incinerating;

(f) the elevators, tanks, pumps, motors, fans, compressors, ducts, and in general all apparatus and installations existing for common use;

(g) such community and commercial facilities as may be provided for in the declaration; and

(h) all other parts of the property necessary or convenient to its existence, maintenance, and safety, or normally in common use.

# Community Association 57-8a-102 (12) & (18)

## Condominium Association Act 57-8-3 (22) & (30)

- (12) "Judicial foreclosure" means a foreclosure of a lot:
- (a) for the nonpayment of an assessment;
- (b) in the manner provided by law for the foreclosure of a mortgage on real property; and
- (c) as provided in Part 3, Collection of Assessments.
- (18) "Nonjudicial foreclosure" means the sale of a lot:
- (a) for the nonpayment of an assessment;
- (b) in the same manner as the sale of trust property under Sections 57-
- 1-19 through 57-1-34; and
- (c) as provided in Part 3, Collection of Assessments.

Registration with Department of Commerce 57-8a-105 (2) & 57-8-13.1 (2)

## (2)

(a) No later than 90 days after the recording of a declaration of covenants, conditions, and restrictions establishing an association, the association shall register with the department in the manner established by the department. (Department of Commerce)

(b) An association existing under a declaration of covenants, conditions, and restrictions recorded before May 10, 2011, shall, no later than July 1, 2011, register with the department in the manner established by the department.

# Registration with Department of Commerce 57-8a-105 (3) & 57-a-13.1 (3)

(3) The department shall require an association registering as required in this section to provide with each registration:

(a) the name and address of the association;

(b) the name, address, telephone number, and, if applicable, email address of the chair of the association board;

(c) contact information for the manager;

(d) the name, address, telephone number, and, if the contact person wishes to use email or facsimile transmission for communicating payoff information, the email address or facsimile number, as applicable, of a primary contact person who has association payoff information that a closing agent needs in connection with the closing of a lot owner's financing, refinancing, or sale of the owner's lot; and (e) a registration fee not to exceed \$37.

# Registration with Department of Commerce 57-8a-105 (4) & 57-8-13.1 (4)

(4) An association that has registered under Subsection (2) shall submit to the department an updated registration, in the manner established by the department, within 90 days after a change in any of the information provided under Subsection (3).

## Amending Governing Documents 57-8a-104

## Amending Governing Documents 57-8-39

57-8a-104 Limitation on requirements for amending governing documents -- Limitation on contracts.

(1)

(a)

(i) To amend the governing documents, the governing documents may not require:

(A) for an amendment adopted after the period of administrative control, the vote or approval of lot owners with more than 67% of the voting interests;

(B) the approval of any specific lot owner; or

(C) the vote <u>or approval of lien holders holding more than 67% of the first position</u> security interests secured by a mortgage or trust deed in the association.

(ii) Any provision in the governing documents that prohibits a vote or approval to amend any part of the governing documents during a particular time period is invalid.

#### REAL ESTATE PURCHASE CONTRACT

#### This is a legally binding Real Existe Purchase Contract ("REPC"). Utah law requires real estate liceneses to use this form. Buyer and Seller, however, may agree to alter or delete its provisions or to use a different form. If you desire legal or tax advice, consult your attorney or tax advisor.

#### EARNEST MONEY DEPOSIT

On this	day of		20	("Offer	Reference Date							("Buyer	) offers	to a	purchase
from					("Seller")	) the	Property	described	below a	nd agrees	to i	deliver r	io later	than	four (4)
calendar	days after	Acceptance	(as def	ined in	Section 23).	an E	amest N	Ioney Dep	osit in th	e amount	of \$	Ú.,		in	the form
of	0.589/0290	41.0040.2022	100 200	After	Acceptance o	f the	REPC I	by Buyer	and Selle	r, and re	tqied	of the B	amest	Mone	y by the
Brokerage	, the Broker;	age shall have	four (4)	calenda	r days in which	to de	posit the	Earnest M	oney into	the Broker	age F	Real Esta	te Trust	Accor	unt,

OFFER TO PURCHASE

1. PROPERTY:

City of \_\_\_\_\_\_ County of \_\_\_\_\_\_ State of Utah. Zip \_\_\_\_\_ Tax ID No. \_\_\_\_\_\_ (the "Property"). Any reference below to the term "Property" shall include the Property described above, together with the included items and water rights/water shares, if any, referenced in Sections 1.1, 1.2 and 1.4.

1.1 Included Items. Unless excluded herein, this sale includes the following items if presently owned and in place on the Property: plumbing, heating, air conditioning fixtures and equipment, solar panels, ovens, ranges and hoods, cook tops, disthwashers, ceiling fans, water heaters, water softeners, light fixtures and bubbs, bathroom fixtures and bathroom mirrors, all window coverings including curtains, draperies, rods, window blinds and shutters, window and door screens, storm doors and windows; awnings, satellite dishes; all installed TV mounting brackets; all wall and ceiling mounted speakers, affixed carpets, automatic garage door openers and accompanying transmitters, security system, fencing and any landscaping.

1.2 Other Included Items. The following items that are presently owned and in place on the Property have been left for the convenience of the parties and are also included in this sale (check applicable box) [] washers []dryers [] refrigerators [] microwave ovens [] other (specify)

The above checked items shall be conveyed to Buyer under separate bill of sale with warranties as to title. In addition to any boxes checked in this Section 1.2 above, there [ ] ARE [ ] ARE [ ] ARE NOT additional items of personal property Buyer intends to acquire from Seller at Closing by separate written agreement.

1.3 Excluded Items. The following items are excluded from this sale: \_\_\_\_\_

1.4 Water Service. The Purchase Price for the Property shall include all water rights/water shares, if any, that are the legal source for Seller's current culinary water service and irrigation water service, if any, to the Property. The water rights/water shares will be conveyed or otherwise transferred to Buyer at Closing by applicable deed or legal instruments. The following water rights/water shares, if applicable, are specifically excluded from this sale.

#### 2. PURCHASE PRICE.

2.1 Payment of Purchase Price. The Purchase Price for the Property is \$\_\_\_\_\_\_ Except as provided in this Section, the Purchase Price shall be paid as provided in Sections 2.1(a) through 2.1(e) below. Any amounts shown in Sections 2.1(c) and 2.1(e) may be adjusted as deemed necessary by Buyer and the Lender (the "Lender").

 (a)	Earnest Money Deposit. Under certain conditions described in the REPC, this deposit may become totally no
	refundable
 . (b)	Additional Earnest Money Deposit (see Section 8.4 if applicable)
 . (c)	New Loan. Buyer may apply for mortgage loan financing (the "Loan") on terms acceptable to Buyer. If an FHAV

Ioan applies, see attached FHA/VA Loan Addendum.
(d) Seller Financing (see attached Seller Financing Addendum)

(e)	Balance of Purchase Price in Cash at Settlement

#### PURCHASE PRICE. Total of lines (a) through (e)

2.2 Sale of Buyer's Property. Buyer's ability to purchase the Property, to obtain the Loan referenced in Section 2 1(c) above, and/or any portion of the cash referenced in Section 2 1(e) above [] IS [] IS NOT conditioned upon the sale of real estate owned by Buyer. If checked in the affirmative, the terms of the attached subject to sale of Buyer's property addendum apply.

#### 3. SETTLEMENT AND CLOSING.

3.1 Settlement Settlement shall take piace no later than the Settlement Deadline referenced in Section 24(d), or as otherwise mutually agreed by Buyer and Setler in writing. 'Settlement' shall occur only when all of the following have been completed. (a) Buyer and Setler have signed

Page 1 of 6 pages	Buyer's Initials	Date	Seller's Initials	Date

- 7. SELLER DISCLOSURES. No later than the Seller Disclosure Deadline referenced in Section 24(a), Seller shall provide to Buyer the following documents in hard copy or electronic format which are collectively referred to as the "Seller Disclosures":
- (a) a written Seller property condition disclosure for the Property, completed, signed and dated by Seller as provided in Section10.3;
- (b) a Lead-Based Paint Disclosure & Acknowledgement for the Property, completed, signed and dated by Seller (only if the Property was built prior to 1978);
- (c) a Commitment for Title Insurance as referenced in Section 6.1;
- (d) a copy of any restrictive covenants (CC&R's), rules and regulations affecting the Property;
- (e) a copy of the most recent minutes, budget and financial statement for the homeowners' association, if any;
- (f) a copy of any long-term tenant lease or rental agreements affecting the Property not expiring prior to Closing;
- (g) a copy of any short-term rental booking schedule (as of the Seller Disclosure Deadline) for guest use of the Property after Closing;
- (h) a copy of any existing property management agreements affecting the Property;
- (i) evidence of any water rights and/or water shares referenced in Section 1.4;
- (j) written notice of any claims and/or conditions known to Seller relating to environmental problems and building or zoning code violations;
- (k) In general, the sale or other disposition of a U.S. real property interest by a foreign person is subject to income tax withholding under the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA). A "foreign person" includes a non-resident alien individual, foreign corporation, partnership, trust or estate. If FIRPTA applies to Seller, Seller is advised that Buyer or other qualified substitute may be legally required to withhold this tax at Closing. In order to avoid closing delays, if Seller is a foreign person under FIRPTA, Seller shall advise Buyer in writing; and
- (I) Other (specify)



#### SELLER'S PROPERTY CONDITION DISCLOSURE

This is a legally binding document. If not understood, consult an attorney.

#### SELLER'S AGENT - COMPLETE THIS SECTION ONLY!

SELLER NAME:	("Seller")
PROPERTY ADDRESS:	("Property")
SELLER'S BROKERAGE	("Seller's Brokerage")

#### NOTICE

Buyer and Seller are advised that the Seller's Brokerage and its agents are trained in the marketing of real estate. Neither the Seller's Brokerage nor its agents are trained or licensed to provide Buyer or Seller with professional advice regarding the physical condition of any property or regarding legal or tax matters. The Seller's Brokerage and its agents strongly recommend that in connection with any offer to acquire the Property. Buyer retain the professional services of legal and/or tax advisors, property inspectors, surveyors, and other professionals to satisfy Buyer as to any and all aspects of the physical and legal condition of the Property.

If the Buyer's agent/brokerage are providing this document to an unrepresented Seller, the Seller acknowledges and agrees that the Buyer's agent/brokerage represent solely the interests of the Buyer. The Seller acknowledges that the Buyer's agent/brokerage have advised the Seller that the Seller is entitled to be represented by a real estate agent that will represent the Seller exclusively. The Seller has however, elected not to be represented by a real estate agent in this transaction. The Seller further acknowledges and agrees that all actions of the Buyer's agent/brokerage, even those that assist the Seller in performing or completing any of the Seller's contractual or legal obligations, are intended for the benefit of the Buyer exclusively.

#### INSTRUCTIONS TO SELLER

SELLER IS OBLIGATED UNDER LAW AND UNDER REPC SECTION 7(a), REGARDLESS OF OCCUPANCY, TO DISCLOSE TO BUYERS DEFECTS IN THE PROPERTY AND FACTS KNOWN TO SELLER THAT MATERIALLY AND ADVERSELY AFFECT THE USE AND VALUE OF THE PROPERTY THAT CANNOT BE DISCOVERED BY A REASONABLE INSPECTION BY AN ORDINARY PRUDENT BUYER. This disclosure form is designed to assist Seller in complying with these disclosure requirements.

Please thoroughly disclose your actual knowledge regarding the condition of the Property. The Seller's Brokerage, other real estate agents, and buyers will rely on this disclosure form.

- · Complete the remainder of this form.
- Please be specific when describing any past or present problems, malfunctions or defects (location, nature of problem, etc.).
- Use an additional addendum if necessary.
- If a question does not apply to your Property, CHECK THE 'N/A' BOX NEXT TO THE QUESTION.

Page 1 of 16	Seller's Initials	Date	Buyer's Initials	Date	

. В	IOUN	IDARIES & EASEMENTS	YES	NO	N/		
A		you know if anything on your Property (such as a fence, deck, or any other improvement) encroaches (extends) onto any oining property?					
	i. If "Yes", please describe, to your knowledge, the nature and approximate location of any such encroachment:						
					L		
B		you know if anything on any adjoining property (such as a fence, deck, or any other improvements) encroaches onto your operty?					
	i.	If "Yes", please describe, to your knowledge, the nature and approximate location of any such encroachment:					
С	. Are	e you aware of any boundary disputes or conflicts involving your Property and any adjoining property or properties?					
	i.	If "Yes" please describe, to your knowledge, the nature and location of any such boundary disputes or conflicts:			Γ		
-	٨	we were of any unreported appoments offecting the Dreport (2)					
U	i.	e you aware of any unrecorded easements affecting the Property? If "Yes" please describe, to your knowledge, the nature and approximate location of any such easement:			F		

# Community Association Act 57-8a-102 (10)

# Condominium Association Act 57-8-3 (20)

(a) "Governing documents" means a written instrument by which the association may:

(i) exercise powers; or

(ii) manage, maintain, or otherwise affect the property under the jurisdiction of the association.

(b) "Governing documents" includes:

(i) articles of incorporation;

(ii) bylaws;

(iii) a plat;

(iv) a declaration of covenants, conditions, and restrictions; and

(v) rules of the association.

## HOA Liens & Foreclosure Options

## HOA Liens & Foreclosure



## Judicial Foreclosure



- Estimated to be multiples of the cost and take 3 times as long as a non-judicial foreclosure
- Approximate time needed is at least a year (including 6-month redemption period)
- Borrower reinstatement requires that actions must be filed with court
- All parties with interest in property must be served notice/summoned
- Notice is posted in 3 public places 20 days before sale and published for 3 consecutive weeks
- Auction conducted by county sheriff and title conveyed by Sheriff's Deed (no warranty)
- The property may be redeemed by the borrower or junior lienholders within 180 days by paying off the senior lien, plus an additional percentage by Rule.
- Title is unmarketable during the redemption period

### MORTGAGE - Judicial Foreclosure Timeline - Simplified Court Process

Mortgage	Borrower	Begin	Lis	Default	Writ of	Writ of	Not. of Sale- Prop.,	Sheriff's	Redemption
Recorded	Default	Lawsuit	Pend.	Jdgmt.	Execution	Attach.	Paper, County	Sale	Period
									/ <b>P</b>

### HOA LIEN - Judicial Foreclosure Timeline - Simplified Court Process

								_	
Owner	HOA Lien	Begin	Lis	Default	Writ of	Writ of	Not. of Sale- Prop.,	Sheriff's	Redemption
Default	Recorded	Lawsuit	Pend.	Jdgmt.	Execution	Attach.	Paper, County	Sale	Period



A sheriff's sale is a public auction conducted by the county sheriff

## <u>Sheriff's Deed</u>

	E 1844613 B 3251 P 767
HAR 2 0 2003 SHERIFF'S DEED	<ul> <li>The Grantee is the purchaser designated in the said Sheriff's Certificate of Sale.</li> <li>The Grantee is the last assignee of the said Sheriff's Certificate of Sale as set forth in an assignment which was recorded with Filing No 1844611 in Official Book 325( in page 1646).</li> </ul>

5 Accordingly, the Grantee is entitled under said Rule 69(j)(6) to a conveyance without warranty from the Davis County Sheriff.

IN WITNESS WHEREOF, Grantor has executed this Sheriff's Deed on the 17 th day of March 2003

Hud E. Cox, Davis County Sheriff

When recorded, please n

3 Upon receipt of the payment of the purchase price, Grantor issued a Sheriff's Certificate of Sale to Bonneville Billing & Collections pursuant to Rule 69(i)(7), Utah Rules of Civil Procedure

4 More than six (6) months have lapsed since the date of said sale, no redemption has been made, and Grantee is either the party designated in the Sheriff's Certificate of Sale or is the last redemptioner or assignee of and is the current owner and holder of record of the Sheriff's Certificate of Sale as follows (chec' and complete on the following)

stum to,	HOTARY PUBLIC JUDY B. CANLETON ROTWEAT STATE ST.
<u> </u>	ARMINITION OT MODE MY COMPUSSION EXPIRES JANUARY 25, 2016 STARK OF UTAH
and the second se	

Sheriff's Deed

# Judicial Foreclosure Timeline – 1 year (ish)

Court Case

- Pleadings
- Court Appearances

6 Months

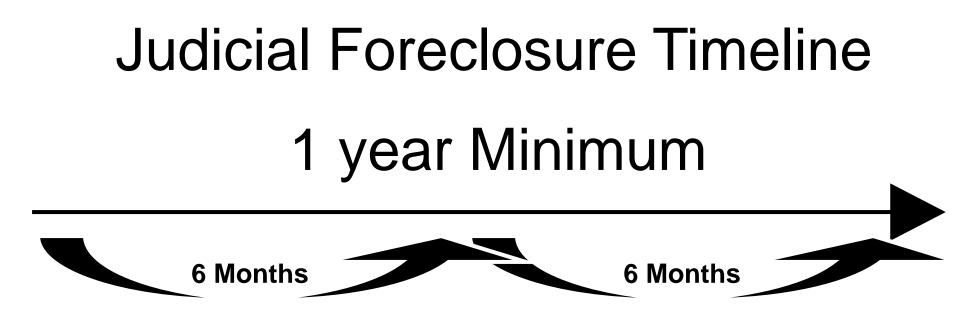
- Evidence
- Court Calendar
- Sheriff Sale

• Redemption Period May be Redeemed by:

6 Months

- Property Owner
- Junior Lien Holder/others with recorded subordinate liens

Title is not marketable until termination of redemption period



Title is not marketable until termination of redemption period

Court Case

- Pleadings
- Court Appearances
- Evidence
- Court Calendar
- Sherriff Sale

Redemption Period – Property may be redeemed by:

- Property Owner
- Junior Lien Holder
- Others with recorded subordinate liens

## Enforcement of a lien (57-8a-302 & 57-8-45)

### (1)

(a) Except as provided in Section 57-8a-105, to enforce a lien established under Section 57-8a-301, an **association** may:

(i) cause a lot to be sold through nonjudicial

foreclosure as though the lien were a deed of trust, in the manner provided by:

(A) Sections 57-1-24, 57-1-25, 57-1-26, and 57-1-27; and (B) this part; or

(ii) foreclose the lien through a judicial foreclosure in the manner provided by:

(A) law for the foreclosure of a mortgage; and

(B) this part.

(b) For purposes of a nonjudicial or judicial foreclosure as provided in Subsection (1)(a):

(i) the association is considered to be the beneficiary under a trust deed; and

(ii) **the lot owner is considered to be the trustor** under a trust deed.

(1)

(a) Except as provided in Section 57-8-13.1, to enforce a lien established under Section 57-8-44,

an **association of unit owners** may:

(i) cause a **unit to be sold through nonjudicial foreclosure** as though the lien were a deed of trust, in the manner provided by:

(A) Sections 57-1-24, 57-1-25, 57-1-26, and 57-1-27; and

(B) this chapter; or

(ii) foreclose the lien through a judicial foreclosure in the manner provided by:

(A) law for the foreclosure of a mortgage; and

(B) this chapter.

(b) For purposes of a nonjudicial or judicial foreclosure as provided in Subsection (1)(a):

(i) the association of unit owners is considered to be the beneficiary under a trust deed; and

(ii) **the unit owner is considered to be the trustor** under a trust deed.

## Enforcement of a lien (57-8a-302 & 57-8-45)

(2) A lot owner's acceptance of the owner's interest in a **lot** constitutes a simultaneous conveyance of the **lot** in trust, with power of sale, to the trustee designated as provided in this section for the purpose of securing payment of all amounts due under the declaration and this chapter.

#### (3)

(a) A power of sale and other powers of a trustee under this part and under Sections 57-1-19 through 57-1-34 may not be exercised unless the <u>association appoints a qualified trustee.</u>

(b) An association's execution of a substitution of trustee form authorized in Section 57-1-22 is sufficient for appointment of a trustee under Subsection (3)(a).

(c) A person may not be a trustee under this part unless the person qualifies as a trustee under Subsection 57-1-21(1)(a)(i) or (iv).

(d) A trustee under this part is subject to all duties imposed on a trustee under Sections 57-1-19 through 57-1-34.

(4) This part does not prohibit an **association** from bringing an action against a **lot owner** to recover an amount for which a lien is created under Section 57-8a-301 or from taking a deed in lieu of foreclosure, if the action is brought or deed taken before the sale or foreclosure of the **lot** owner's lot under this part.

(2) A unit owner's acceptance of the owner's interest in a **unit** constitutes a simultaneous conveyance of the **unit** in trust, with power of sale, to the trustee designated as provided in this section for the purpose of securing payment of all amounts due under the declaration and this chapter.

#### (3)

(a) A power of sale and other powers of a trustee under this part and under Sections 57-1-19 through 57-1-34 may not be exercised unless the <u>association of unit owners appoints a qualified</u> <u>trustee.</u>

(b) An association of unit owners' execution of a substitution of trustee form authorized in Section 57-1-22 is sufficient for appointment of a trustee under Subsection (3)(a).

(c) A person may not be a trustee under this part unless the person qualifies as a trustee under Subsection 57-1-21(1)(a)(i) or (iv).

(d) A trustee under this part is subject to all duties imposed on a trustee under Sections 57-1-19 through 57-1-34.

(4) This chapter does not prohibit an **association of unit owners** from bringing an action against a **unit owner** to recover an amount for which a lien is created under Section 57-8-44 or from taking a deed in lieu of foreclosure, if the action is brought or deed taken before the sale or foreclosure of the **unit** owner's unit under this chapter.

Trustee Qualifications 57-1-21

- Active member of the Utah State Bar who maintains a place within the state where the Trustor or other interested parties may meet with the Trustee...
- A depository institution or insurance or trust company authorized to do business an actually doing business in Utah...
- Any Title Insurance Company or agency
- Any agency of the US government
- Any association or corporation licensed, chartered or regulated by the Farm Credit Association or its successors.

## Notice of Default – HOA?

When Recorded Mail To: Jenkins Bagley Sperry, PLLC Attn: Bruce C. Jenkins 285 W. Tabernacle St., Suite 301 St. George, UT 84770 ENT11646:2022 PG 1 of 2 Andrea Allen Utah County Recorder 2022 Jan 27 12:36 PM FEE 40.00 BY SW RECORDED FOR Jenkins Bagley Sperry, PLLC ELECTRONICALLY RECORDED

#### NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION (Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Silverlake Master Home Owners Association, Inc ("Association"), that a default has occurred under that certain Silverlake Community Amended and Restated Declaration ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on March 20, 2013, as Entry Number 26772:2013, and any amendments thereto, concerning real property reputed to be owned by Ivonne Pena ("Owner"), covering real property ("Property") located at 7555 North Cottage Lane, Eagle Mountain, Utah 84005, and more particularly described as follows:

Lot 1563, PLAT "15", SILVERLAKE, a Residential Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

Together with the appurtenant undivided ownership interest in and to the common areas and facilities as defined and described in said Plat and Declaration.

PARCEL NUMBER: 66-564-0063

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Lien Claim and Request for Notice ("Lien") was recorded on June 30, 2021, as Entry Number 116495:2021. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

# Notice of Default – HOA?

When Recorded Mail To: Jenkins Bagley Sperry, PLLC Attn: Bruce C. Jenkins 285 W. Tabernacle St., Suite 301 St. George, UT 84770

22-01-19 OUT 4 NDES CAO ACS SM P-I 857.593 wo

ENTIL646:2022 PG 1 of 2 Andrea Allen Utah County Recorder 2022 Jan 27 12:36 PM FEE 40.00 BV SW RECORDED FOR Jenkins Bagley Sperry, PLLC ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION (Delinquent Assessments)

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION (Delinquent Assessments)

NOTICE IS HEREBY GIVEN by Bruce C. Jenkins, a member of the Utah State Bar and the Trustee appointed by Silverlake Master Home Owners Association, Inc ("Association"), that a default has occurred under that certain Silverlake Community Amended and Restated Declaration ("Declaration"), in the official records of the Utah County Recorder, State of Utah, recorded on March 20, 2013, as Entry Number 26772:2013, and any amendments thereto, concerning real property reputed to be owned by Ivonne Pena ("Owner"), covering real property ("Property") located at 7555 North Cottage Lane, Eagle Mountain, Utah 84005, and more particularly described as follows:

# Notice of Default – HOA?

When	Recorded Mail To:
Jenki	ns Bagley Sperry, PLLC
Attn:	Bruce C. Jenkins
285 V	V. Tabernacle St., Suite 301
St. Ge	orge, UT 84770

ENT11646:2022 PG 1 of 2 Andrea Allen Utah County Recorder 2022 Jan 27 12:36 PM FEE 40.00 BY SW RECORDED FOR Jenkins Bagley Sperry, PLLC ELECTRONICALLY RECORDED

NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DECLARATION (Delinquent Assessments)

Said Declaration obligates the reputed Owner for assessments and such Owner is delinquent in the payment of such assessments. A Notice of Delinquent Assessment and Lien Claim and Request for Notice ("Lien") was recorded on June 30, 2021, as Entry Number 116495:2021. A breach of, and default in, the obligations for which the Property is security has occurred in that payment and monthly assessments have not been made when due and there is a delinquency, together with any accruing assessments, late fees, attorney fees, interest, costs, expenses which have accrued and are hereafter accruing and incurred in enforcing the terms of the Declaration and Lien.

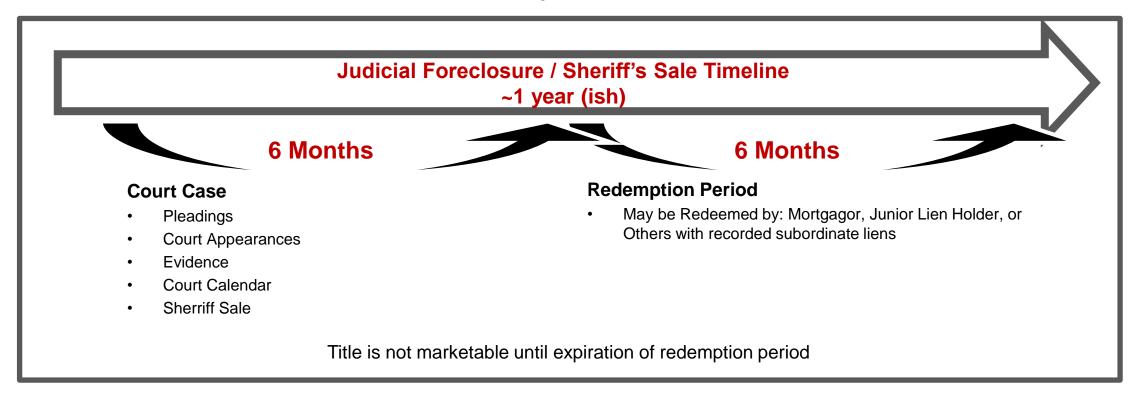
By reason of said default, the Association has designated Bruce C. Jenkins as Trustee by an Appointment of Trustee duly recorded in accordance with the applicable provisions of the laws of the State of Utah and has delivered to said Trustee the Declaration and all documents evidencing obligations secured thereby and has elected, and does hereby elect: (1) to declare all sums thereby immediately due and payable including any costs, assessments, expenses and fees incurred in enforcing the terms of the Declaration; and (2) to cause the Property to be sold by said Trustee to satisfy the obligations secured by the Declaration and as permitted by Utah Code § 57-8a-301, et. Seq., plus all other amounts as shall hereafter become due.

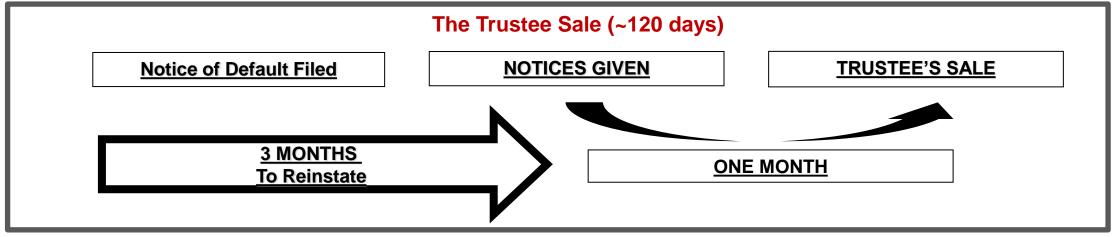
22-01-19 OUT 4 NDES CAO ACS SM P-I 857.593 wc

## Spotting HOA Notice of Defaults

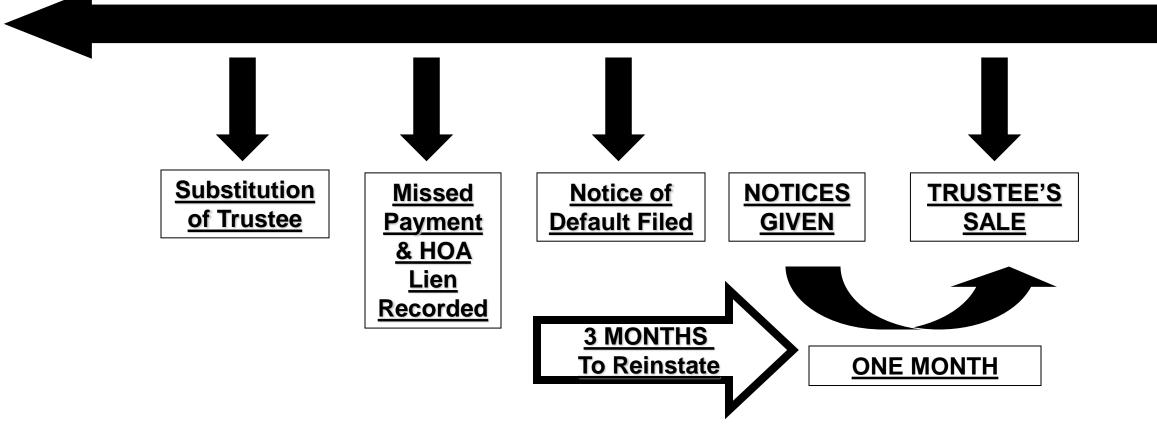
- What type of lien is mentioned
  - HOA Lien
  - Trust Deed
  - Who is the trustee?
  - Is it someone you've heard before?

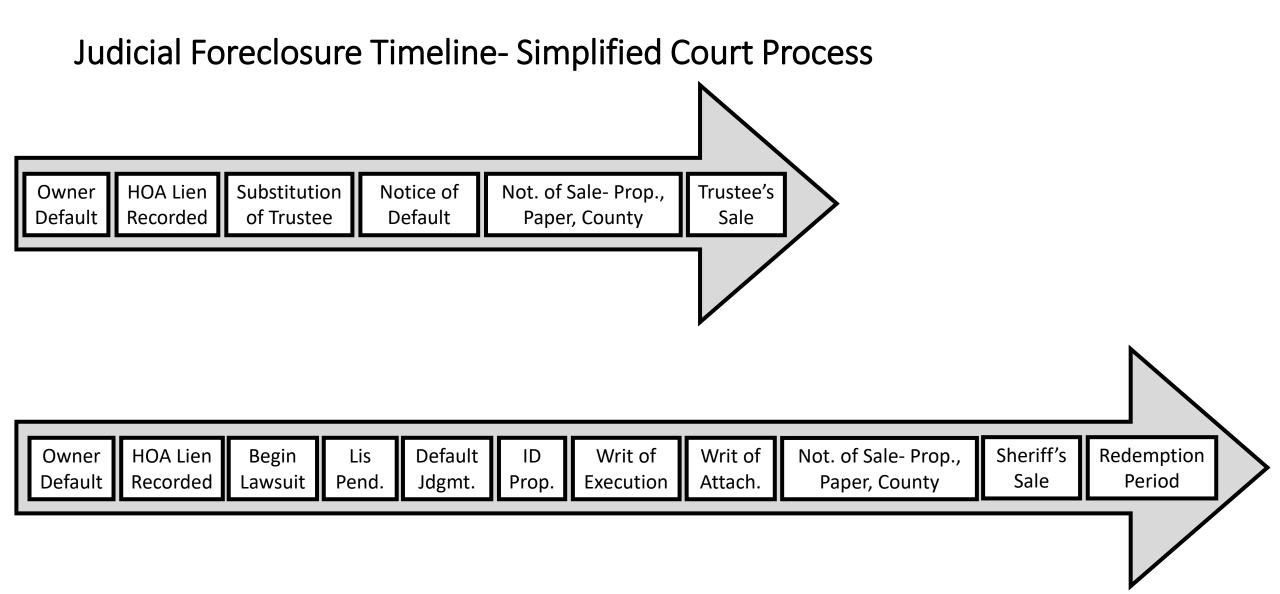
### Foreclosure Timeline Comparison - Judicial/Trustee Sale





# NOD / Trustee Sale Timeline –HOA Liens





### Race Restriction Remedies

•	Restrictive limitations
	which may be placed
	on property.

- Separate Document may be recorded
- May appear on the face of a deed transferring title

C. N. Buc 1.10 129039960- Ribert COUNTY OF WESER \$ 55 Elizalith Buch Mg 152 10 37 AH 147 PLATTED D A3STILACTED O RECORDED D INDEXED IT OF COUNTY & EARDER COUNTY RECORDER Billion Octomer COMPARED D PALIES Mail tax notice to Name Address WARRANTY DEED Konnoth L. Clouese and Arlene Clauses, husband and wife, Grantor 5 Ogden City, County of Wober , State of Utah, hatchy CONVEY WARRANT to Charles H. Buck and Elizabeth A. Buck, husband and wife, as joint tenents and not as tenants in common, with full rights of survivorship vested in the surviver Cranter of County of State of for the sum of Orden City. Weber ono and 00/100 (\$1.00) and other valuable considerations -DOLLARS. he following described tract of land in County, State of Litah: Weberpart of the Northwest quarter of Section 21, in Township 6 North, Range 1 West, Salt Lake Moridian, U. S. Survey: Beginning at a point South O' LL: (7)" West 574.75 feet and Mest 432 feet from the Mortheast corper of said guarter section, running thomes North 168 feet 2 inches to the South line of 10th Street; thence West 24 fest along the South line of 10th Street; thence South 148 feet 2 inches, to a point West of the place of beginning; thence East 24 feet to the place of beginning. Subject to all existing rights of way for ditches or canals, and also subject o the building and maintenance of all other ditches necessary to properly irrigate property adjoining the above. It is a covenant hereto and shall be binding upon the heirs, assigne, and scessors in interest of the grantee herein as follows: 1. No dwalling or other building to be erested on said property closer han 24 feet from strest line. 2. No dwalling to be erected upon said property costing less than \$2500.00 nd containing less than 650 square feet. And no Basement houses to be allowed. 3. We person of any race other than the white race shall use or occupy my building or any lot. (Exception made to house servente).

D. 19 15

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personally

o me that

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Jublie Julia

Subject to all existing rights of way for ditches or canals, and also subject to the building and maintenance of all other ditches necessary to properly irrigate property adjoining the above.

It is a covenant hereto and shall be binding upon the heirs, assigns, and successors in interest of the grantee herein as follows:

1. No dwolling or other building to be erected on said property closer than 24 fest from street line.

CCR'S

2. No dwelling to be erected upon said property costing less than \$2500.00 and containing less than 650 square feet. And no Basement houses to be allowed.

Restrictions based on race are illegal!

7. No person of any race, other than the caucasian race, shall use or occupy any building or any lot except that this covenant shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant .

G. No person of any race other than the Caucasian shall use or occupy any building on any lot except that this covenant shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant.

I. No lots shall be sold, and no structures shall be erected and sold to any but members of the Caucasian race. Also no person except member of the Caucasian race shall own property in this subdivision.

I. No person or persons of any race other than the Caucasian race shall use or occupy any building or lot in this subdivision, except that this covenant shall not prevent cocupancy by demestic servants of a different race domiciled with an owner or tenant. 11. No person of any race other than the white race shall use or occupy any building or any lot, except that this covenant shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant.

I. No person of any race other than the Caucasian race shall use or occupy any building or any lot, except that this Covenant shall not prevent occupancy by domestic servants of a different race, domiciled with an owner or tenant.

No persons of any race other than the Caucasian race shall use or occupy any building or lot, except that servants of another race may be domiciled with an owner or tenant.

I. No person of any race other than the Caucausian race shall use or occupy any building or any lot, except that this covenant shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant.

County	Date of Recording
Weber	<mark>9/27/1940</mark>
Weber	5/7/1941
Davis	6/9/1941
Weber	6/1/1949
Utah	2/24/1944
Utah	4/28/1947
Davis	9/18/1940
Utah	6/1/1949

E4 1375999 BK1782 PG259 DOUG CROFTS, WEBER COUNTY RECORDER 30-NOV-95 1027 AM FEE \$45.00 DEP MH REC FOR: FRANK.WELLS

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1 e 1 1

259

#### AMENDMENT TO RESTRICTIVE AND PROTECTIVE COVENANTS DATED SEPTEMBER 27, 1940 OF THE BURTON PARK ADDITION

The Restrictive and Protective Covenants dated September 27, 1940, recorded September 27, 1940, in Book Z of Leases at Page 123 as Entry Number 169 is hereby amended as set forth hereinafter:

WHEREAS, the Restrictive and Protective Covenants require updating; and

WHEREAS, the properly constituted committee of the Burton Park Addition by requisite notice have submitted the amendment herein to the homeowners and persons with title interest in and to the Burton Park Addition;

NOW, THEREFORE, the restrictive and protective covenants are hereby amended as follows: Paragraph 7 is deleted in its original form and replaced by the following language:

 The purchase, occupancy, or sale of any of the properties of the Burton Park Addition shall be open to persons of any race, religion, or ethnic origin.

12. These covenants are to run with the land and shall be binding on all the parties and all persons claiming unto them until January 1, 2006, at which time said covenants shall be automatically extended for successive periods of ten years unless, by a vote of the majority of the then owners of the lots and residences, it is agreed to change the said covenants in whole or in part.

Dated this \_\_\_\_\_ day of November, 1995.

On the *B* day of November, 1995, personally appeared before me Henry G. Nowak, known to me to be a duly authorized representative of the Burton Park Addition Homeowners Committee authorized to execute the amendment hereto for purposes of recordation signed same in my presence.



Front marcel

UTAH STAT		Bills	Code	Committees	Audits	Budget R	Research and Legal
Enrolled					H.B. 374	Bill Sponsor:	Floor Sponsor:
Printer Friendly 🔁						Geo	
1						1	14
	RESTRICTIVE COVE	ENANTS A	MENDMEN.	TS			
2							0
	2021 GEN	ERAL SESSIC	)N			Rep. Winder, Mike	Sen. Iwamoto, Jani
3	STATS						
STATE OF UTAH					Substitute Sponsor: Rep. Winder,		
4	Chief Spons	or: Miko M	linder			Mike	
	Chief Spons	or. withe vi	Inder			-	
5						Drafting Attor	ney: Patrick Grecu
	Senate Spon	sor: Jani Iw	amoto			Fiscal Analyst:	Thomas E. Young
6						÷	
8 <del>.</del>						Bill Tracking	
7 LONG TITLE							
<ul> <li>General Description:</li> <li>This bill enacts provisions regarding certain restrictive covenants relating to real</li> </ul>						Tracking Page	
10 property.			yy				
11 Highlighted Provis	ions:					Bill Text	
12 This bill: 13 • defines tern	nst					Introduced 💈	
	<ul> <li>prohibits the enforcement of a restrictive covenant in a previously recorded written</li> </ul>			corded written		Envolled T (C	Currently Displayed)
5 instrument relating to real property;					chioliea 🖆 (C	Currently Displayed)	
<ol> <li>16 allows a pro</li> <li>17 covenant void;</li> </ol>	operty owner to record a mod	ification docu	nent declaring	a restrictive			
	ndominium or community as	sociation to an	nend the assoc	ciation's		01	
	governing documents to remove a discriminatory restrictive covenant; and					Other Versions	5
						H.B. 374	
21 document.						H.B. 374 1st 9	Substituto
22 Money Appropriate	ea in this Bill:					n.p. 3/4 1St 3	Subsulute

https://www.deseret.com/utah/2021/4/2/22361164/white-property-owners-only-racist-covenants-remain-on-books-in-utah-but-now-theres-path-fix-them

Effective	5/5/	2021

57-21-6.1. Discriminatory housing practices regarding real estate -- Existing real property contract provisions.

(1) As used in this section:

- (a) "Association" means the same as that term is defined in Section 57-8-3 or 57-8a-102.
- (b) "Board" means:
  - (i) a management committee as defined in Section 57-8-3; or
  - (ii) the same as that term is defined in Section 57-8a-102.
- (c) "Governing documents" means the same as that term is defined in Section 57-8-3 or 57-8a-102.
- (2) Any provision in a previously recorded written instrument relating to real property that expresses any preference, limitation, or discrimination based on race, color, religion, sex, national origin, familial status, source of income, disability, sexual orientation, or gender identity is void.
- (3) It is a discriminatory housing practice to enforce a provision described in Subsection (2).

(4) Except as provided in Subsection (5), a person with a fee simple interest in the real property that is subject to the recorded written instrument described in Subsection (2) may record with the county recorder a modification document on the real property in the following form: "Any provision in a previously recorded written instrument that expresses any preference, limitation, or discrimination based on race, color, religion, sex, national origin, familial status, source of income, disability, sexual orientation, or gender identity is void under Utah Code Section 57-21-6.1.".

- (5) (a) If a written instrument described in Subsection (2) is a governing document, an association may, in accordance with this section, amend the association's governing documents to remove a provision described in Subsection (2).
  - (b) (i) If an owner believes an association's governing documents include a provision described in Subsection (2), the owner may submit a written request to remove the provision.
    - (ii) Within 90 days after the day on which the board receives a written request, the board:
      - (A) shall investigate a claim that the association's governing documents include a provision described in Subsection (2); and
      - (B) if the board determines the association's governing documents include a provision described in Subsection (2), may remove the provision from the governing documents by amending the association's governing documents through a majority vote of the board, regardless of any contrary provision in the association's governing documents.
  - (c) Any association officer may execute the amendment to remove the provision described in Subsection (2) from the governing documents.
  - (d) Notwithstanding any contrary provision in the association's governing documents, an amendment under this subsection does not require approval of the association's members.
- (6) A provision in a recorded written instrument that is void under this section does not affect the validity of the remainder of the previously recorded written instrument.
- (7) An owner who records or causes to be recorded a modification document under Subsection (4) that contains modifications not authorized by this section is solely liable for the recordation.
- (8) A county recorder may not charge a fee for recording a modification document under this section.

#### https://le.utah.gov/xcode/Title57/Chapter21/57-21-S6.1.html?v=C57-21-S6.1\_2021050520210505

Enacted by Chapter 294, 2021 General Session

### Highlighted Provisions:

This bill:

- defines terms;
- prohibits the enforcement of a restrictive covenant in a previously recorded written instrument relating to real property;
- allows a property owner to record a modification document declaring a restrictive covenant void;
- allows a condominium or community association to amend the association's governing documents to remove a discriminatory restrictive covenant; and
- prevents a county recorder from charging a fee for recording a modification document.

### Do CCR's Expire?

10 Years? Recorded 11/2/1953	These Covenants are to run with the land and shall be binding on all parties and all persons claiming under them until January 1, 1974, at which time said Covenants shall be automatically extended for successive periods of 10 years unless by vote of a majority of the then owners of the lots it is agreed to change said covenants in whole or in part.
20 Years? Recorded 7/17/1992	6. TERMS: The Covenants are to run with the land and shall be binding on all parties and all persons claiming under them for the period of Twenty Years (20) from the date these Covenants are recorded.
30 Years? Recorded 5/3/1952	(m) These covenants are to run with the land and shall be binding on all parties and all persons claiming under them until May.1, 1992.

## Homeowner's rights in an HOA or COA

### Summary from <a href="https://secure.utah.gov/hoa/overview/rights.html">https://secure.utah.gov/hoa/overview/rights.html</a>

- All association rules must be reasonable. Utah Code §§ 57-8a-218(14), 57-8-8.1(6).
- An owner has the right, subject to some exceptions, to have the association's rules applied in a similar way to all owners in the association. Utah Code § 57-8a-218(1).
- No rule can interfere with the freedom of an owner to determine the composition of the owner's household, subject to occupancy limits. Utah Code §§ 57-8a-218(5), 57-8-8.1(3).
- An owner has the right to obtain a statement of payoff fees within five business days of a request. The association may charge for this, but not more than \$50. Utah Code §§ 57-8a- 106, 57-8-6.3.
- A unit owner has the right to inspect documents kept by the HOA/COA, subject to costs and some limitations. Utah Code §§ 57-8a-227, 57-8-17
- The HOA/COA may not charge more than the actual cost of reviewing and approving submitted plans for construction or improvement of a lot or unit. Utah Code §§ 57-8a-109, 57-8a-6.7.
- The HOA/COA cannot require more than a supermajority (67%) vote of the unit owners to amend the governing documents. Also, the association cannot require that any specific member give approval before an amendment to those documents. Utah Code §§ 57-8a-104, 57-8a-104, 57-8-39.
- If you own a condominium in a shared structure, you have a right to sell your individual unit as if it were its own independent property. Utah Code § 57-8-4.
- While HOA/COAs may set restrictions on the number of units that may be rented, it must allow a unit to be rented if the owner is: 1. Currently deployed by the military; 2. Renting the unit to a parent, child, or sibling; 3. Relocated by the owner's employer for less than two years; 4. A business owned by the unit's resident; or 5. A revocable trust created for the unit's resident or the resident's parent, child, or sibling. Utah Code §§ 57-8a-209(2), 57-8-10.1(2).
- Upon written request, owners have a right to obtain a written statement showing any unpaid assessment on the owner's property. Utah Code §§ 57-8a-206, 57-8-54.

## Homeowner's rights in an HOA or COA

Summary from <a href="https://secure.utah.gov/hoa/overview/rights.html">https://secure.utah.gov/hoa/overview/rights.html</a>

- A reserve fund may be maintained by the HOA or COA to cover costs of repairing, replacing, or restoring common areas (but usually cannot be spent on typical maintenance). Reviews of the need for and the appropriate amount that should be in a reserve fund should be conducted every six years. Homeowners have a right to receive a summary or copy of the most recent reserve analysis. Utah Code §§ 57-8a-211, 57-8-7.5.
- The annual budget should include the amount the board or committee determines to set aside each year for the reserve fund. Within 45 days of the adoption of the budget, the owners may hold a special meeting to consider a veto of the amount being put into reserve. Utah Code §§ 57-8a-211(7)(a), 57-8-7.5(7)(a).
- An owner has the right to enforce their rights pertaining to the reserve fund in court. But before beginning an action, the owner must submit a notice to the association with information about the alleged failure to comply. Utah Code §§ 57-8a-211(8), 57-8-8.5(8).
- Owners in a COA may not be charged a fee greater than \$500 a month in aggregate fines for violations of the same rule or provision of the governing documents. Utah Code § 57- 8-37.
- Owners in an HOA have the right to display religious and holiday signs, symbols, and decorations, subject to association rules about time, place, and manner. Utah Code § 57-8a-218(3). They also may display political signs, subject to time, place, manner, and design criteria of the HOA. Utah Code § 57-8a-218(4).
- An HOA may not set a rule forbidding an activity within the confines of a dwelling or lot if it is otherwise legal within the confines of a dwelling under local laws and ordinances. Utah Code § 57-8a-218(6).
- For other HOA specific rights, see Utah Code § 57-8-218.
- For time-share owners, under Utah Code § 57-8a-102, a time-share condominium unit shall be entitled to the exclusive ownership and possession of the physical unit that the time period relates and shall be entitled to the use and enjoyment of the common areas and facilities during the time period unit allowed as said in the declaration.

### Payment of a common expense or assessment. 57-8a-201 Community Association Act

(1) An owner shall pay the owner's proportionate share of:

- (a) the common expenses; and
- (b) any other assessments levied by the association.

(2) A payment described in Subsection (1) shall be in the amount and at the time determined by the board of directors in accordance with the terms of the:

(a) declaration; or

(b) bylaws.

- (3) An assessment levied against a lot is:
- (a) a debt of the owner at the time the assessment is made; and
- (b) collectible as a debt described in Subsection (3)(a).

## Display of the flag 57-8a-219 Community Association Act

(1) An association may not prohibit a lot owner from displaying a United States flag inside a dwelling or limited common area or on a lot, if the display complies with United States Code, Title 4, Chapter 1, The Flag.

(2) An association may restrict the display of a flag on the common areas.

# Information required before sale to independent third party 57-8a-105.1 & 57-8-6.1

(1) **Before the sale of any lot** under the jurisdiction of an association to an independent third party, **the grantor shall provide** to the independent third party:

(a) a copy of the association's recorded governing documents; and

(b) a link or other access point to the department's educational materials described in Subsection 57-8a-105(6).

(2) The grantor shall provide the information described in Subsection (1) before closing.

(3) The association shall, upon request by the grantor, provide to the grantor the information described in Subsection (1).

(4) This section applies to each association, regardless of when the association is formed.

# Fee for providing payoff information needed at closing 57-8a-106 & 57-8-6.3

- (1) <u>Unless specifically authorized in the declaration</u> of covenants, conditions, and restrictions, the bylaws, or the rules, <u>an association may not charge a fee for providing association</u> <u>payoff information</u> needed in connection with the financing, refinancing, or closing of a lot owner's sale of the owner's lot.
- (2) An association may not:

(a) <u>require a fee</u> described in Subsection (1) that is authorized in the declaration of covenants, conditions, and restrictions, the bylaws, or the rules <u>to be paid before closing</u>; or

(b) charge the fee if it exceeds \$50.

# Fee for providing payoff information needed at closing 57-8a-106 & 57-8-6.3

(3)

(a) <u>An association that fails to provide information</u> described in Subsection (1) <u>within five</u> business days after the closing agent requests the information may not enforce a lien against that unit for money due to the association at closing.

(b) A request under Subsection (3)(a) is not effective unless the request:

(i) is conveyed in writing to the primary contact person designated under Subsection 57-8a-105(3)(d);

(ii) contains:

(A) the name, telephone number, and address of the person making the request; and

(B) the facsimile number or email address for delivery of the payoff information; and

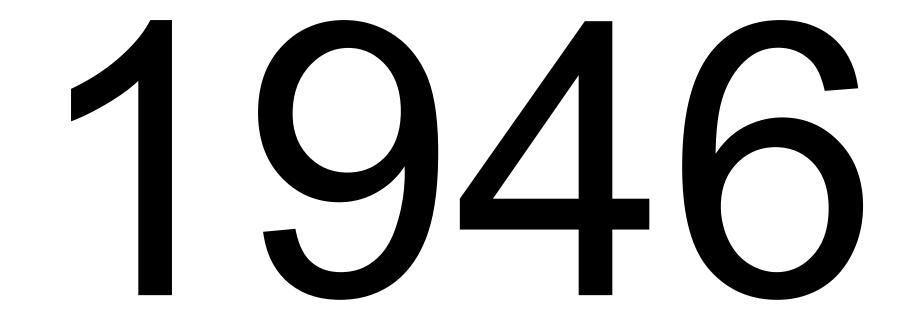
(iii) is accompanied by **a written consent for the release** of the payoff information:

(A) **<u>identifying the person</u>** requesting the information as a person to whom the payoff information may be released; and

(B) signed and dated by an owner of the lot for which the payoff information is requested.

(4) This section applies to each association, regardless of when the association is formed.

### CCR Examples



#### WORLD NEWS Associated Press United Press N. Y. Times Foreign Service



SALT LAKE CITY, UTAH, MONDAY MORNING, JULY 1, 1940

The Salt Lake Tribune

**Atom Bomb Bursts Over Bikini** Fires 5 Ships;

#### Nation Differs **On Outlook** As OPA Ends

**Check Shows Opinion** Splits on Fear Of Runaway Prices

By ASSOCIATED PRESS The prices a man pays fo bread and butter, a roof over his head, the shirt on his backharnessed four years by federal ntrals-were cut looss Monday to set their own pace. A canvass of the nation, as

OPA supired at midnight, brought these early trends in the dramatic situation which some predicted would end in relnous inflation; others is a return of the old days "with pienty of everything at a fair price": Maat bedustry apokastnen pre dicted a 10% increase in mea prices, or he a pound. increase in meat.

A jump of 2c a quart in mills was forecast in dairy quarters. Real estats authorities indi-cated a 15th boost in replais, ef-fective Aug. 1. The first is repl-paring day, cuthursary lines for notices to be served.

No Change Premised

However, on of the nation" suprest food chains A & P-anrea will show for increase Mor

senior for restaurants in a wider asisthan of foods previous-

And others perdicted that prices. after a brief flareup, would sub-side but to isvels considerably higher than existing OPA cell

Pupical reaction from insidedecide of OPA was the state U. S. Business dent of the Union Stock Yards Co., Omaha, Neb.

Predicts Boost

The second secon

#### E. O. Howard. Prominent

Death Claims Civic Leader at 79

Edward Orsen Howard, 78 hairman of the board of directors. Walker Sank and Trust Co., and a leader to business and industrial avelopment of Utah and the west.

and underwant a major operation. His condition deteriorated steadily owever. His only daughter, Mrs Herbert H. (Murgery) Calvin, marke here from her hume at Ban Marian, Cal., and was with him when doath earns

when Gath came. Barn Nov. 1, 1866, at Skansa-teles, N. Y., a sun of Gener and Chernella Austin Howard. Mr. Symmetry cares to Utan in 1800 and



New York City and Chicage State-state and the state of the state state will minor increases on some allows and the stopparticle with and states before death, being particularly close to the rate of the state of the stopparticle with and statesticity deatestics the statestime to the backing interests.

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WASHINGTON, Monday, July 1 (JP-All vestige of federal control over prime and rents expired Monday smid a cloud of recriminations over who killed the OPA. Pres. Truman blamed the congress, and especially flen. Taft. City, as a director of the Balt Labo

blaned the president. Confused,

Banker, Dies

Following Operation

died Bunday et 5:55 p. m. in a Ball Lake hospital He entered the hospital June 17

nce had been adhoristed with Walker Bank and Trust Co., takling a leading part in civic, political and business life of this area.

> Of Saund Judgment Whining pressellon successively to casting, director (Jan. 28, 1902) vice president, president (1920), and chairman of the board (Dec 14, 1944), Mr. Howard was rodogshim for his sound paperson and his understanding of basic industries here. He had been parliquiarly close to the railroad, sugar, and manufacturing indus-

served as president. Utab Light and Traction Co. services M. R. Walker Yoshiy Co. trackover, Brevell-Paternin Hardware Co.; livertor, Utab-Idaho Bugar Co

dent of the old Associated Banks and Trust Companies of Salt Labe

Otro Republican, for the feat Tatt Intach, Federal Reserve Bach and Carroli Neers, chairman of Lie, Bai Principso fhairman, Nationi, Ray Principso, Credit Corp., persions, 1021 V 1921, and chairman Reconstru-

Active Civic Leader

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**Blandy Says** Test 'Success' By ASSOCIATED PRESS.

The world's fourth atomic bymb hund with terrific fury Monlay (Sunday, U. S. time) over 73 guines-pig vessels in Bikini lagoon and lafe reports showed two of the vessels had been sunk, ane capsized, and 15 others dumages. Three hours after the bistory's greatest experimental assault

WEATHER

Slightly Warmer

(Details on Page 13)

PRICE FIVE CENTS.

on a fleet of ships, the first two waves of the nontarget force had mentered the lagoon to sheck radioactivity of the water, ships and islands. The hulk of the working flagt will come into the lamon only when it is completely safe.

These are the ships which hore the brunt of the bomb's mechanilar Maste

The transports Gilliam and Carliale, sunk: the destroyer Lausen, capsized; the estrict Independence, battered, burning mu listing; the mast heavy emiscr/Prine Eugen, the Japanese sattleship Nagato, the Japanese crishet Sakawa, the cruiser Pensatola, the submarine State, headly damaged; the carrier Sarataga, battleship Nevada, battleship New York, destroyer Wilson and transports Briscoe, Niagaro, Elladen, Banner, Butte and Cartland, set after, at least temporarily

#### Adm. Blandy Terms Test 'a Success'

Some observers expressed disappointment over the blast but Vice Adm. W. H. P. Blandy, atom test commander, called it a

"There were no tidal waves, earthquakes or any other unatural phenomenoe," Randy said in a broadcast from his flagship

"The radinactive cloud is drifting as we had estimated and will not endanger ships, perminnel, or adjacent islands." Earlier, after seeing the bomb hurst in a brilliant fissh 10

limes brighter than the sun, Blandy had declared: "The drop was a success."

Blandy reported that there were so known deaths or injuries a any men of the lash force, "and do we expert any." The Flying Fortrees drone planes, sent out by mother planes.

lew through the deadly atomic cloud which rose swiftly to 50,000 feet, the admiral reported.

All returned safely carrying their data on what goes on laside the muchmern.

Blandy confirmed that the Narasaki-type homb, far more efficient and destructive than the first one loosed in battle over Dirochims, had been used in this stern best of ships against the mighty wrath of the atom's unleashed energy.

"No one will be allowed in the lagoon until it is known it Maj, Harold H, Wood, Borderiores, N. J., stants on Nowajalein idead at the rose of the R-75 in which he flew Sunday dropping atomic is positively safe," Blandy added. "Certain areas will be accessible before others. Many will be marked dangerous, not to be entered for several hours."

In addition to the five ships on fice, Blandy said the destroyer Lampton was imprised and "now line on her side."

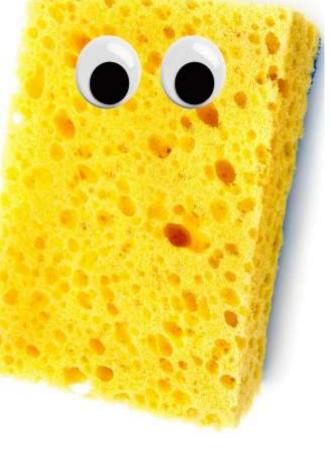
(Blandy did not mention the old Japanese hattleship Nagata, near the target center, which had been reported afire in earlier broadcasts.1

#### Observations Uphold Predictions

"Nothing has been observed that was contrury to our original plans and estimates," Blandy continued. "In 12 hours we will

"It is safe to say at this time that this demonstration has been highly successful from the point of view of the operations and the test

A pooled broadcast for American news services from Blandy's flagship said the run began at 5 40 a. m. Bikini time, and the



https://newspapers.lib.utah.edu/ark:/ 87278/s60x3srp/30618486



Paul Parter, O.P.A. administra-tor, expressed bellef that it worth monimities,

he long before congress remacht.



By FRANK II. BARTHOLOMEW United Press Vice President Pacific Division (Representing the Combined Press) ABOARD 3-79 PRESS PLANE OFF BIRINI ATOLL July 1 have another report.

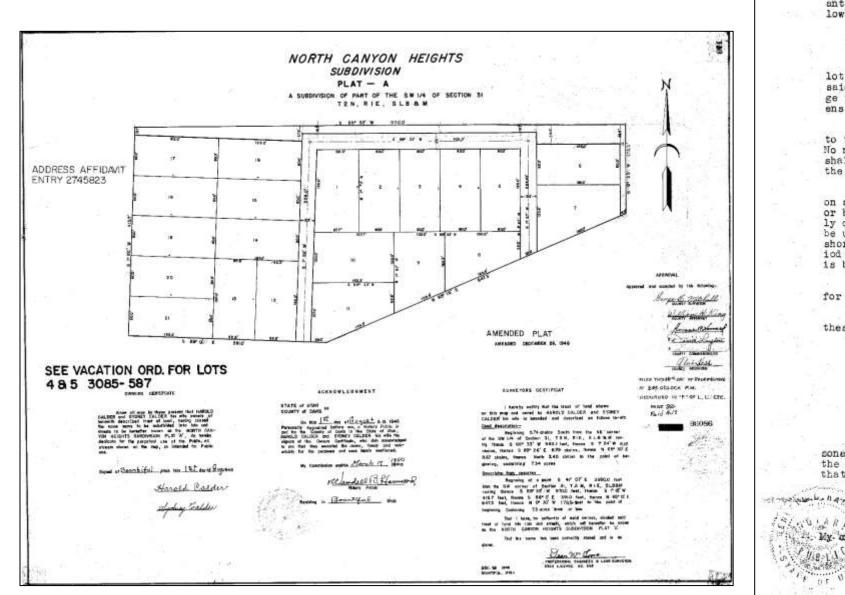
HE WAS A-BOMBARDIER

the Bikini test. Convealed humbsight is in nose of the plane.

(UP)-The atom bond has expluded over Bikiel lagrous A twisting, singous column of knows and white anoles is builting directly dustry in functions of the Central into the sky to the left of this sirplane. In two minutes it has cleaned into creamy white.

PROTECTIVE COVENANTS

### North Canyon Heights - August 1946



KNOW ALL MEN BY THESE PRESENTS:

That these covenats are

All of the North Canyon Heights Subdivision,/a subdivision of a part of the Southwest Quarter of Section 31, Township 2 North, Range 1 East, Salt Lake Meridian.

All of the lots in said tract shall be known as residential lots. No structure shall be erected or permitted to remain on any said lot other than a single or duplex dwelling, and a private garage for not more than two cars, and pens, coops or stables for chickens or enimals providing they are kept senitary.

No building shall be located on any lot nearer than 30 feet to the front lot line, nor nearer than 5 feet to a side lot line. No noxious trade or activity shall be carried on in any lot, nor shall anything be done thereon which may be or become a nuisance to the neighborhood.

No dwelling costing less than 04,000. shall be permitted on any lot in the tract. No trailer, basement, tent or shack, garage or barn erected on the tract shall be used as a residence temporarily or permanently, nor shall any structure of a temporary character be used as a residence; excepting that during the present housing shortage it is permissable to occupy a basement or garage for a period not to exceed 18 months and only then in case the main structure is being diligently prosecuted to completion.

An easement is reserved over the rear 5 feet of each lot for utility installation and maintainance.

IN WITNESS HEREOF, the said parties hereto have executed these covenants the day first above written.

STATE OF UTAH

CONTI OF DAVIS

On this lst day of August, A.D. 1946, personally appeared before me Harold Calder and Sydney Calder, his wife, the signers of the within instrument, who duly acknowledged to me that they executed the same.

\* \* \* \* \*

B. Klammos Jenlo00

NOTARY PUBLIC Residing at Bountiful, Utah My mmaission expires March 17th 1950

## August 1946- North Canyon Heights

y PROTECTIVE COVENANTS \* \* \* \* \* KNOW ALL MEN BY THESE PRESENTS: That these covenats are drafted this 1st day of Aug.1946 by and between Harold Calder and Sydney Calder his wife, of Bountiful, Utah. And that these covenants apply to the property in Davis County, Utah, described as follows: All of the North Canyon Heights Subdivision, /a subdivision of a part of the Southwest Juster of Section 31, Township 2 North, Range 1 East, Salt Lake Meridian. All of the lots in said tract shall be known as residential lots. No structure shall be erected or permitted to remain on any said lot other than a single or duplex dwelling, and a private gara-

No dwelling costing less than \$4,000. shall be permitted on any lot in the tract. No trailer, basement, tent or shack, garage or barn erected on the tract shall be used as a residence temporarily or permanently, nor shall any structure of a temporary character be used as a residence; excepting that during the present housing shortage it is permissable to occupy a basement or garage for a period not to exceed 18 months and only then in case the main structure is being diligently prosecuted to completion.

STATE OF UTAH COUNTY OF DAVIS On this 1st day of August, A.D. 1946, per-sonally appeared before me Harold Calder and Sydney Calder, his wife, the signers of the within instrument, who duly acknowledged to me that they executed the same. Residing at Bountiful m mulssion expires March 17th 1950

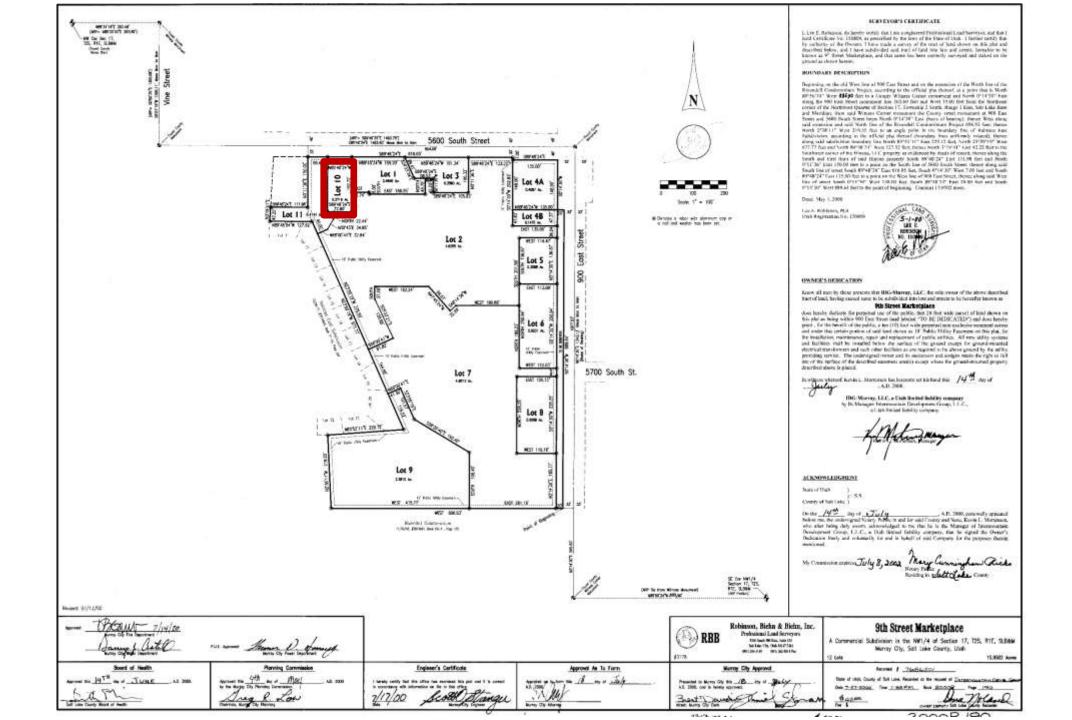
2 Coats

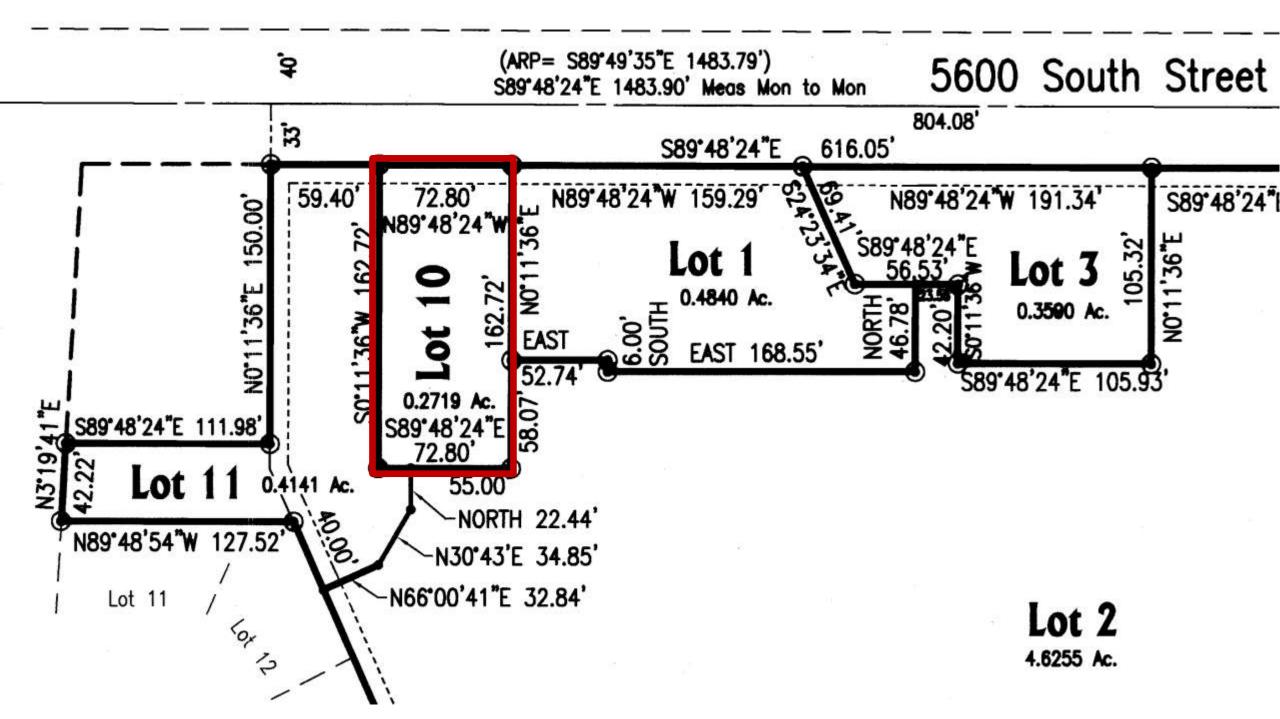
 Any building constructed of wood must be stained or painted with at least two (2) costs of stain or paint.

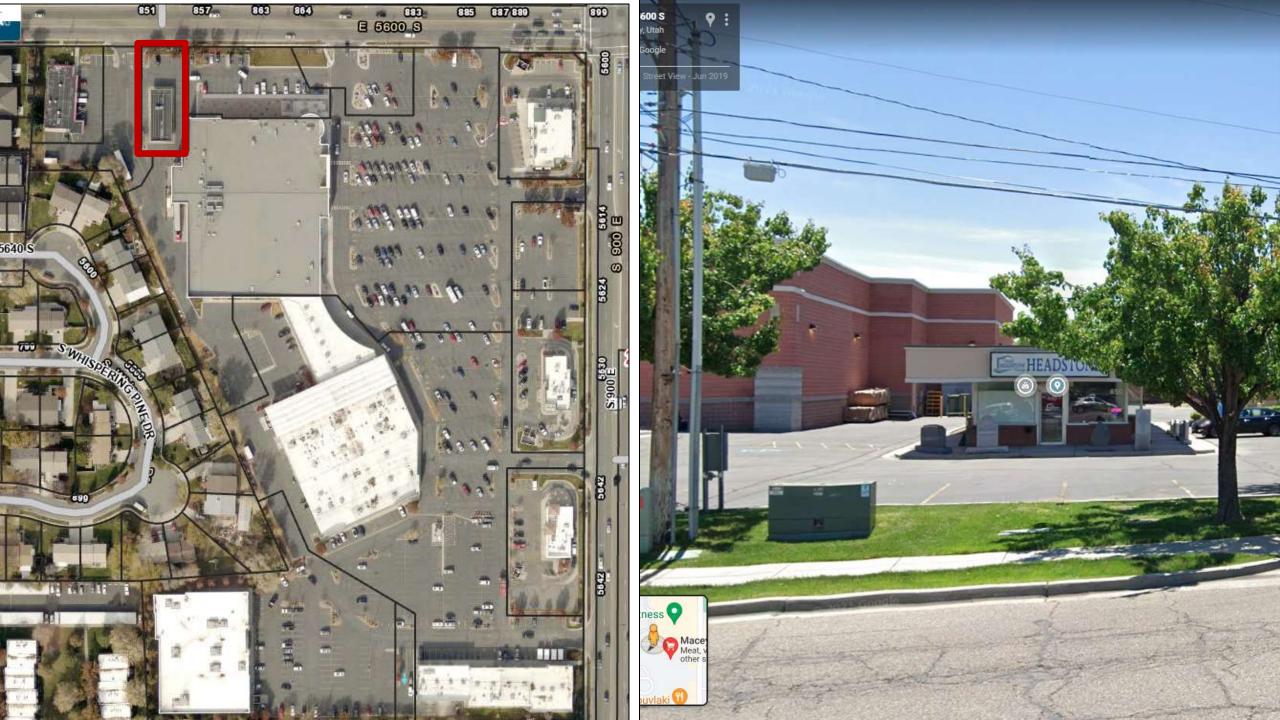


## Height Restriction Agreement

2. All buildings and other structures located on Parcel 4 shall be single story without a mezzanine and shall not exceed twenty-three (23) feet in height (including mechanical fixtures and equipment and screening for the same).







### 10439

# OF ALPINE COUNTRY CLUB SUBDIVISION

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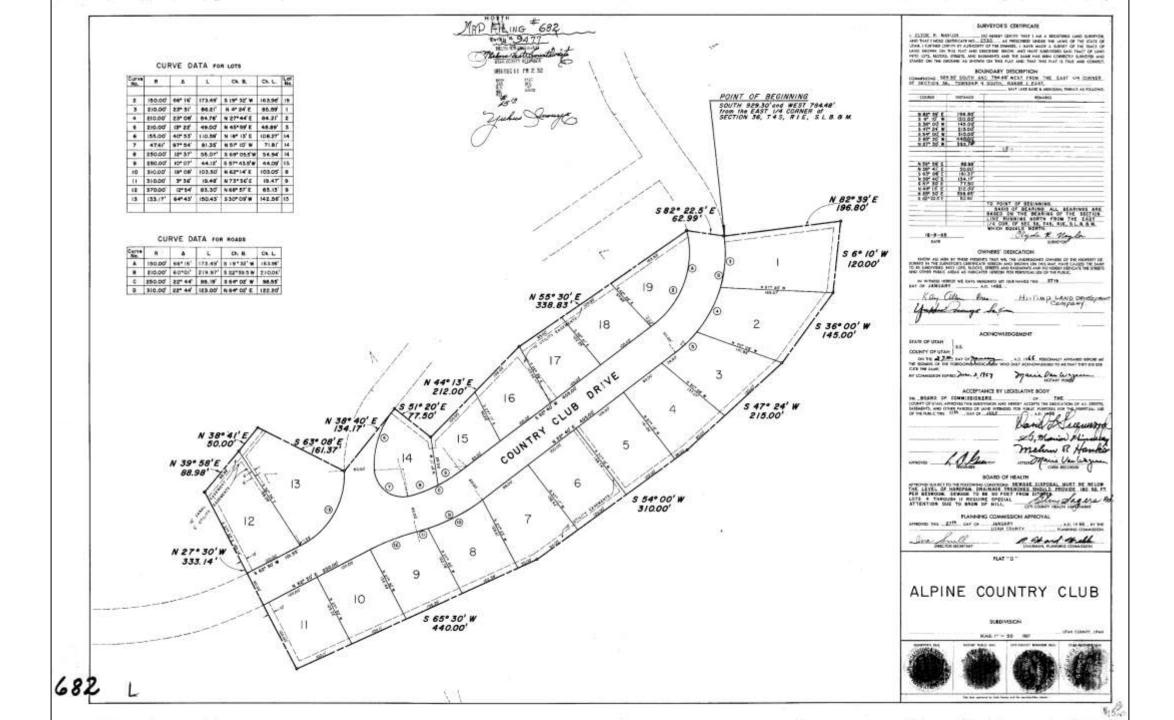
12

Hi-Timp Land Development Company, the owner or representative of the owner of the following described property located in Utah County, State of Utah:

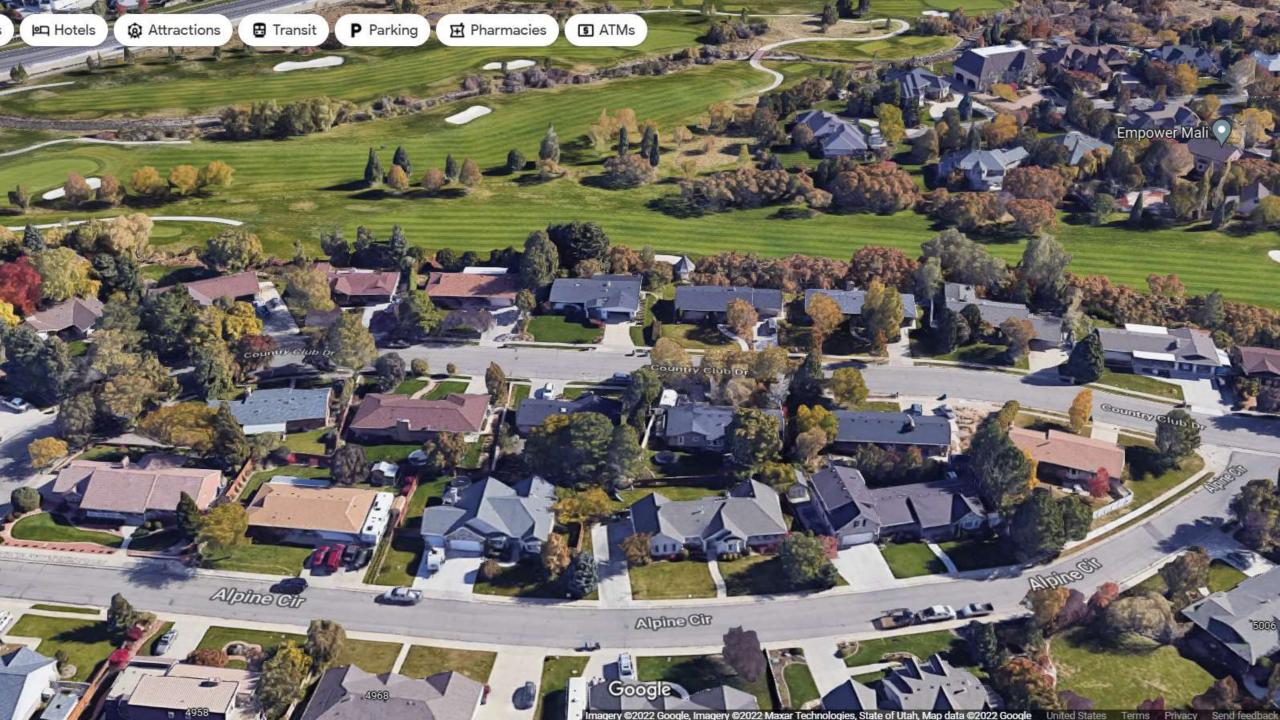
Plat "D"

3

### ALPINE COUNTRY CLUB SUBDIVISION







### 10439

# OF ALPINE COUNTRY CLUB SUBDIVISION

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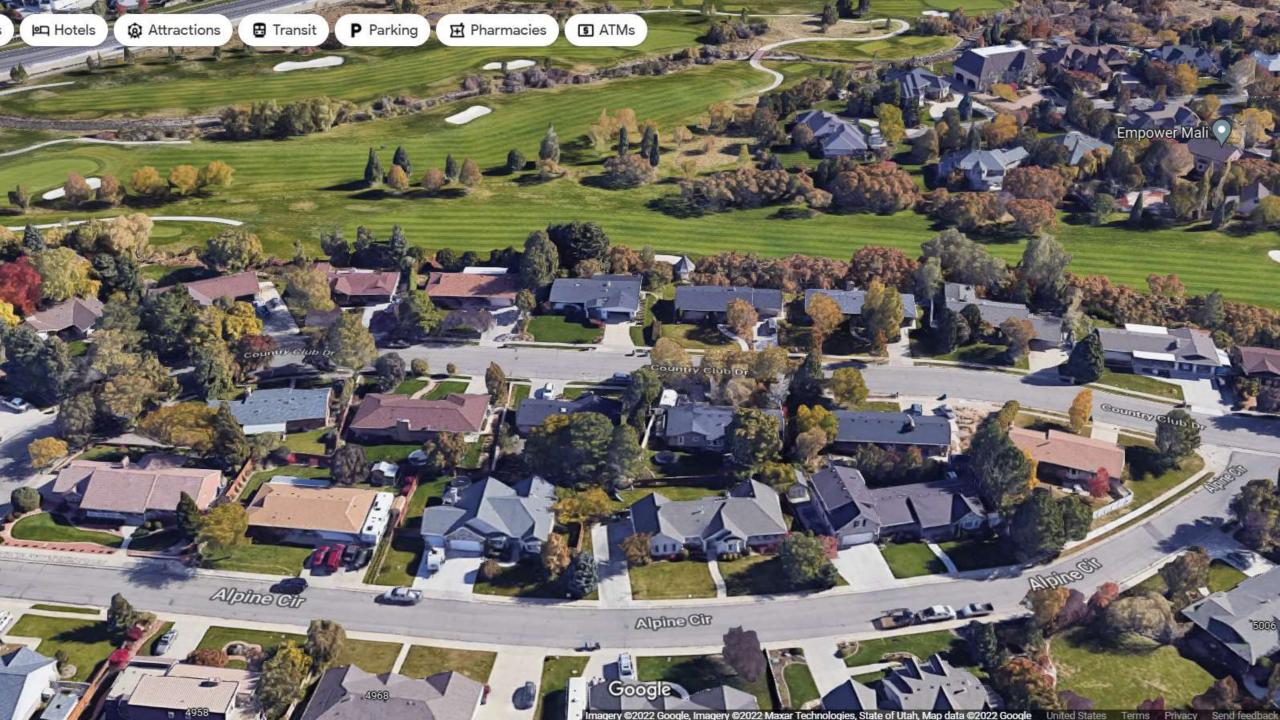
.

Hi-Timp Land Development Company, the owner or representative of the owner of the following described property located in Utah County, State of Utah:

Plat "D"

#### ALPINE COUNTRY CLUB SUBDIVISION

10 No dwelling, outhouse, or garage on any lot shall be painted any color other than the original color of the residence located thereon, unless written approval shall have been secured from the Architectural Control Committee.





# OF ALPINE COUNTRY CLUB SUBDIVISION

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Hi-Timp Land Development Company, the owner or representative of the owner of the following described property located in Utah County, State of Utah:

Plat "D"

3

### ALPINE COUNTRY CLUB SUBDIVISION

9. No fence, wall or hedge over three feet high shall be constructed or maintained nearer than 40 feet to any property line except from street and right-of-way where no such fences, wall or hedges will be permitted nearer than 30 feet. Landscaping shall be planned in this area so as to avoid undue obstruction of the view of the golf course of adjacent lots.

# DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS

# FOR WEST PARK VILLAGE PLAT C

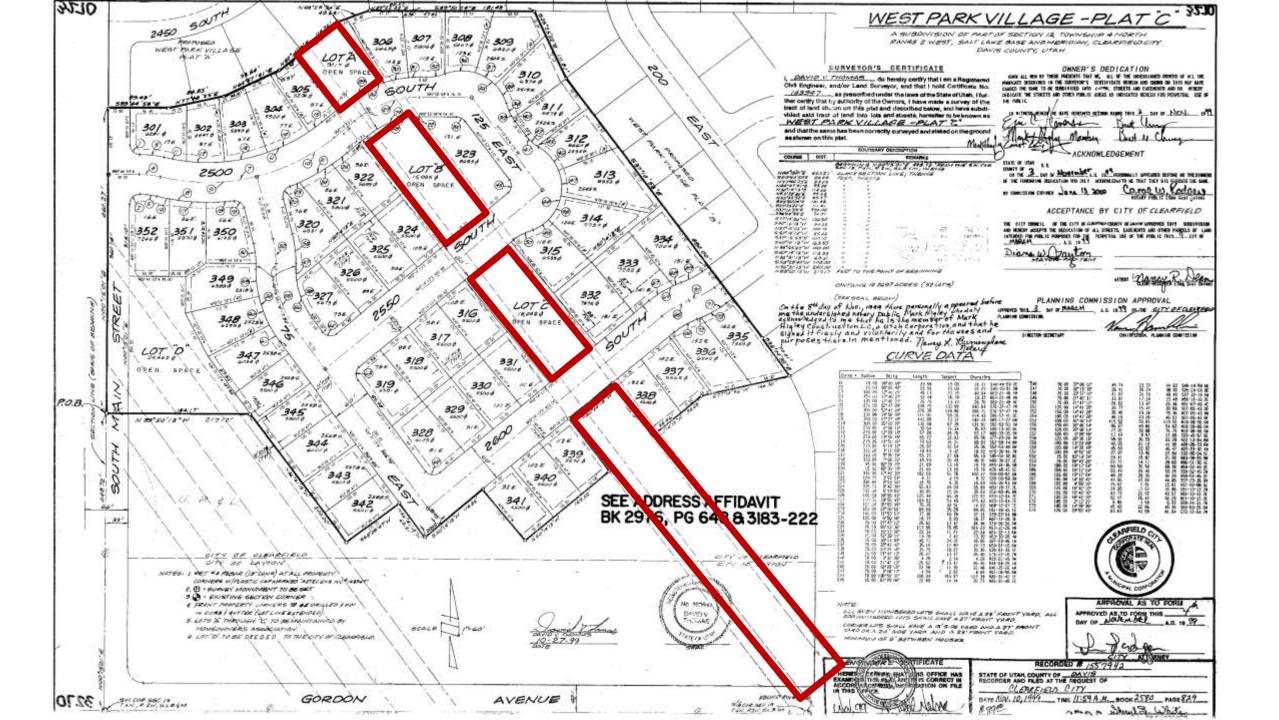
Clearfield

Davis County, Utah

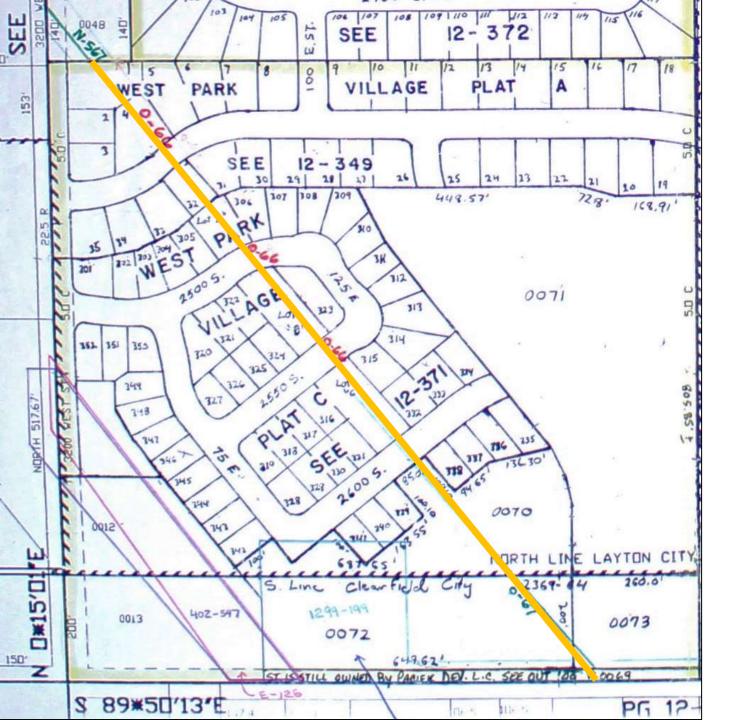
September 25, 1997



A SUBDIVISION OF PART OF SECTION 13, TOWNSHIP 4 NORTH RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, CLEARFIELD CITY DAVIS COUNTY, UTAH

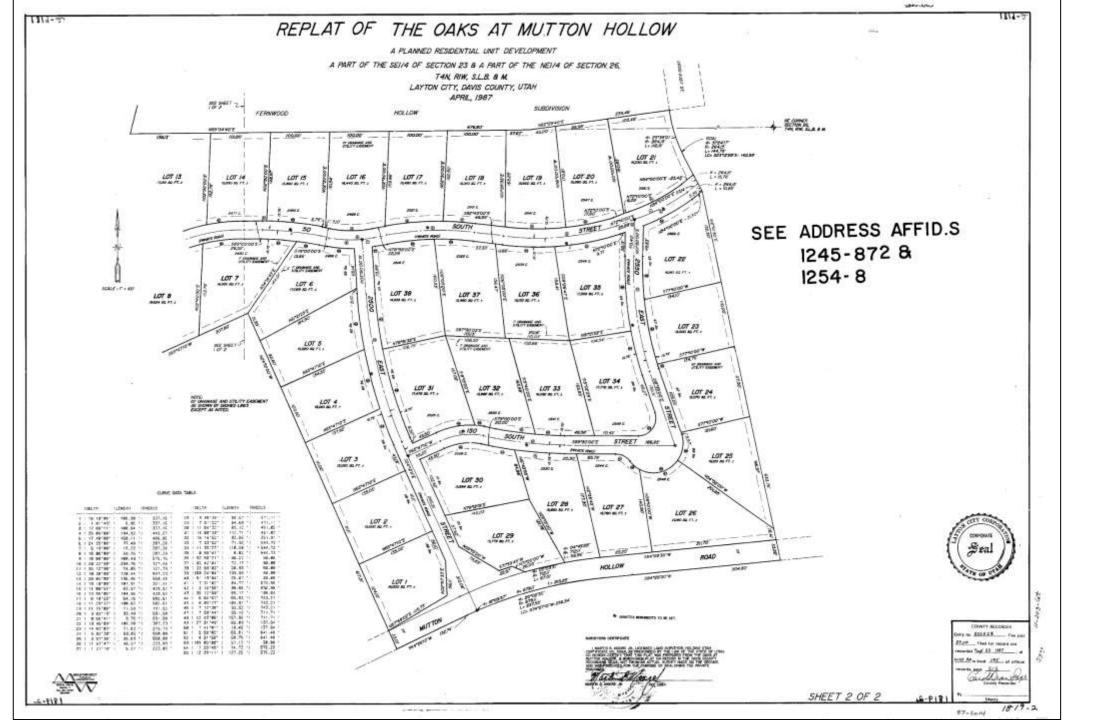








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	Open Space Area Assessments	)
	Open Space Services and Expenses	) 7
Si a	Owner Maintenance Obligations	7
2.5	Increase of Association Obligations	7
•	Owners' Obligation to Maintain	/ 7.
	Approval of Assessment and Budget	7
	Special Assessment	/ :-
	Unfinished Lots	с С
	Manner of Assessment	5
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5. 2	Voting	0 0
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	Insurance	0
2	Additional Services	9





This apodo Thursdor 1109 BOOK. 20 RETURNEN 1986 SEP -4 PH 12: 13 0750897 Page 1 Of 4 DAVIS COUNTY RECORDER 929 PAGE AGREEMENT FOR PROTECTIVE COVENANTS THE DAKS AT MUTTON HOLEON, A P.R.U.D. DEPUTYON

September 4, 1986

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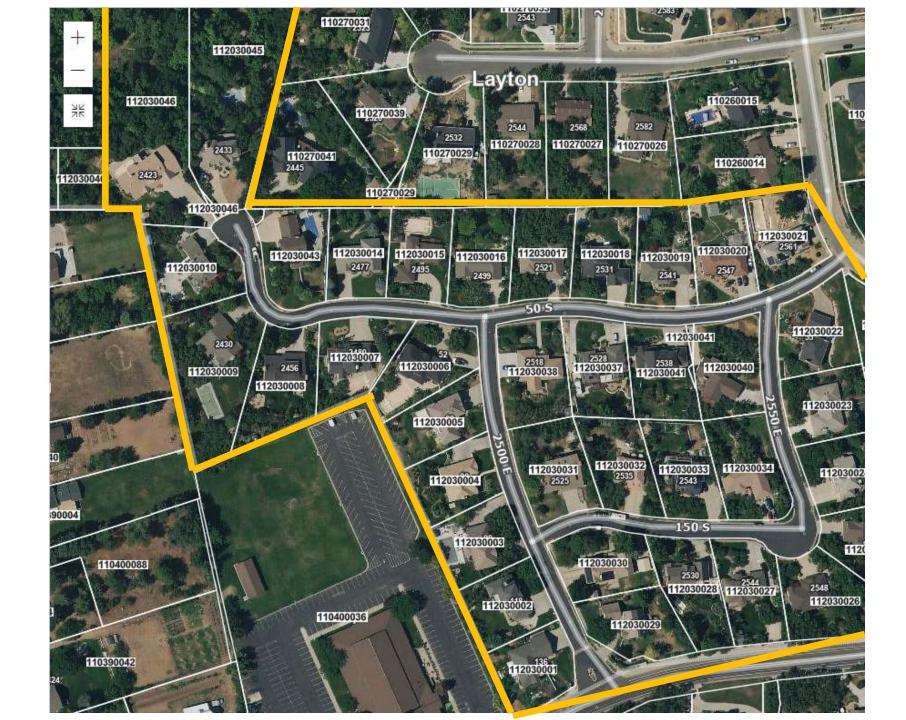
KNOW ALL MEN BY THESE PRESENTS:

LAYTON, UTAH

water 1 May 38 Oaks Q Hollow WHEREAS THE OAKS AT HUTTON HOLLOW HOMEOWNERS ASSOCIATION, INC., A Utah Corporation, Is The Owner & Possessor Of The Land Referred To In This Document Is Situated In The State Of Utah, County Of Davis And Is Described As Follows;

A Part Of The Southeast Quarter Of Section 23 And The Northeast Quarter Of Section 26, Township 4 North, Range 1 West, Salt Lake Base And Meridian, U.S. Survey, Beginning At The North Quarter Corner Of Said Section 26 And Running Thence North O Degree 35'30" East 347.50 Feet, Thence North 62 Degree 39'40" East 312.77 Feet, Thence South 24 Degree 32'20" East 111.22 Feet Thence South 14 Degree 19'25" West 400.72 Feet To The Section Line; Thence North 89 Degree 34'40" East 676.80 Feet, Thence North 82 Degree 37'40" East 239.46 Feet To The Southeast Corner Of Lot 14, Fernwood Hollow Subdivision No. 2, Thence Southerly Along The Arc Of / 262.78 Foot Radius Curvo To The Left 145.17 Feet (LC Bears South 23 Degree 11'55" East 143.33 Feet), Thence South 12 Degree 10'30" East 632.73 Feet, To The Center Line Of Mutton Hollow Road, Thence South 84 Degree 27'06" West 304.82; Thence Westerly Along The Arc Of A 396.11 Foot Radius Curve To The Left 237.55 Feet, (LC Bears South 74 Degree 27'15" West 236.34 Feet); Thence South 64 Degree 26' West 132.74 Feet, Thence North 24 Degree 12'50" West 617.51 Feet; Thence South 65 Degree 47'10" West 307.90 Feet, Thence North 12 Degree 17'50" West 436.46 Feet; Thence South 89 Degree 34'40" West 54.78 Feet Along The Section Line To The Point Of Beginning.

Property Address: 1193 East Mutton Hollow Road, Layton, Utah 84041



### 10. MAINTENACE OBLIGATIONS:

THE OAKS AT MUTTON HOLLOW HOMEOWNERS ASSOCIATION Shall Maintain Or Provide For The Maintenance Of All The Common Area And All Improvements Thereon. Garbage Collection, Snow Removal From The Common Area, Maintenance Of Commonly Metered Utilities, And Any Other Maintence Required As Determined By The Oaks Committee Shall Be The Responsibility Of THE OAKS AT MUTTON HOLLOW HOMEOWNERS ASSOCIATION. The Association Shall Furthur Maintain Reconstruct, Replace, And Refinish Any Paved Surface In The Common Area.

THE DAKS AT HUTTON HOLLOW, A P.R.U.D., IS A Private Community And Shall Not Become Public Until Such Time As Layton City Ordinances Are Ammended.

## 11. AMENDMENTS:

Amendments Hay Be Nade In Accordance With The By-Laws Of The Association.

## 12. TERMS:

The Covenants Are To Run With The Land And Shall Be Binding On All Parties And All Persons Claiming Under Them For The Period Of Twenty (20) Years From The Date These Covenants Are Recorded. They Hay Be Renewed Thereafter Pursuant To The Provisions Of Paragraph \$10 Above.

# September 4, 1986

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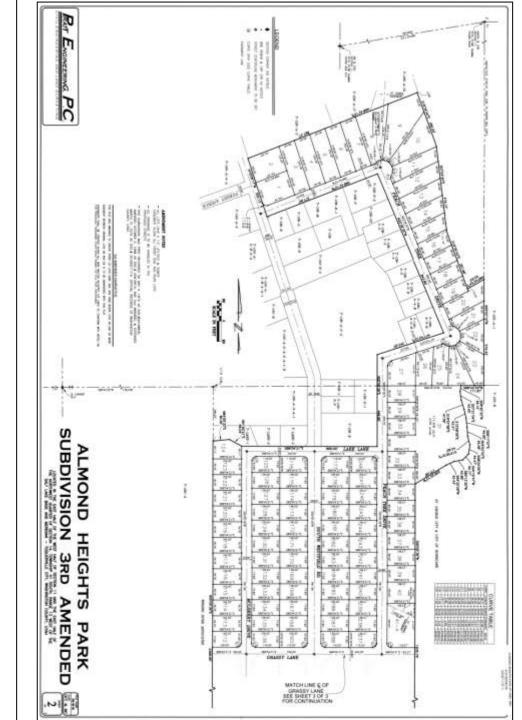
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3. <u>STREETS AND ROADS INTERIOR TO THE SUBDIVISION</u>. All streets and roads inside The Oaks At Mutton Hollow Subdivision, as depicted on the plats, will remain in ownership with an entity other than Layton City. The Oaks At Mutton Hollow Homeowners' Association acknowledges and accepts full responsibility for maintenance of such roads and streets, and that said maintenance is not the responsibility of Layton City. The Oaks At Mutton Hollow Homeowners' Association hereby releases Layton City for any and all responsibility for any maintenance of the roadway other than as set forth in paragraph 2, above. It is understood and agreed by the parties that Mutton Hollow Road, as it runs adjacent to The Oaks At Mutton Hollow Subdivision, is a public street which will be maintained by the responsible governmental agency.

7. <u>COMPLETION OF IMPROVEMENTS</u>. As part of this Settlement Agreement, Layton City will cause to be completed all remaining items on the "Punchlist", a copy of which is attached hereto and incorporated herein by this reference as Exhibit "A". Claimants agree to seal coat the streets and roads inside The Oaks At Mutton Hollow Subdivision, in compliance with applicable Layton City standards.





AMENDED AND EXPANDED 0 0 7 7 2 9 6 7 8k 1475 Pa 1137 RUSSELL SHIRTS # MASHINGTON CO RECORDER TABLE OF CONTENTS 2002 JUL 15 11:33 AN FEE \$34.00 BY LP ARTICLEI FOR: HONE CONFINIT DEFINITIONS: 2. Developer 3. Residence 4. Declaration 5. Development 6. Lot 2 GENERAL RESTRICTIONS 2. Minimum Square Footage and Multilevel Restrictions 5. Building Location 7. Exterior Materials 9. Architectural Restrictions 11. Temporary or Other Structures 12. Nuisances 15 Garbage and Refuse Disposal 20 Antenna 

LAVERKIN, UT. 84745

RETURN TO: THE HOME COMPANY + P.O. BOX 390

Contraction of the second states of the

#### ALMOND HEIGHTS PARK SUBDIVISION (AMENDED) PROTECTIVE COVENANTS

## 28: DOME STRUCTURES: No dome structures of any type are allowed.

29: MOBILE, MODULAR, AND PRE-FAB HOMES: No mobile, modular or pre-fab home shall be placed on any lot, part of portion of the property.





11-0CT-06 1155 AM FEE 452.00 DEP SSC REC FOR: FAIR BROVE CONST DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF FAIR GROVE ACTIVE ADULT COMMUNITY WEST HAVEN, UTAH

E# 2214253 P8 1 0F 13 DOUG CROFTS, WEBER COUNTY RECORDER

08-471-0001 TO 0019,

THIS DECLARATION is made and executed this 11th day of October 2006, by Fair Grove Construction, Inc. (the "Declarant").

#### RECITALS

A. Declarant is the owner of the following described real property located in Weber County, Utah, to-wit: Fair Grove Active Adult Community according to the official plat recorded at the county recorder's office of Weber County, State of Utah.

B. It is the intention of the Declarant that this subdivision and the homes constructed herein be designed for the use and enjoyment of households where at least one individual is 50 years of age and older.

C. Declarant has established this Declaration of Covenants. Conditions and Restrictions in order to enhance and protect the value and attractiveness of the Lots.

#### **ARTICLE I - DEFINITIONS**

When used in this Declaration (including in that portion hereof headed "Recitals") the following terms shall have the meaning indicated:

1.01 Design Committee shall mean the committee created under Article IV of this Declaration.

1.02 City shall mean West Haven City, Weber County, State of Utah, and its appropriate departments, officials, and boards.

1.03 Declarant shall mean and refer to Fair Grove Construction, Inc. a Michigan Corporation, having its principal place of business in West Haven, Utah.

1.04 Declaration shall mean this Declaration of covenants, conditions and restrictions, together with any subsequent amendments or additions. The Subdivision Plat for Fair Grove Active Adult Community Subdivision, and the easements and other matters shown on the Plat, are also incorporated into this Declaration by reference.

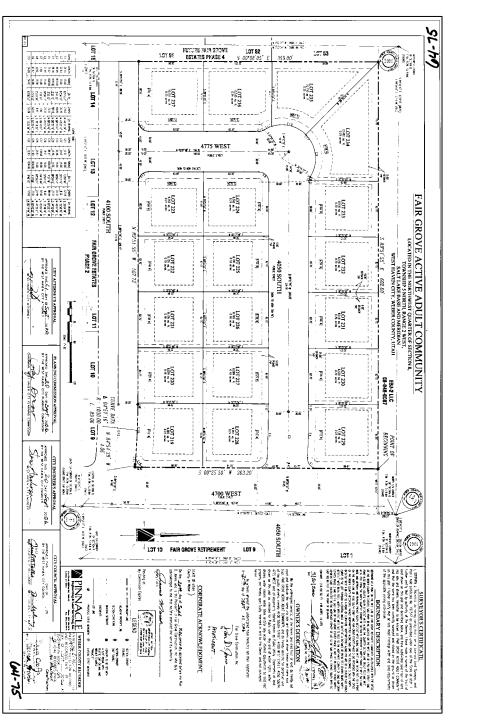
1.05 Dwelling shall mean the single family residence built or to be built on any Lot, including the attached garage.

1.06 Improvement shall mean all structures and appurtenances of every type and kind, including but not limited to buildings, dwellings, garages, storage buildings, walkways, retaining walls, sprinklers, pipes, driveways, landscaping, pools, decks, stairs, poles, lighting, signs, satellite dishes or other antennas, and any mechanical equipment located on the exterior of any building.

1.07 Lot shall mean any numbered building Lot shown on the official plat of the Fair Grove Active Adult Community Subdivision.

1.08 Owner shall mean the person holding fee simple title, including the Declarant, and buyers under any contract for deed, but shall exclude any person or entity holding title for purposes of securing performance of an obligation. If there are multiple persons comprising the Owner of any Lot, their liability for performance of Owner obligations pursuant hereto shall be joint and several.

1.09 Person shall mean a natural person or any legal entity with a right to hold title to real property in its own name in the State of Utah.



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## ARTICLE II - RESTRICTIONS ON ALL LOTS

The following restrictions on use apply to all Lots within the Subdivision:

2.01 <u>General Age Restriction/Housing for Older Persons</u>. This is an age-restricted subdivision. This subdivision and the homes included in this subdivision have been designed for the use and enjoyment of older persons. At least one resident of each Dwelling shall be fifty (50) years of age or older. No resident shall be less than 18 years of age. No more than two (2) persons may occupy each Dwelling unless all such persons are a family and are related by blood, marriage, or adoption, and then no more than four (4) such persons may so occupy each Dwelling. A person shall be deemed a resident for purposes of this section when residing in the Dwelling for a period of fourteen (14) days in any thirty (30) day period. Renters are considered to be residents and are subject to the restrictions contained in this section except that no more than two (2) renters shall occupy a Dwelling at one time, without written consent of the Design Committee.

2.07 Livestock, Poultry and Pets. No livestock, poultry, foul or animals of any kind other than indoor dogs, indoor cats or other household pets may be kept on any Lot; nor shall such be raised, bred or otherwise maintained for any commercial purpose. No more than two household pets shall be permitted on any Lot and such animals shall be restricted to the owner's premises and under the handler's control whenever outside. Leashes will be required at all times on dogs outside of fenced areas and all dog manure will be retained on the owners own premises. While outside, all pets must be confined to the area to the side or rear of the Dwelling. Each Owner shall be responsible for preventing pets from entering Lots held by other Owners. No kennel, dog house or dog run may be placed on any Lot without approval from the Design Committee. Pets shall not be loud, noisy, dangerous, fierce, or vicious, nor shall they become an annoyance or nuisance to the neighborhood by barking or other offensive activity.

2.08 <u>No Annoving Sounds</u>. No animal or pet nor any exterior speakers, horns, whistles, bells, wind chimes, motorized devices or equipment, or other noise making devices may be used or maintained on any Lot which creates noise that might be unreasonably or annoyingly loud to neighboring Lots, except for security or fire alarms.

2.12 <u>No Annoving Lights.</u> Any outdoor lighting shall be subject to approval by the Design Committee, and no outdoor lighting shall be permitted except for lighting that is designed to aim downward and limit the field of light to the confines of the Lot on which it is installed. This shall not apply to street lighting maintained by West Haven City.

2.13 <u>No Noxious, Hazardous or Offensive Activity</u>. No activity may be conducted on any Lot that is, or would be considered by a reasonable person, to be unreasonably dangerous or hazardous, which would cause the cancellation of conventional homeowner's insurance policy. This includes, without limitation, the storage of toxic, flammable, explosive or hazardous materials in excess of those reasonable and customary for household uses, the discharge of firearms, and setting open fires (other than properly supervised and contained barbecues). No noxious or offensive activity shall be carried out on any Lot, including the creation of loud or offensive noises, odors, or dust that detract from the reasonable enjoyment of nearby Lots.

2.10 <u>Walls, Fence and Hedges</u>. No fence, wall, hedge, or other similar structure shall be erected in a front yard, nor shall any such structure be erected in any side or rear yard to a height in excess of six (6) feet unless previously approved by the Design Committee. No fence, wall, hedge, or other similar structure shall be erected closer to the front street than the front of the Dwelling. <u>The only acceptable fencing material is tan/beige colored vinyl fencing</u> unless first approved by the Design Committee. No fences or walls shall be constructed with white vinyl, wire mesh, barbed wire, chain link, wood, or cedar posts unless first approved by the Design Committee. All fences shall be properly maintained so as not to negatively impact the value of adjacent Dwellings or the Subdivision.

2.09 <u>Restrictions on Storage</u>. No furniture, fixtures, appliances or other goods and chattels shall be stored in such a manner as to be visible from neighboring Lots and roads within the Subdivision. Moreover, no open storage of any building materials (except during construction), construction debris or waste, lawn or other vegetation clippings, accumulations of household refuse or garbage shall be stored in such a manner as to be visible from neighboring Lots or the public road. Every tank for the storage of oil, gasoline, propane or other fuels installed outside any Dwelling shall be either buried below the surface of the ground or screened to the satisfaction of the Design Committee. No Lot shall be used or maintained as a dumping ground for rubbish. Trash, refuse, garbage or other waste shall not be kept except in sanitary containers and such containers shall be stored in the garage unless previously approved by the Design Committee. Each lot and its abutting street are to be kept free of trash, weeds, and other refuse by the lot owner. No unsightly materials or other objects are to be stored on any lot in view of the general public.

2.15 <u>No Transient Lodging Uses</u>. Lots are to be used for residential housing purposes only and shall not be rented in whole or in part for transient lodging purposes, boarding houses, bed and breakfast, or other uses for providing accommodations to travelers. No lease of any Dwelling on a Lot shall be for a period of less than 30 days. No Dwelling on the Lot shall be subject to time interval ownership.

2.16 <u>Restrictions on Antenna</u>. <u>All TV antennas are to be placed in the attic out of view</u>. Satellite dishes are to be hidden from view from the street unless approved by the Design Committee. No television, ham radio, citizen band or radio antenna or other similar electronic receiving or transmitting device shall be permitted upon the rooftop or side of any Dwelling or elsewhere if exposed to the view from any other lot, unless approved by the Design Committee. No activity shall be conducted within the property which interferes with television or radio reception of the other Owners.

2.17 <u>No Outside Clothes Lines</u>. No outside clothes lines and other outside clothes drying or airing facilities shall be maintained without prior approval of the Design Committee.

2.18 <u>No Hunting or Camping</u>. There shall be no camping upon any Lot and there shall be no hunting or discharge of firearms on any Lot.

2.22 Nuisances. All vehicles shall be parked in the owner's garage when not in the process of being used. The driveways are intended to be used only for visitors and not for permanent parking. No inoperable motor vehicles, or stripped down, partially wrecked or junk motor vehicles, or sizeable part thereof, shall be kept, parked, stored, maintained, or repaired on any Lot or adjoining street. No automobile, van, sport utility vehicle, truck, camper, camper shell, motor home, trailer, boat, watercraft, or any other vehicle shall be parked or stored on any public street or on any Lot unless it is parked or stored in the garage or on a cement parking slab located to the side of the Dwelling where the entire said vehicle is behind the front of the Dwelling or to the rear of the Dwelling. No Lot or public street shall be used for the storage of farm equipment, backhoes, trucks, crawler tractors or trailers used relative thereto, or any other equipment used in heavy excavation, trucking, construction, or farming. All roof mounted heating and cooling equipment must be set back to the backside of the roof out of view from the street.

3.04 <u>Subsequent Alterations of Exterior Appearance</u>. The Owner shall maintain his Lot and Dwelling in substantially the same condition and appearance as that approved by the Design Committee. <u>No subsequent exterior alterations, improvements, structural remodeling or landscaping including paint, color or materials will be made without the advance consent of the Design Committee.</u>

4.06 Penalty for Failure to File Plans with Design Committee. The Design Committee is authorized to retain legal counsel and to instigate legal proceedings against any Lot Owner, contractor, or any other person or entity that proceeds with construction on any Lot in the Subdivision without first applying for and receiving the approval of the Design Committee or its designated reviewer. The Design Committee may give ten (10) days written notice of such failure to file plans and then may proceed with any and all legal remedies. The estimated cost of such legal action is a minimum of \$2000, and the Design Committee is authorized to assess all legal and associated costs of obtaining compliance against the Lot Owner. The Design Committee may file a notice of lien for the costs involved against the lot and may take any and all action deemed appropriate to enforce this provision of the covenants, including the foreclosure of the lien.

5.04 <u>Mailboxes and Newspaper Boxes</u>. This subdivision shall be serviced by a cluster mailbox provided by the United States Post Office. Therefore, no Lot shall have a separate mail box. No Newspaper boxes shall be installed in this subdivision except as approved by the Design Committee. Any Lot Owner desiring to install a newspaper box shall construct the same out of all brick or stone to match the exterior of the Dwelling.

5.05 <u>Roofing Materials, Roof Pitch, and Roof Design.</u> Roofing materials shall be architecturalgrade asphalt shingles (at least 25 year type) or other high quality roofing materials which are previously approved by the Design Committee. All Dweilings shall have a roof pitch of 6/12 or greater with 2x6 Fascia Board unless previously approved by the Design Committee. Mansard, fake mansard, A frame, gambrel, flat, curvilinear, and domed roof designs are prohibited. All roof metal such as flashing, vent stacks, gutters, and chimney caps shall be made of anodized aluminum or galvanized metal painted to match the adjoining roof color.

5.06 <u>Aluminum and Vinyl</u>. Aluminum, vinyl and or steel siding shall only be allowed in soffit and fascia areas of any Dwellings (meaning the modified closed).

5.07 <u>Brick/Stone</u>. At least sixty percent (60%) of the front of all Dwellings shall be finished with brick or stone unless previously approved by the Design Committee. The remainder of the front shall be finished with stucco. The sides of all Dwellings shall have brick or stone on at least the lowest three and one half feet (3 ½ feet) above the foundation (main level) unless previously approved by the Design Committee. The rear of the Dwelling shall be constructed with brick, stone, or stucco.

5.08 <u>Time Commencement of Construction</u>. Construction of a Dwelling upon a Lot must commence within two years from the date of sale of any Lot. No Dwelling or accessory building shall be permitted to remain incomplete for a period in excess of one year from commencement of construction unless approved by the Design Committee.

5.09 <u>Accessory Buildings</u>. All accessory buildings shall be approved by the Design Committee and shall conform to the following limitations unless previously approved by the Design Committee: (a) The exterior building materials must be the same color, type, grade and quality as the materials used in constructing the Dwelling situated upon the Lot; (b) Metal sheds shall not be permitted; and (c) The maximum height of any accessory building shall be ten (10) feet from the ground to the eve of the building. 6.09 <u>Duration</u>. The covenants and restrictions of this Declaration shall remain in effect until twenty (20) years from the date this Declaration was first filed in the office of the County Recorder of Weber County, Utah, after which time they shall be automatically extended for successive periods of ten (10) years each unless terminated by an instrument filed in the office of the Weber County Recorder. If any of the privileges, covenants, or rights created by this Declaration would otherwise be unlawful or void for violation of (1) the rule against perpetuities or some analogous statutory provision, (b) the rule restricting restraints on alienation, or (c) any other statutory or common law rules imposing time limits, then the provision herein creating such privilege, covenant or right shall, in any event, terminate upon the expiration of twenty-one (21) years after the death of the last survivor of the now living lawful descendants of George W. Bush, the President of the United States at the time this Declaration was recorded.

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DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND CHARGES FOR PALO VERDE MOBILE HOME ESTATES

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THIS DECLARATION made and dated October 29, 1979, by PALO VERDE MOBILE HOME SSYATES, a Joint Venture.

#### WITNESSETH;

WHEREAS, PALO VERDE MOBILE HOME ESTATES, which together with any successor or assignee, hereinafter reforred to as PALO VERDE, is located in the City of Washington, County of Washington, State of Utah, and which is described on the Plat, PALO VERDE MOBILE HOME ESTATES, recorded October 18, 1979, including Lots 1 through 36 and,

WHEREAS, PALO VERDE desires to develop and improve said lots, open up and lay out the streets shown on said plat, to impose on the lots on said plat mutual and beneficial restrictions, covenants, agreements, easements, conditions and charges as hereinafter set forth, under a general plan or scheme of improvements for the benefit of all the lands in the tract and the future owners of said lands, and,

WEEREAS, PALO VERDE desires to offer for sale the lots on said plat;

NOW THEREFORE, PALO VERDE hereby declares that all the lots on above described plat are held and shall be held, conveyed, hypothecated or encumbered, leased, rented, used, occupied and improved subject to the following limitations, covenants, agreements, and restrictions, conditions, easements, charges, all of which are declared, established and agreed upon for the purpose of enhancing and protecting the value, desirability and attractiveness of said lots, and every part thereof. All the limitations, covenants, restrictions, conditions, and charges shall run with the land and shall be binding on all parties having or acquiring any right, title, or interest in the described lots or any part thereof. PALO VERDE shall have the right to transfer to any other person, firm or corporation all or any of its rights

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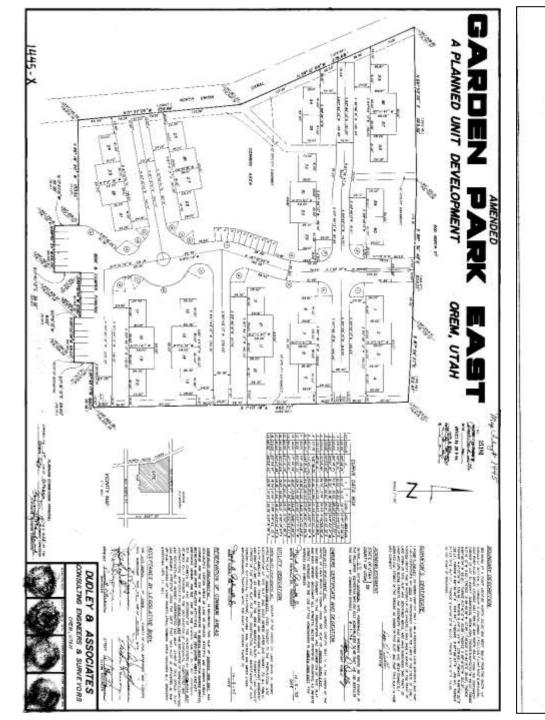
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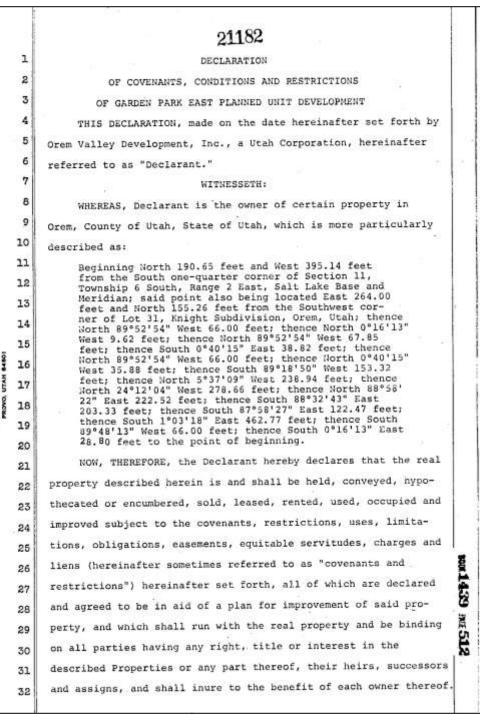


Section 1. All the above described lots are set aside and designated for use by ADULT persons only. Section 10. No individuals under sixteen (16) years of age shall permanently reside in any mobile home in said subdivision. Residents will insure that their children or their quest's children do not play on the streets or loiter thereon. Section 21. The speed limit in the subdivision is 15 miles per hour. Residents shall inform their guests of this restriction.

## Section 11. No noxious, offensive, or dangerous

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. Disturbing noises shall not be permitted at any time. Noise making equipment and instruments shall be tuned and/or played at a level which will not annoy other owners. Loud parties shall not be permitted at any time. No fuel oil or other materials of explosive nature shall be stored on any lot. The dumping of trash or garbage





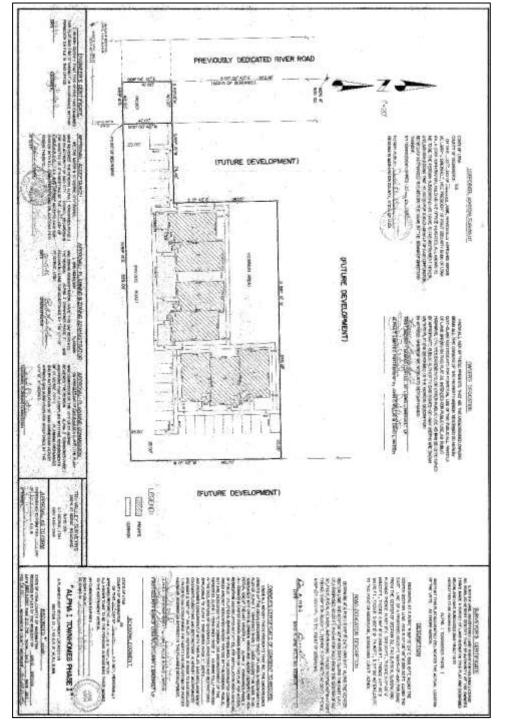
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19	(g) Easements. Each Lot and Dwelling shall be sub-
20	ject to easement to the benefit of the Owners of the adjoining
21	and abutting Lots and Dwellings for the unobstructed and unin-
22	terrupted use of any and all pipes, ducts, flues, chutes, con-
23	duits, cables and wire outlets and utility lines of any kind, to
24	easements for lateral support of adjoining and abutting dwellings,
25	and to easements for the leadwalks, sidewalks and patios serving
26	adjoining and abutting Dwellings.

2	There is hereby created a non-exclusive easement upon,
3	across, over and under all of the Properties for ingress and
4	egress, installation, replacing, repairing and maintaining
5	utilities, including, but not limited to, water, sewer, tele-
6	phone, electricity, gas and television cables. By virtue of
7	this easement, it shall be expressly permissible for utility
8	companies to affix and maintain pipes, wires, conduits, or other
9	service liens on, above, across and under the roofs and exterior
10	walls of the Dwellings. Notwithstanding anything to the con-
11	trary contained in this Section, no sewer, electrical lines,
12	water lines or other utilities may be installed and/or relocated
13	upon the Properties until approved by the Board of Trustees of
14	the Association. In the event that any utility company fur-
15	nishing a service covered by the general easement hereinabove
16	provided requests a specific easement by separate recorable
17	instrument, the Association shall have the right to grant such .
18	easement upon said property without conflicting with the terms
19	thereof.



DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS

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#### ALPHA I TOWNHOMES

THIS DECLARATION of Covenants, Conditions and Restrictions, hereinafter called "Declaration", is made and executed in St. George, Washington County, State of Utah, this <u>78<sup>thi</sup></u> day of <u>April</u>, 1986, by DAVID L. WATSON, JOHN C. WILLIE, and DANIEL J. HOOPES, hereinafter collectively called "Declarant".

#### WITNESSETH:

WHEREAS, Declarant is the owner of certain property in the County of Washington, State of Utah, which is more particularly described as follows:

#### See attached "Exhibit A"

WHEREAS, Declarant is the owner of certain Townhomes and other improvements heretofore constructed or hereafter to be constructed upon the property and it is the desire and intention of the Declarant to subdivide the property into lots and to sell and convey the same to various purchasers, and

WHEREAS, Declarant will convey the said property subject to certain protective covenants, conditions,

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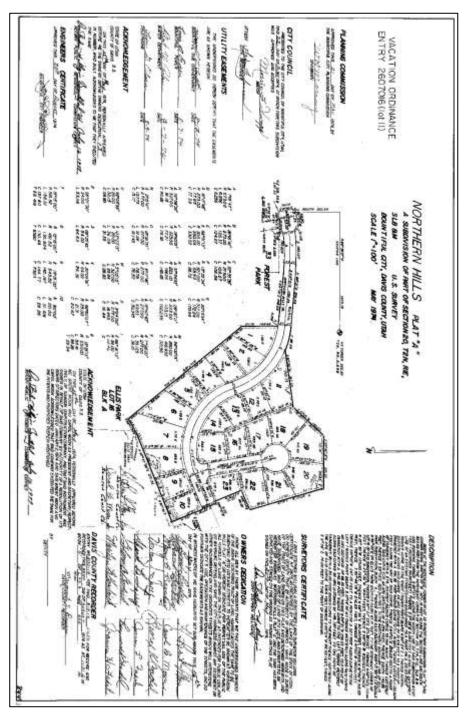
#### ARTICLE V

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#### PARTY WALLS

Section 1. General Rules of Law to Apply. Each wall built as a part of the original construction of a townhouse upon the properties and placed between two-(2) separate living units intended for use and occupancy as a residence by a single family shall constitute a party wall and to the extent not inconsistent with the provisions of this Article, the general rules of law regarding party walls and liability for property damage due to negligence or willful acts or omissions shall apply thereto.

Section 2. Sharing of Repair and Maintenance. The cost of reasonable repair and maintenance of a party wall shall be shared equally by the owners who make use of the wall.



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WE THE UNDERSIGNED DO HEREBY CERTIFY THAT WE ARE THE OWNERS OF NORTHERN HILLS FLAT "A" AND DO HEREBY DECLARE THE FOLLOWING TO BE THE

PROTECTIVE & RESTRICTIVE COVENANTS pertaining to: NORTHERN HILLS PLAT "A",

a subdivision of Part of Section 20, Township 2 North, Range 1 East, Salt

Lake Base and Meridian, Bountiful, Davis County, State of Utah.

LAND USE AND BUILDING TYPE: No lot shall be used except for residential purposes. No building shall be erected, altered, placed or permitted to remain on any lot other than one detached one-family dwelling, a private garage with a capacity of not more than aix cars and not more than three garage entrances facing the street and such other Accessory Buildings as are described under persgraph titled ACCESSORY BUILDINGS.

ACCESSORT BUILDINGS: Lots may include the erection or placement of such structures not used for residential occupancy as follows: private pools for swimning or wading, courts for conducting sports activities of a private nature, small greenhouses for private use only, pergolas, arbors ets., any and all of which must have the approval in writing of the Architectural Control Committee. Any garage or storage structure must be of the same material, workmanship and general appearance as the main building.

DWSLLING QUALITY AND SIZE: It being the intention and purpose of these overants to assure that all involving shall be of high quality and workmanship and materials, and no used building or structure shall be brought or placed upon said lots, and no structure shall present an unfinished appearance for a period of more than one year. The ground floor area of the main structure, exclusive of one-story open porches and garages, shall not be less than 1300 square feet. No building shall have in excess of two stories above the front lot level.

BUILDING LOCATION: All buildings and structures shall be located on a lot in full compliance with the ordinances of Bountiful City or any approved variances thereto.

DRIVEWATE AND PARKING OF VEHICLES: Driveways for residences must be large enough to accondate at least two parked automobiles. No trucks larger than pickups, trailers, housetrailers, mobile or motorized homes or boats shall be permitted to remain parked in front of, or at the side of any residence building for a period longer than three days unless previous approval has been granted by the Architectural Control Committee. Any other equipment, mechanical or otherwise of an unsightly nature shall also be governed by this provision.

ABCHITECTURAL CONTROL: No building or structure shall be erected or altered on any lot until the construction plans and specifications and a plot plan showing the location of the structure have been approved in writing by the Subdivision Architectural Control Committee, as to site, quality, and harmony of design of the proposed structure and as to locations with respect to topography and grade. No fence shall be erected or altered without similar approval.

MEMBERSHIP OF ARCHITECTURAL CONVERCE COMMITTEE: This committee is composed of three owners of lots in Northern Hills Flat "A", each to be elected by owners of lots in said Northern Hills Flat "A" for a term of three years, or until a successor is duly elected and qualified. Each owner shall have one vote per lot per committee member. A majority of the Committee may serve or may be qualified to act or to designate a representative to act for it. In the event of death or resignation or incepacity of any member of the committee, the remaining members shall have full authority to designate a successor. Neither the members of the committee, nor its designated representative shall be entitled to any compensation for services performed pursuant to this covenant.

FROCEDURS: The Architectural Control Committee's approval or disapproval as required in these covenants shall be in writing. Plans and specifications shall be submitted in duplicate and one approved or disapproved set shall be returned. In the event the committee or its designated representative fails to approve or disapprove within 30 days after plans and specifications have been submitted to it, approval will not be required and the related covenants shall be deemed to have been complied with.

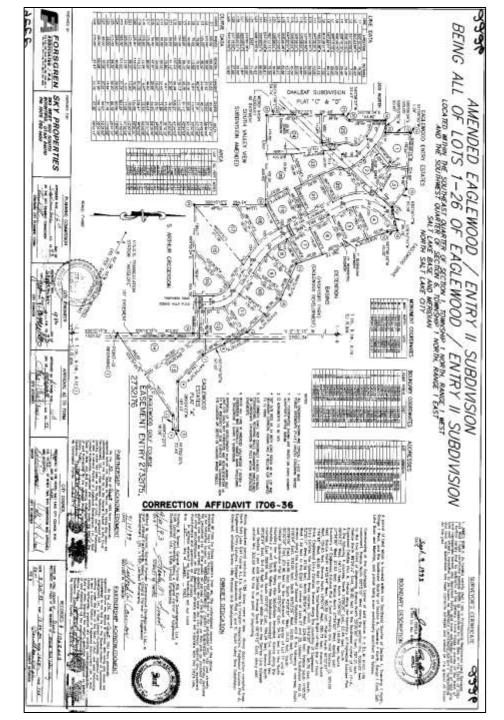
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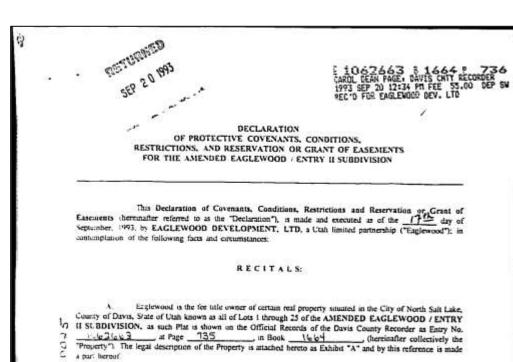


SLOPE EROSION: All slopes or terraces on any lot shall be maintained so as to prevent any erosion thereon upon adjacent streets or adjoining property.

AMENDMENTS: These covenants may be amended upon written approval of at least 75% of the owners of lots within the protected area, upon a basis that an owner is entitled to one vote for each lot owned in said protected area.

TERM: These Covenants are to run with the land and shall be binding on all parties and all persons claiming under them for a period of twenty years from the date these covenants are recorded.





The development, configuration, location, grading of: (i) the Property; (ii) the infrastructural в improvements thereon; and (iii) the Lots situated thereon have been designed around an eighteen hole golf course and related facilities consisting of approximately 161 acres of real property. The Golf Coarse may be owned by Eaglewood, its successors-in-interest to the Golf Course or other owner and operator of the Golf Course, as "" deteriained at the sole discretion of Eaglewood.

Eaglewood desires that the Subdivision be developed and the improvements thereon be C. õ constructed generally in accordance with a master plan and general scheme of development into a residential community known as Englewood Estates in conjunction with the development and ongoing operation of the Golf Course.

THEREFORE, to further the general purposes herein expressed, Eaglewood for itself, its successors and assuras, hereby declares that all of the Property shall at all times, be owned, held, used, and occupied subject to the provisions of this Declaration and subject to: (i) the covenants, conditions, and restrictions herein contained; and (i) the easements herein reserved or granted.

#### . 1 DEFINITIONS.

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"Course Owner" shall mean that entity who owns and/or operates the Golf Course. 1.1

"Committee" shall mean that committee as described in Section 4, herein, that is charged 1.2 with the responsibility of review and approval of all items set forth in said Section 4. .1.

Eaglewood/Entry II Declaration

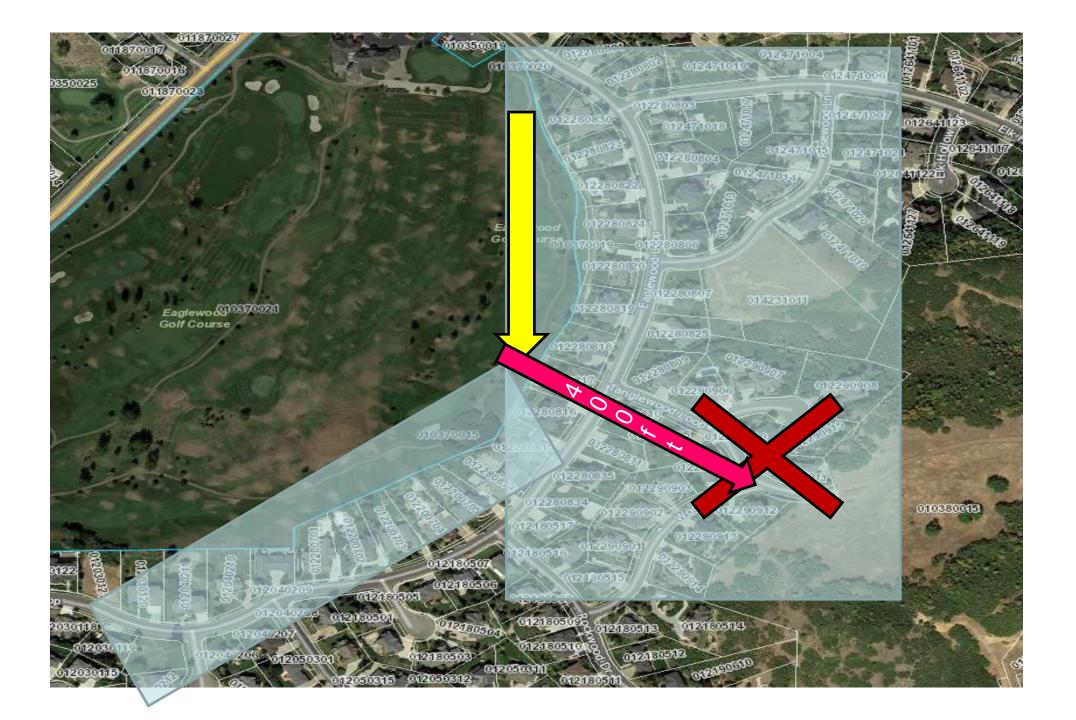
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### 6.2 Easements and Assumption of Risk for Golf Course Lots.

6.2.1 <u>Stray Ball Easement</u>. Each Owner hereby expressly assumes the risk relating to the proximity of their Lot to the Golf Course and each Owner agrees that it shall take their Lot subject to the following stray ball license and/or easement:

<sup>(</sup>ii) <u>Strav Ball Easement Upon Lot Subsequent to Construction of</u> <u>Residence</u>. After a residence has been constructed upon a Lot, the Owner of said Lot acknowledges and agrees that, due to the proximity of the Lot to the Golf Course, stray golf balls might enter upon the Lot and some of the players playing upon the Golf Course might enter upon said Lot to retrieve said stray golf balls. In the event that a golf ball enters upon said Lot or any player enters upon said Lot to retrieve or play a stray golf ball, the Owner of said Lot agrees that neither Eaglewood nor the Course Owner shall be responsible or liable for: (a) any damages caused by the stray balls or players; or (b) any claim of trespass that the Owner of said Lot may assert or be entitled to assert resulting therefrom.



### 6.2 Easements and Assumption of Risk for Golf Course Lots.

6.2.1 <u>Stray Ball Easement</u>. Each Owner hereby expressly assumes the risk relating to the proximity of their Lot to the Golf Course and each Owner agrees that it shall take their Lot subject to the following stray ball license and/or easement:

6.2.3 <u>Restricted Access to Golf Course</u>. Notwithstanding the proximity of the Subdivision to the Golf Course, each Owner acknowledges that ownership of any Lot, does not convey to said Owner or create in favor of said Owner any interest in or rights to the use of the Golf Course. Use of the Golf Course shall be strictly limited and controlled by the Course Owner, at its sole and absolute discretion.

<sup>(</sup>ii) <u>Strav Ball Easement Upon Lot Subsequent to Construction of Residence</u>. When a residence has been constructed upon a Lot, the Owner of said Lot acknowledges and agrees that, due to the proximity of the Lot to the Golf Course, stray golf balls might enter upon the Lot and some of the players playing upon the Golf Course might enter upon said Lot to retrieve said stray golf balls. In the event that a golf ball enters upon said Lot or any player enters upon said Lot to retrieve or play a stray golf ball, the Owner of said Lot agrees that neither Eaglewood nor the Course Owner shall be responsible or liable for: (a) any damages caused by the stray balls or players; or (b) any claim of trespass that the Owner of said Lot may assert or be entitled to assert resulting therefrom.

6.2.2 Assumption of Risk by Owner and Indemnification. Each Owner hereby expressly assumes the risk relating to the preximity of their Lot to the Golf Course and each Owner agrees that neither Eaglewood, the Course Owner, nor its guests, invitees, or clients nor any entity responsible for the design, construction, ownership, management or operation of the Golf Course shall be liable to Owner or any other person claiming any loss or damage, including, without limitation, indirect, special or consequential loss or damage arising from personal injury, destruction of property, loss of view, noise pollution, or other visual or audible offenses, or trespass or any other alleged wrong or entitlement to remedy based upon, due to, arising from or otherwise related to the proximity of the Lot to the Golf Course, including, without limitation, any claim arising in whole or in part from the negligence of Eaglewood, or any entity responsible for the design, construction, ownership, management or operation of the Golf Course. Owner hereby agrees to indemnify and hold harmless Eaglewood and any entity responsible for the design, construction, ownership, management or operation of the Golf Course, including, winder or Owner's invitees or guests.

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When Recorded Return To: City of St. George Attn: Legal Department 175 East 200 North St. George, Utah 84770



Tax ID #: 56-54R-All Phases

#### RIGHT-OF-WAY EASEMENT AGREEMENT Golf Cart Use at Sun River St. George

THIS RIGHT-OF-WAY EASEMENT AGREEMENT (hereafter "Agreement") is entered into this 22 - day of April, 2011, by and between the City of St. George, a Utah municipal corporation (hereafter "City"), and Sun River St. George Community Association, Inc. (hereafter "SunRiver"). City and SunRiver are at times referred to together herein as the "Parties."

#### WITNESSETH:

WHEREAS, the real estate development known as SunRiver St. George (the "Community") is located within the municipal boundaries of the City;

WHEREAS, SunRiver is a non-profit corporation whose membership includes all of the homeowners in the Community;

WHEREAS, transportation within the Community is facilitated by the presence of both private roadways, owned and maintained by SunRiver, and public roadways dedicated to the public and maintained by the City.

WHEREAS, SunRiver desires for its members, their guests and invitees, to have the ability to drive golf carts on the public roadways located within the Community, for the purpose of travelling between locations within the Community; and

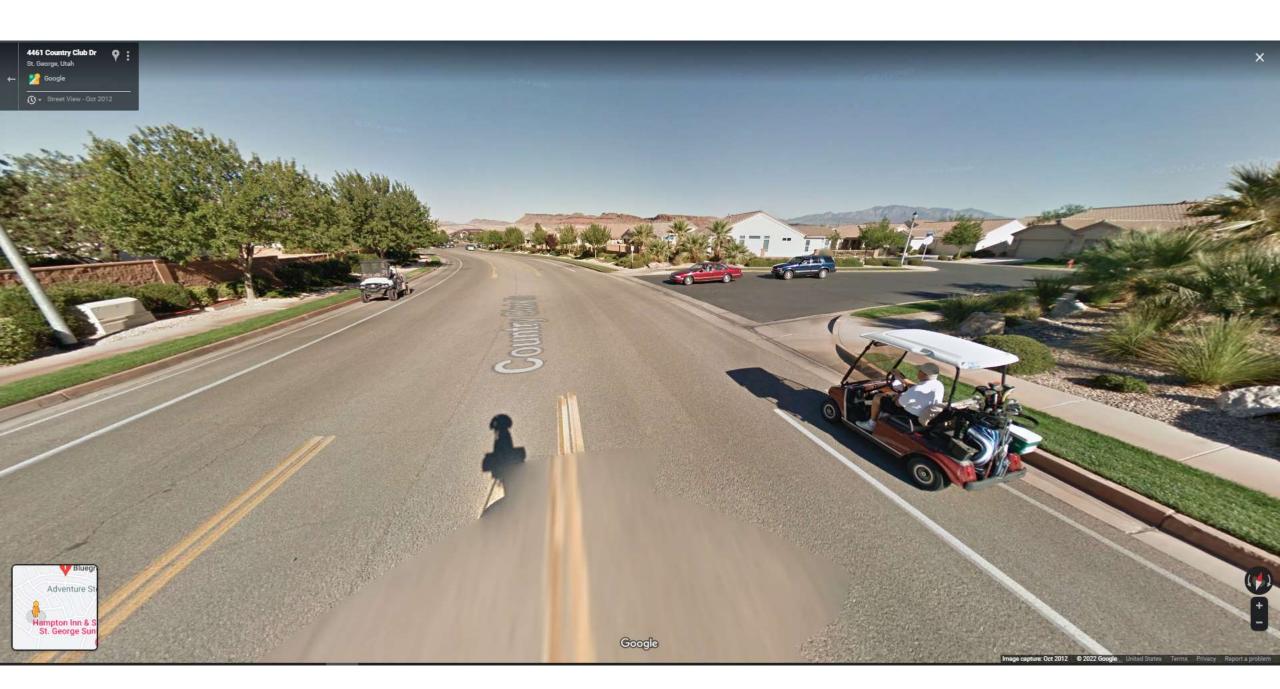
WHEREAS, City is willing to permit SunRiver's members, guests and invitees said ability, upon the following terms and conditions.

#### AGREEMENT

NOW THEREFORE, for and in consideration of the mutual covenants contained herein and in the Agreement, together with good and valuable consideration, receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

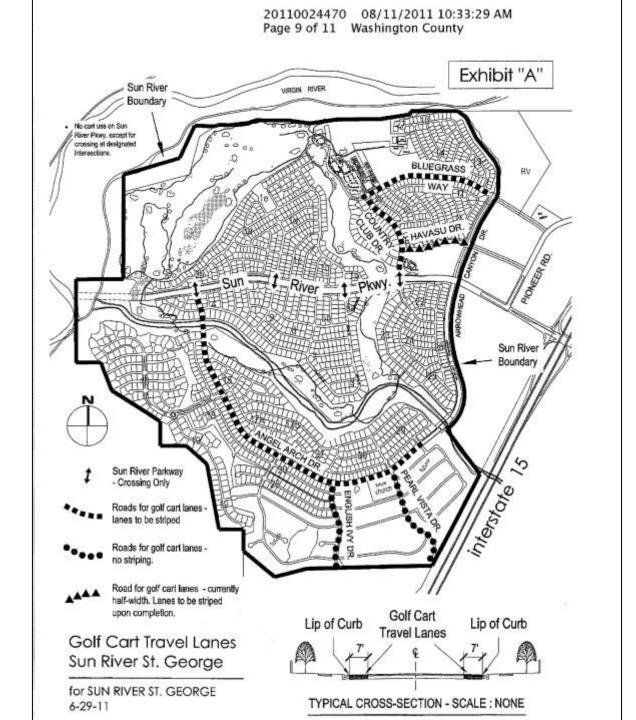
 Easement. City hereby grants to SunRiver a nonexclusive easement in the public rights-of-way more particularly described herein below and in Exhibit "A" attached hereto, the scope of use of which shall be strictly limited to the fulfillment of the purposes stated herein, and

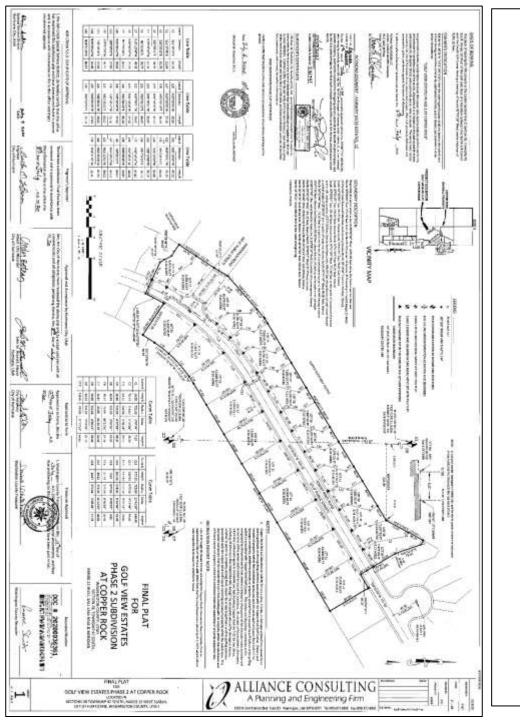
Golf Cast Essenant 4-21-11



3. *Purposes.* SunRiver desires to use the Golf Cart Travel Lanes for the purpose of travel by golf cart upon said Roadways by SunRiver's members, their guests and invitees.

4. Definition of Golf Cart. For purposes of this agreement, "Golf Cart" shall mean and refer to any self-propelled device of conveyance of at least four wheels (whether or not authorized for operation on public streets), designed for the primary purpose of transporting a person or persons on golf courses, and which is also permitted to be used upon the private golf course(s) that are operated by SunRiver in the Community. "Golf Cart" shall exclude any vehicle classified pursuant to Utah Code Annotated 41-1a-102 (2010, as amended) or other Utah state law as a "motor vehicle," an "all-terrain type I vehicle," or an "all-terrain type II vehicle," the use of each of which upon the Roadways shall be governed by existing laws and ordinances.





# DOC # 20200038015

#### MASTER DECLARATION FOR COPPER ROCK GOLF COURSE COMMUNITY

59

After Recording, Mail to: Pairway Vista Estates LC 3376 S. 1100 W.

Hurricane, UT 84737

This MASTER DECLARATION of covenants, conditions, restrictions, and easements is made by Fairway Vista Estates LC, a Utah limited liability company ("Declarant"), to establish a master planned community known as the Copper Rock Golf Course Community.

#### RECITALS

Declarant is the owner of certain real property located in Washington County, State of Utah, which is more particularly described below. Declarant is desirous of subjecting this real property, along with all improvements constructed or to be constructed thereon, to the Utah Condominium Ownership Act, Title 57, Chapter 8 of the Utah Code and Utah Community Association Act and/or Title 57, Chapter 8a of the Utah Code (collectively referred to as the "Act") dividing, selling and conveying the same to various purchasers subject to the covenants, conditions, easements, and restrictions contained in this Declaration and the provisions of the Act.

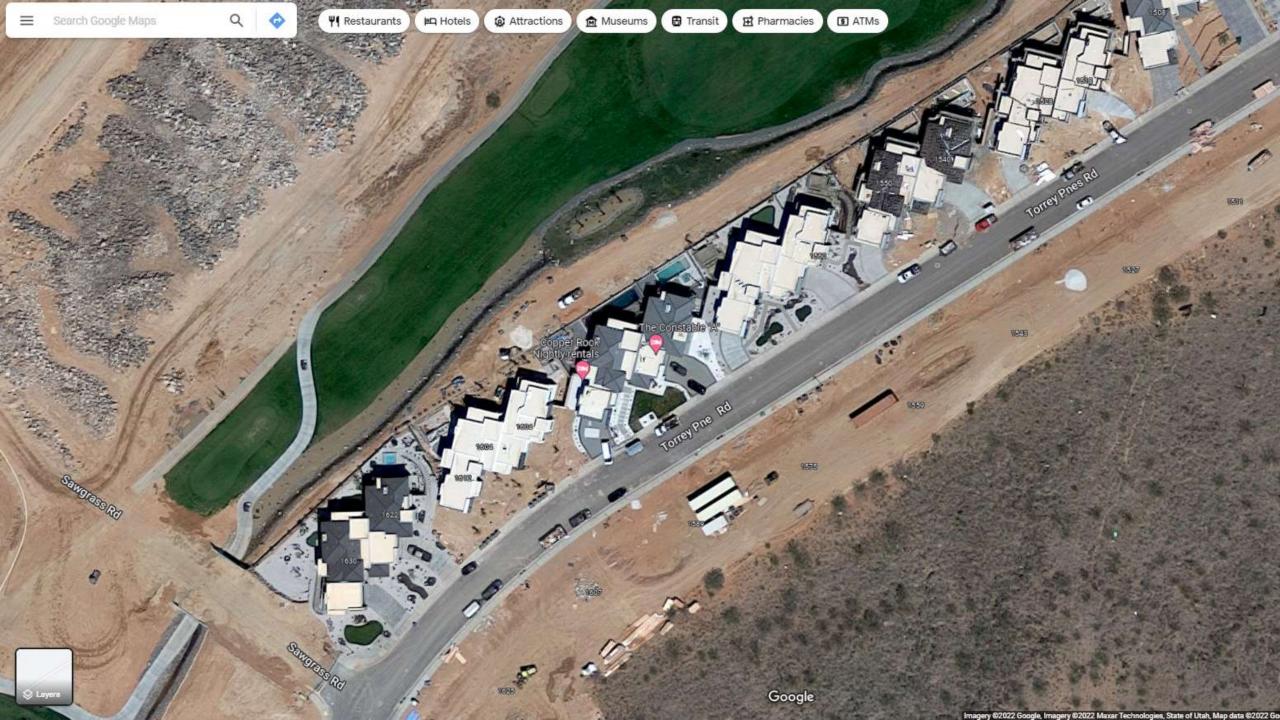
#### PURPOSE AND INTENT

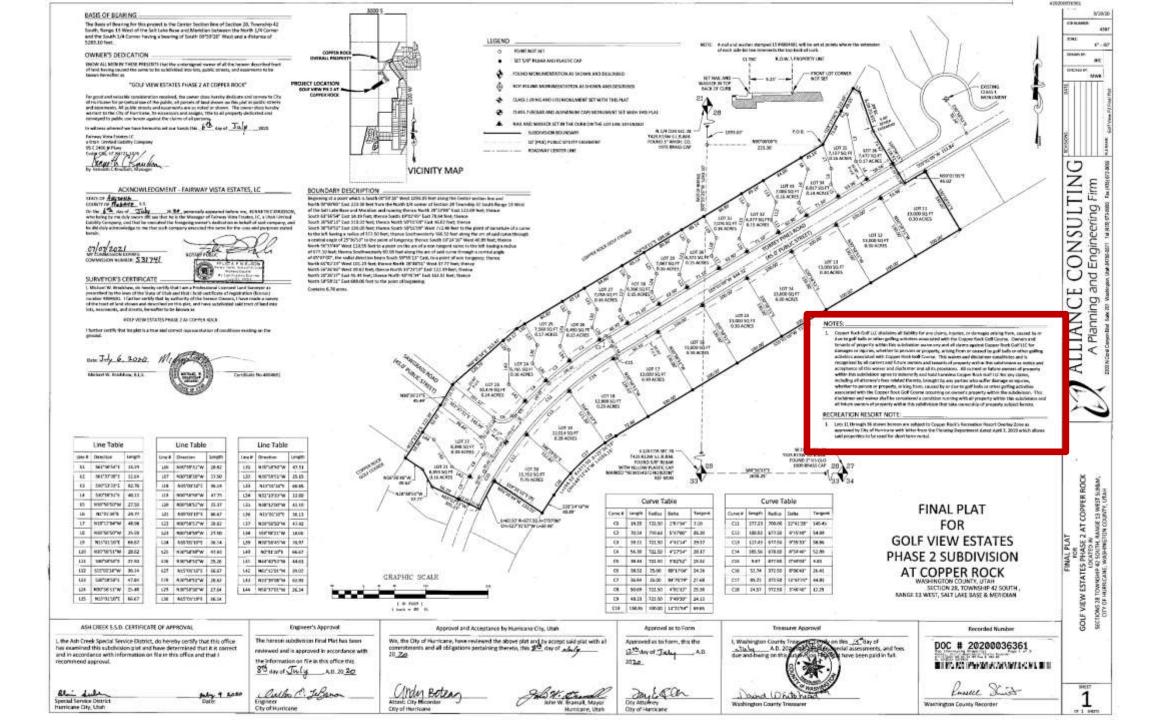
Declarant desires and intends to protect the value and desirability of the Property as a harmonious and attractive residential and resort community. Therefore, Declarant has conveyed and will convey the Property subject to the covenants, conditions, restrictions, and easements, which, along with the Governing Documents, provides for a governance structure and a system of standards and procedures for the development, expansion, maintenance, and preservation of the Property as a master planned residential and resort community.

The Property encompasses and will continue to encompass different neighborhoods which may, in addition to the covenants, conditions, and restrictions set forth herein, have specific covenants, conditions, restrictions, or assessments specific to that neighborhood only. The neighborhoods may include planned unit development, condominium, or other regimes compatible with residential use as Declarant may desire and as allowed by applicable federal, state, and local law. The Property may also encompass recreational areas and facilities, open space, and one or more golf courses.

THEREFORE, to effectuate its intent, the Property is subject to the following covenants, conditions, restrictions, and easements, which, along with the Governing Documents, provides

MASTER DECLARATION FOR COPPER ROCK GOLF COURSE COMMUNITY] 1



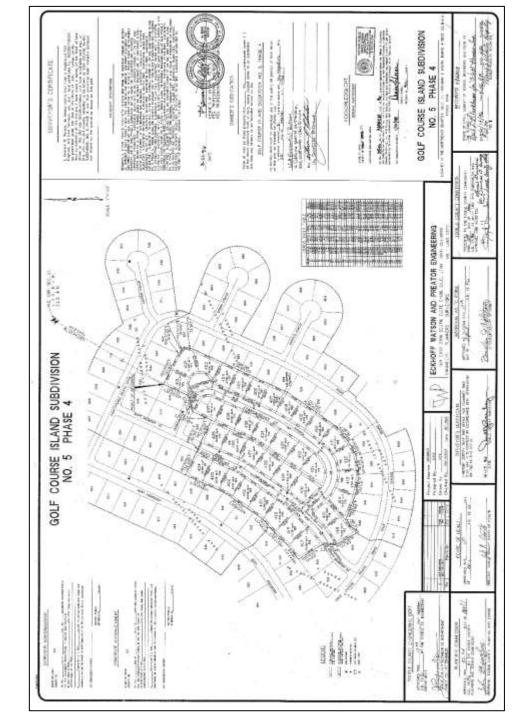


## NOTES:

Copper Rock Golf LLC disclaims all liability for any claims, injuries, or damages arising from, caused by or 1. due to golf balls or other golfing activities associated with the Copper Rock Golf Course. Owners and tenants of property within this subdivision waive any and all claims against Copper Rock Golf LLC for damages or injuries, whether to persons or property, arising from or caused by golf balls or other golfing activities associated with Copper Rock Golf Course. This waiver and disclaimer constitutes and is recognized by all current and future owners and tenants of property within this subdivision as notice and acceptance of this waiver and disclaimer and all its provisions. All current or future owners of property within this subdivision agree to indemnify and hold harmless Copper Rock Golf LLC for any claims, including all attorney's fees related thereto, brought by any parties who suffer damage or injuries, whether to person or property, arising from, caused by or due to golf balls or other golfing activities associated with the Copper Rock Golf Course occurring on owner's property within the subdivision. This disclaimer and waiver shall be considered a condition running with all property within this subdivision and all future owners of property within this subdivision that take ownership of property subject hereto.

10.3. <u>Golf Balls, Disturbances, and Nuisances</u>. Each Owner acknowledges and agrees that his Lot may be located adjacent to or near Golf Course Land and related facilities and that golf course related activities, such as regular course play, will be held at the Golf Course. Each Owner acknowledges that the location of his Lot may result in nuisances or hazards to persons and property on or around such Lot as a result of golf course operations and golf course-related activities, including, without limitation, the following: (a) regular golf course play insofar as golf balls are not susceptible of being easily controlled and accordingly may enter a Lot Owner's airspace, and strike a Lot Owner, the Lot Owner's guests, the Lot itself, walls, roof, windows, landscaping, and personal property causing personal injury and property damage; (b) maintenance activities, including but not limited to lawn mowing at early or late evening hours, and the use of fertilizers, chemicals, and pesticides; and (c) overspray from watering.

10.4. <u>Release and Indemnification.</u> Each Owner covenants for himself and his successors, assigns, lessee's and guests that he shall and hereby does assume all risks associated with such location, including, but not limited to, the risk of property damage, personal injury, or other loss arising from stray golf balls or actions incidental to such golf course-related activities and releases and shall indemnify and hold harmless the Master Association, including the Board, the Declarant, the owner of such Golf Course, and any officers, members, managers, employees, or agents of the Master Association, the Declarant, and the owner of such Golf Course from any liability, claims, or expenses, including attorney fees, arising from such property damage, personal injury, or other loss. Each Owner further covenants that Declarant and the owner of any Golf Course Land shall have the right to subject all or any portion of the Owner's Lot to an easement for the maintenance, operation, or use of the Golf Course Land, and to the carrying out of golf course-related activities.



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STANSBURY VILLAGE PROTECTIVE LAND USE COVENANTS

KNOW ALL MEN BY THESE PRESENTS: That Terracor, a Utah Corporation, is the owner of the following described property, in Tocele County, State of Utah, to-wit:

All Subdivisions shown in Exhibit A in the development known as Stansbury Village, according to the official plats on file with the Tooele County Recorder; and it is the intention of said owners to include all of the above-described property in said plats and that said premises are to be divided into lots and blocks as shown on said plats, and that donation of streets shown on said plats is hereby made to the public. The easements indicated on,said plats are hereby perpetually reserved for public utilities and for any other uses as designated hereon and no other structures other than for such utility purposes are to be erected within the lines of said easements.

NOW, THEREFORE, said owners hereby declare that all of the property described above is held and shall be held, conveyed, hypothecated, or encumbered, leased, rented, used, occupied, and improved subject to the following limitations, restriction and covenants, all of which are declared and agreed to be in furtherance of a plan for the subdivision, improvement and sale of the lands; and are established and agreed upon for the purposes of enhancing and protecting the value, desirability and attractiveness of the lands and every part thereof. The acceptance of any deed or conversance thereof by the grantee or grantees therein, and their heirs, executors, administrators, successors and assigns shall constitute their covenant and agreement with the undersigned and with each other, to accept and hold the property described or conveyed in or by such deed or conveyance, subject to said covenants and restrictions, as follows, to-wit:

ARTICLE I - GENERAL HESTRICTIONS

 LAND USED AND BUILDING TYPE: No lot shall be used except for residental purposes. No building shall be erected, altered, placed or permitted to remain on any lot, other than one detached, single-family dvelling and a private garage for not more than three (3) cars. "Pemily" is defined to mean persons related by blood or marriage or by legal adoption.

2. ARCHITECTURAL CONTROL: No building shall be erected, placed, or altered on any lot without the approval of the architectural control committee and compliance with the provisions of Section 6, Article II of these covenants. No fence, wall, swimning pool or other construction shall be erected, placed or altered on any lot nor shall any landscaping be commenced or changed without the approval of the architectural control committee.

3. BUILDING LOCATION: So building shall be located on any lot nearer to the front line than twenty (20) feet therefrom, measured to the foundation of such building; nor nearer than ten (10) feet to the rear lot line; nor nearer than six (6) feet to a side lot line, such restrictions not to apply to pation homes to be built on six thousand (6,000) square foot lots. For the purpose of this covenant, eaves, steps, and open porches shall not be considered as part of a building for the purpose of determining such distances, provided, however, that this shall not be construed to permit any portion of a building, including such eaves, steps, or open porches, to encreach upon another lot.

 EASEMMENTS: Easements for installation and maintenance of utilities and draining facilities are reserved as shown on the recorded plat.

5. MUISANCES: No poxious 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 muisance to the neighborhood.

 TEMPORARY AND OTHER STRUCTURES: No structures of a temporary nature, trailer, basement house, tent, shack, garage, barn or other outbuildings

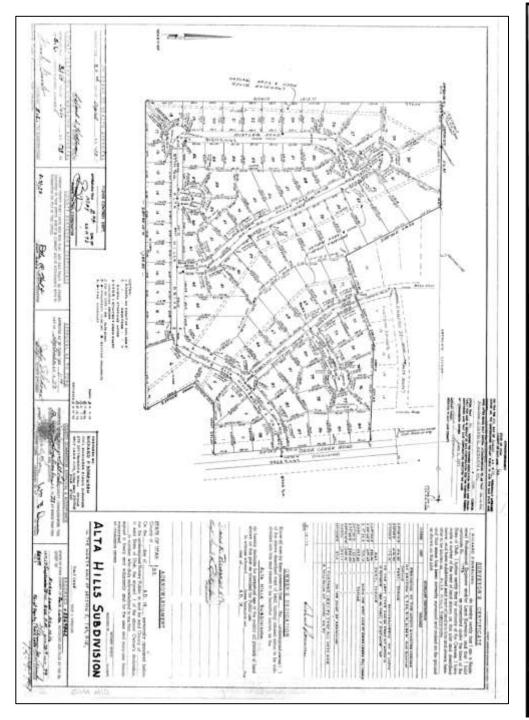
# Stansbury Village (Subdivision)

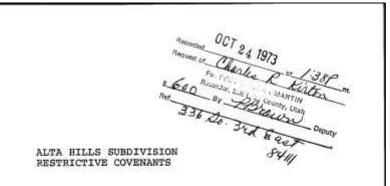


c) Golf Course Lots: The above restrictive covenants regarding fences shall apply to golf course lots with the additional restriction that no fence, wall or hedge shall extend beyond the rear yard set back except that a fence, wall or hedge not exceeding three feet six inches may enclose no more than one-half the area beyond the rear yard set back.

16. WATER FRONT LOTS: The above restrictions shall apply to water front lots with the additional restriction that no fence, wall, hedge, tree or other encumbrance shall extend nearer than five feet six inches to the high water line. No fence, wall or hedge shall extend beyond the rear yard set back except that a fence, wall or hedge not exceeding three feet six inches in height may enclose no more than one-half the area beyond the rear yard set back.

17. BOAT DOCKING FACILITIES: No dock, ramp, permanent or floating structure may extend more than eight feet from the shoreline. All such structures must be maintained in an attractive, safe condition. Any such structure which is or becomes unsound and a menace or hazard to navigation must be removed or repaired. Pilings must be at least six inches by six inches in dimension and must be of acceptable piling construction and material. The construction of all boat docking facilities is subject to approval of the architectural control committee.





KIRTON LAND AND INVESTMENT CORPORATION, a corporation of Utah, with its principal place of business in Salt Lake City, Salt Lake County, State of Utah, the owner of the following described real property situated in Salt Lake County, State of Utah, to-wit:

2577698

Lots 1 through 88, ALTA HILLS SUBDIVISION, a subdivision of Salt Lake County, State of Utah, according to the official plat thereof on file and of record at the office of the Salt Lake County Recorder.

Does hereby place the hereinafter designated restrictive covenants upon all of the lots of said subdivision.

Ι

Lots 1 through 88 shall be known as "residential lots." No structure shall be erected, altered, placed or permitted to remain on any "residential lot" other than one detached single family dwelling, a private garage, a guest house and out-buildings for pets as hereinafter described.

No residential structure, nor any part thereof shall be erected, altered, placed or permitted to remain on any parcel of land containing less than an entire residential lot, unless said parcel shall have a width of at least 105 feet at the front building set back line.

No building shall be erected, placed, or altered on any premises in said development until the building plans, specifications, and plot plan showing the location of such building have been approved as to conformity and harmony of external design with existing structures in the development, and as to location of the building with respect to topography and finished ground elevation by an architectural committee composed of CHARLES R. KIRTON and other members selected by him or by a representative designated by the members of said committee. In the event of death or resignation of any members of said committee, the remaining member, or members, shall have full authority to approve or disapprove such design and location, or to designate a represent-

# Alta Hills (Subdivision)

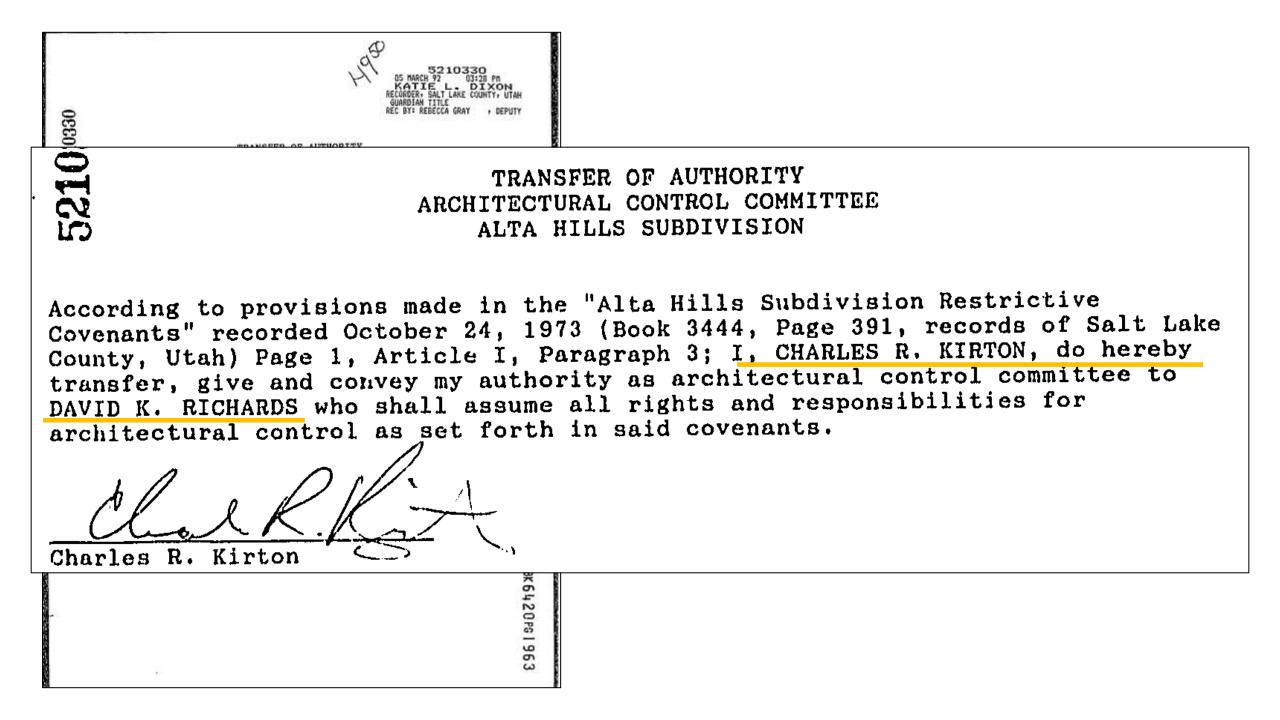
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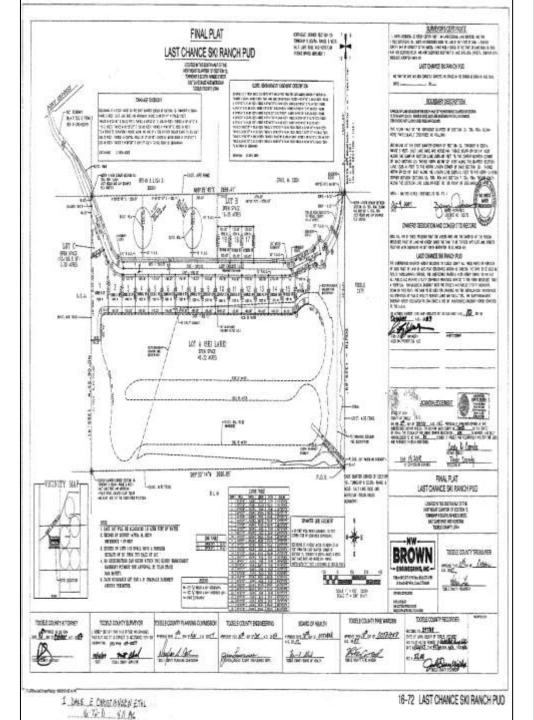
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391



No building shall be erected, placed, or altered on any premises in said development until the building plans, specifications, and plot plan showing the location of such building have been approved as to conformity and harmony of external design with existing structures in the development, and as to location of the building with respect to topography and finished ground elevation by an architectural committee composed of CHARLES R. KIRTON and other members selected by him or by a representative designated by the members of said committee. In the event of death or resignation of any members of said committee, the remaining member, or members, shall have full authority to approve or disapprove such design and location, or to designate a representative with like authority. In the event all the members of said committee die or in the event the committee ceases to function, then 50 percent of the owners of the lots in said subdivision shall have the right to elect a committee. In the event said committee, or its designated representative fails to approve or disapprove such design and location 30 days after said plans and specifications have been submitted to it, or in any event, if no suit to enjoin the erection of such building or the making of such alterations have been commenced prior to the completion thereof, such approval will not be required and this covenant will be deemed to have been fully complied with. Neither the members of such committee nor its designated representative shall be entitled to any compensation for services performed pursuant to this covenant. This committee shall have the right to vary the requirements as set forth in Section II, but said variance shall not be valid unless obtained in writing.





Ent: 303886 - Pg 1 of 72 Date: 3/14/2008 1:07 PM Fee: \$174.00 CREDIT CARD Filed By: KL CALLEEN B PESHELL, Recorder Tocele County Corporation For: WILD OAK PROPERTIES LLC

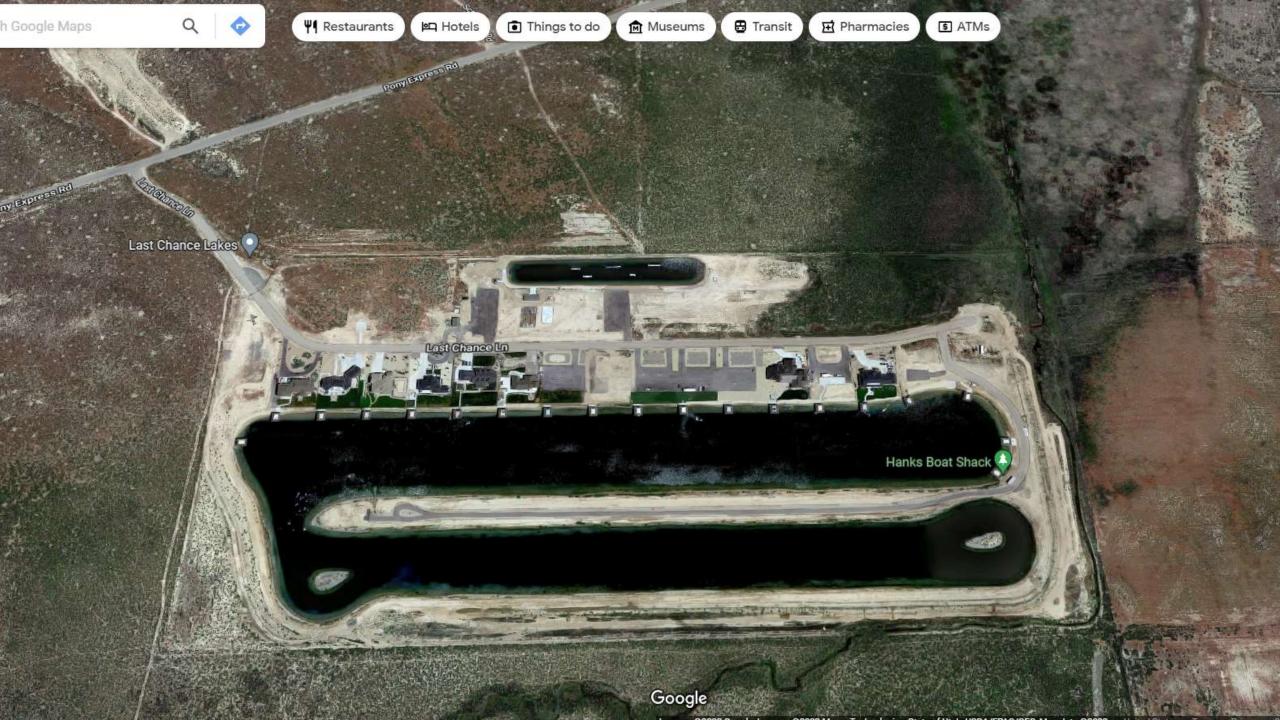
#### DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, AND RESERVATION OF EASEMENTS FOR LAST CHANCE SKI RANCH aka LAST CHANCE LAKES,

a Utah Planned Unit Development and Water Ski Subdivision

DECLARANT WILD OAK PROPERTIES, LLC A Utab limited liability company

WHEN RECORDED RETURN TO: WILD OAK PROPERTIES, LLC. 166 Cottonwood Loop Saratoga Springs, Utah 84045 (801) 766-9659

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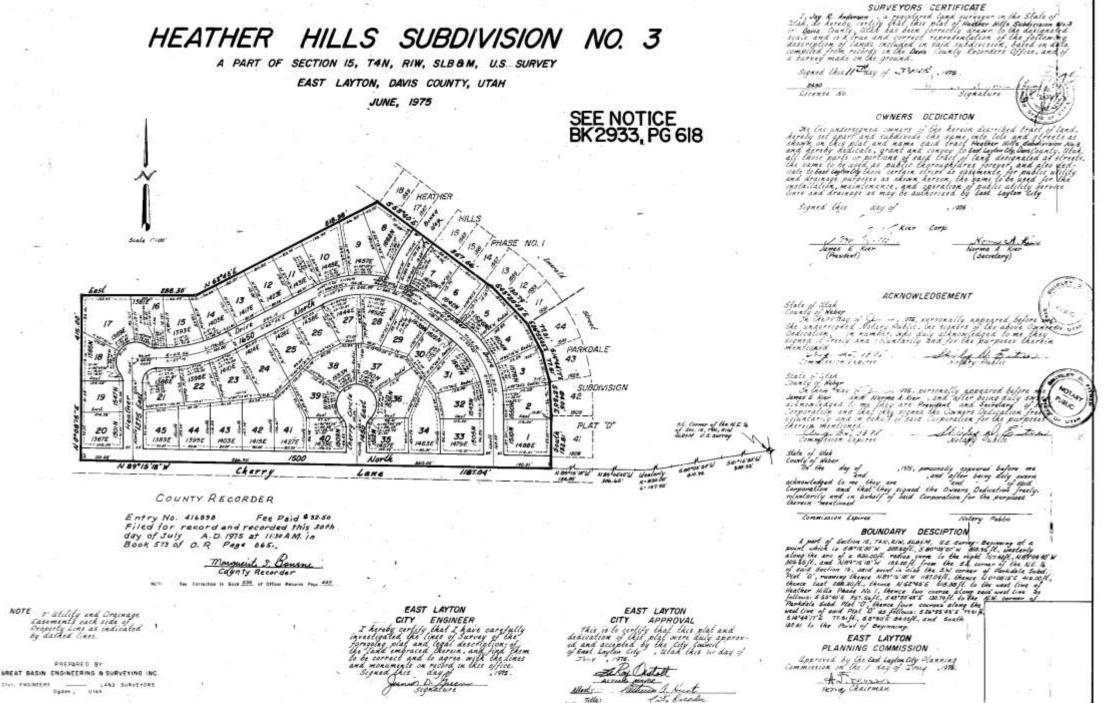
Risks Associated with Lake. Each Owner purchasing a Lot, each Lessee, C. and each person using and/or entering the Property, including any trespassers, acknowledges the inherent and unavoidable potential dangers and hazards, including bodily injury, death or property damage, whether caused by accident, negligence or lack of due care, of (1) entering land with a Lake, Lake Amenities and other improvements, (2) purchasing, owning, leasing, or using land adjacent to a Lake, Lake Amenity, an unfenced body of water, (3) the sport of water skiing and wake boarding or other water recreational activities which will frequently occur on the Property and (4) the operation of motorized water craft in such lake. Owners, their tenants and contract purchasers, and their respective family members, Guests and invitees assume the various risks involved in living and/or coming upon the Project and/or using the Lake. Each Owner, tenant and contract purchaser shall execute such waiver or releases of claims, hold harmless agreements or acknowledgments as the Association may require from time to time as a condition to use of the Lake or other portion of the Common Area by the Owner, tenant, or contract purchaser or any parties deriving use privilege through them, and each shall be solely responsible to ensure the safety of all persons as a result of their actions or omissions and those of all persons deriving use privileges, including but not limited to the safety of such persons and all other persons present at the Project with the actual or implied permission or consent of any such person, the safety of small children or non-swimmers in the vicinity of any lake, the prevention of unauthorized or other dangerous use of any lake by persons deriving use privileges from them, and the proper and safe operation of all watercraft. The Association will not employ or otherwise have available lifeguards, monitors, supervisors or other persons to monitor or supervise use of the Lake, the activities of persons on or at the Lake of the safety of any person, and no act or omission of the Association shall create any responsibility or obligation of the Association, the Board, the Officers of the Association or the members to monitor or supervise the Lake or Common Area use.

# By Ntsimp - Own work, Public Domain, <u>https://commons.wikimedia.org/w/index.php?curid=6069051</u>



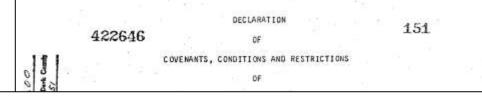
# East Layton City

• East Layton is a former city in Davis County, Utah, United States. Adjacent to Layton, it was incorporated in 1936 in order to secure funding for a community water system. East Layton remained a small, steadily growing residential town for decades, becoming a city in 1972. Rapid expansion during the 1970s led to a merger in 1981 with Layton, now Davis County's most populous city and one of the largest in Utah.



SIVE ENGINEERT Ogden ; Utob EAST LAYTON CITY ENGINEER I hereby certify that I have carefully investigated the lines of Survey of the foregoing plat and legal description of, the land embraced therein, and find them to be correct and to agree with the lines and monuments on record in this office. Signed this day of ,1975.

EAST LAYTON CITY APPROVAL This is to certify that this plat and dedication of this plat overe duly approved and accepted by the City Council of East Layton City, Utak this 1st day of July, 1975. <u>Actuals mayor</u> <u>Mest:</u> Title: <u>Lity Rundu</u>



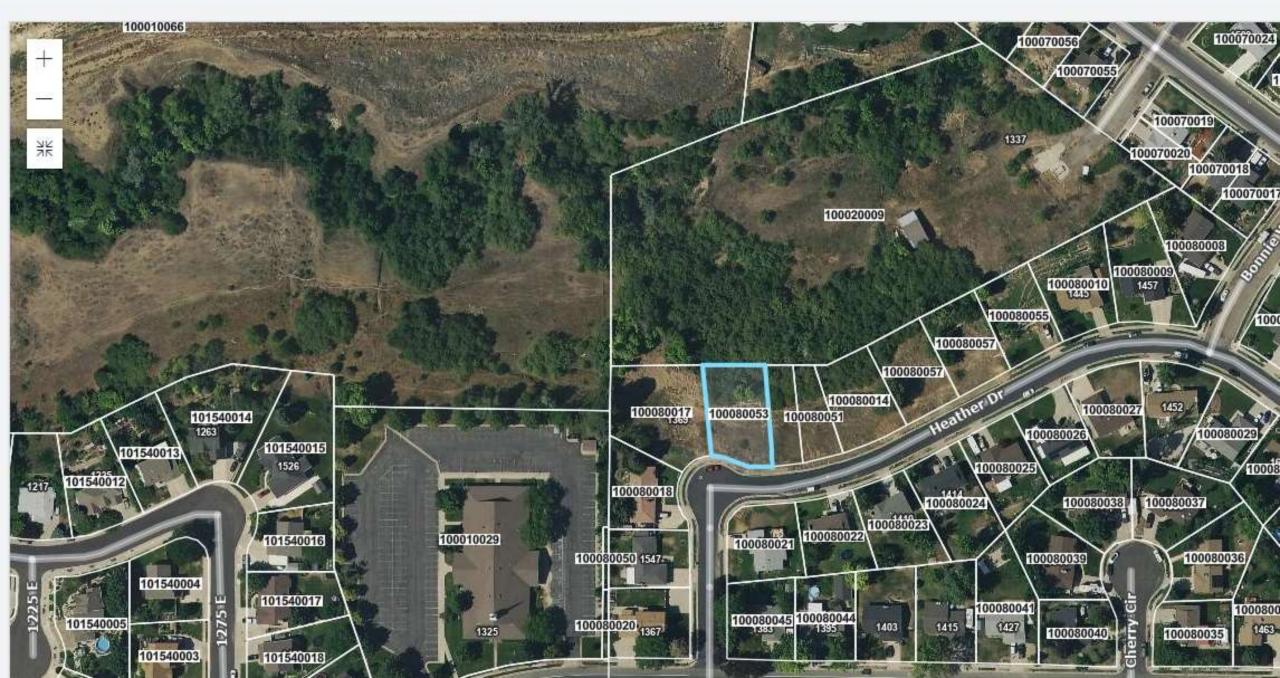
12. No structure, planting or other material shall be placed or permitted to remain or other activities undertaken which may damage or interfere with established slope ratios, create erosion or sliding problems, or which may change the direction of flow of drainage channels or obstruct or retard the flow of water through drainage channels. The slope control areas of each lot and all improvements in them shall be maintained continuously by the owner of the lot, except for those improvements for which a public authority or utility company is responsible.

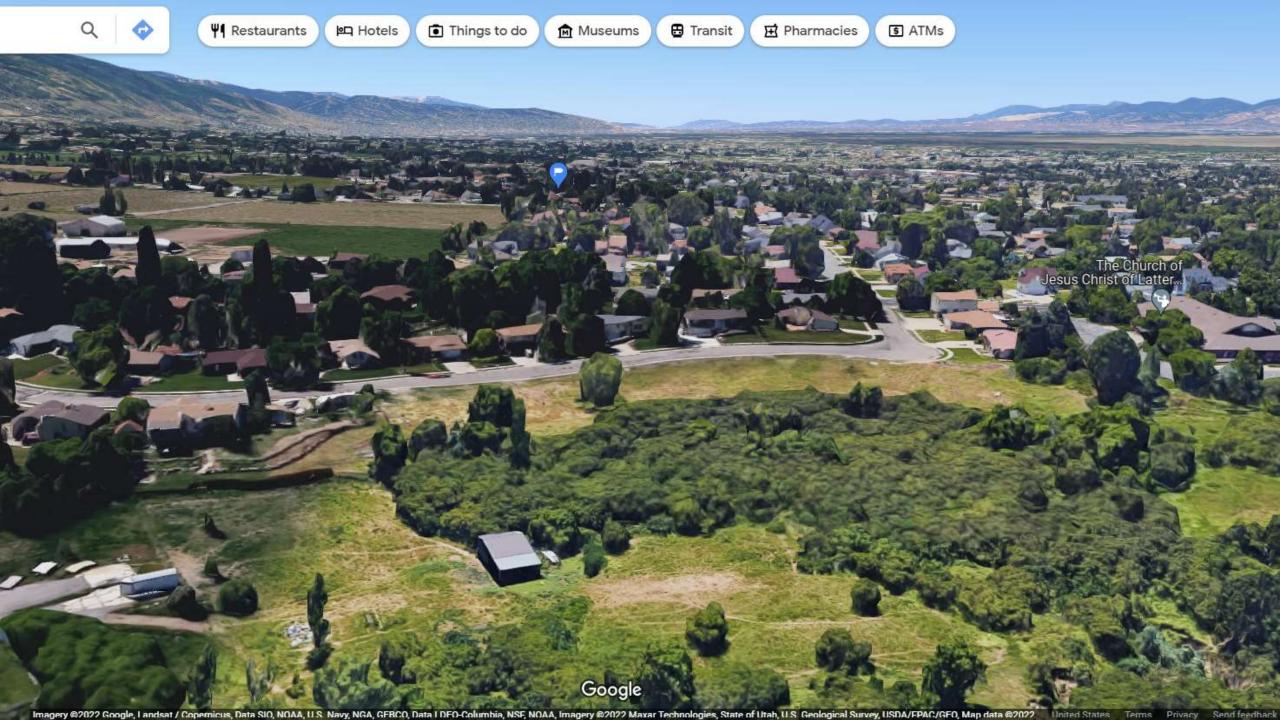
	residence temporarily or permanently nor shall any structure of a temporary
	character be used as a residence.
	4. No building shall be erected, placed, or altered on any lot until the
	construction plans and specifications and a plan showing the location of
NO.	the structure have been approved by the Architectural Control Committee as

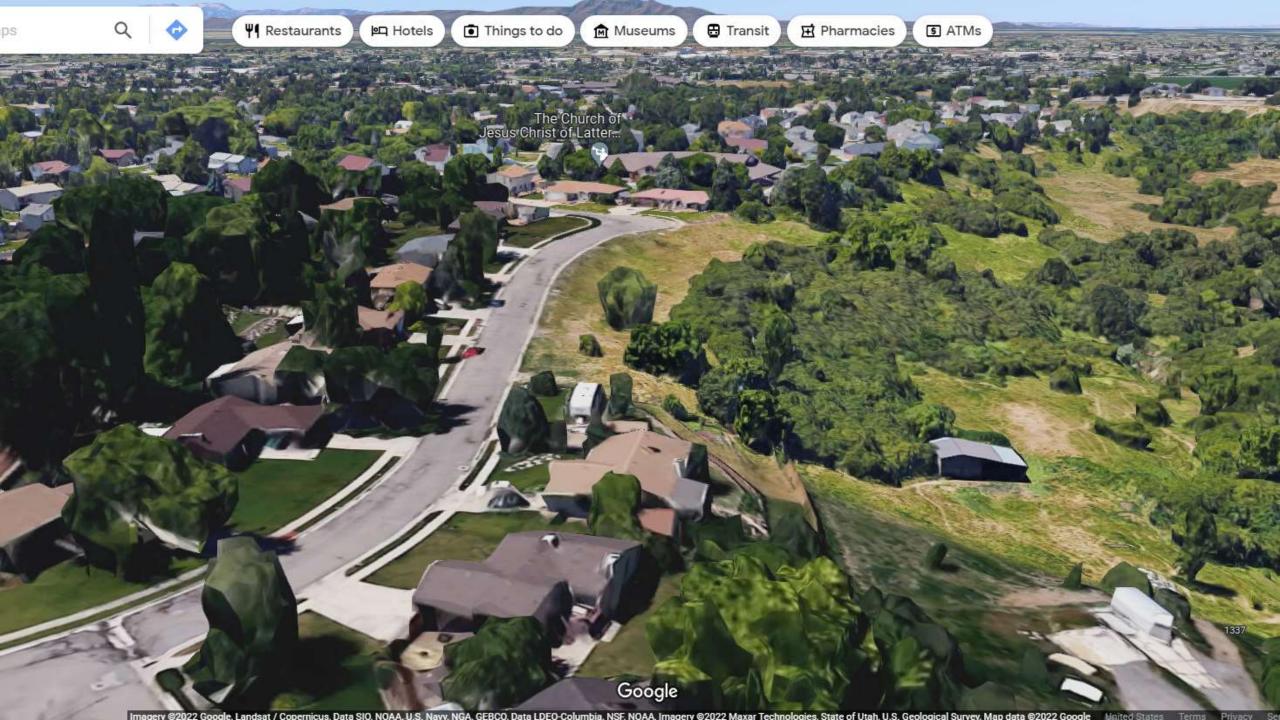
## **Division of Water Rights**

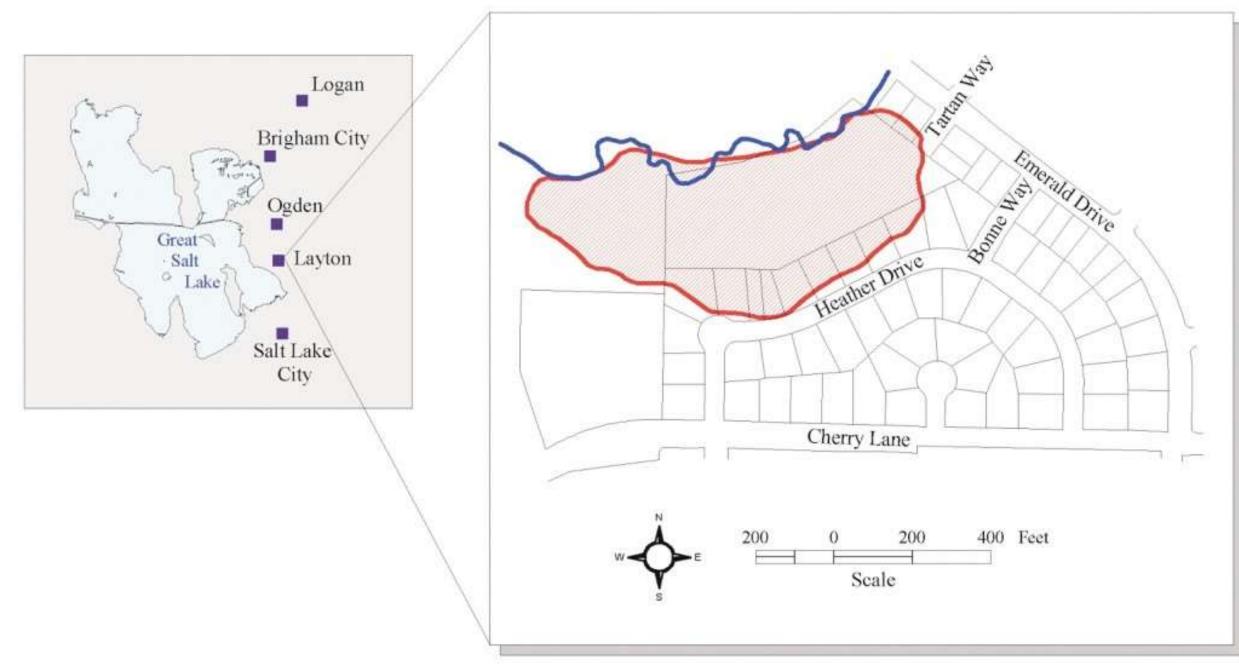


## **Utah State Parcels**









https://geology.utah.gov/map-pub/survey-notes/landslide-damaged-six-layton-homes/

• The overall movement pattern suggests landslide movement may have started in 1997 or 1998 following several years of above-normal precipitation that likely increased ground-water levels. The landslide then moved intermittently and/or at an extremely slow to slow rate until a through-going slip surface was finally established and the shear strengths along the slip surface were sufficiently reduced to allow the accelerated movement that took place in late-August 2001.

• Landslide movement damaged six houses. Three of these houses were moved off the landslide and three were demolished due to landslide-related damage. Two houses straddled the main scarp and four were on the landslide head. Underground natural gas and electric utilities were relocated to the south side of Heather Drive.







#### https://ugspub.nr.utah.gov/publications/reports\_of\_investigations/RI-251.pdf

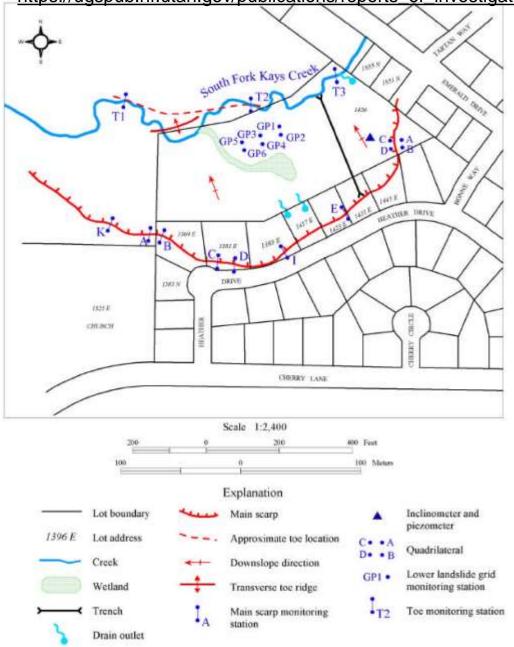
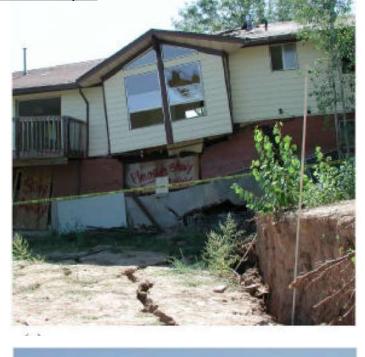


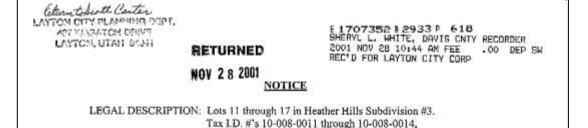
Figure 2. Heather Drive landslide area showing landslide features, monitoring locations, residential lots, and streets (modified from Layton City plat).









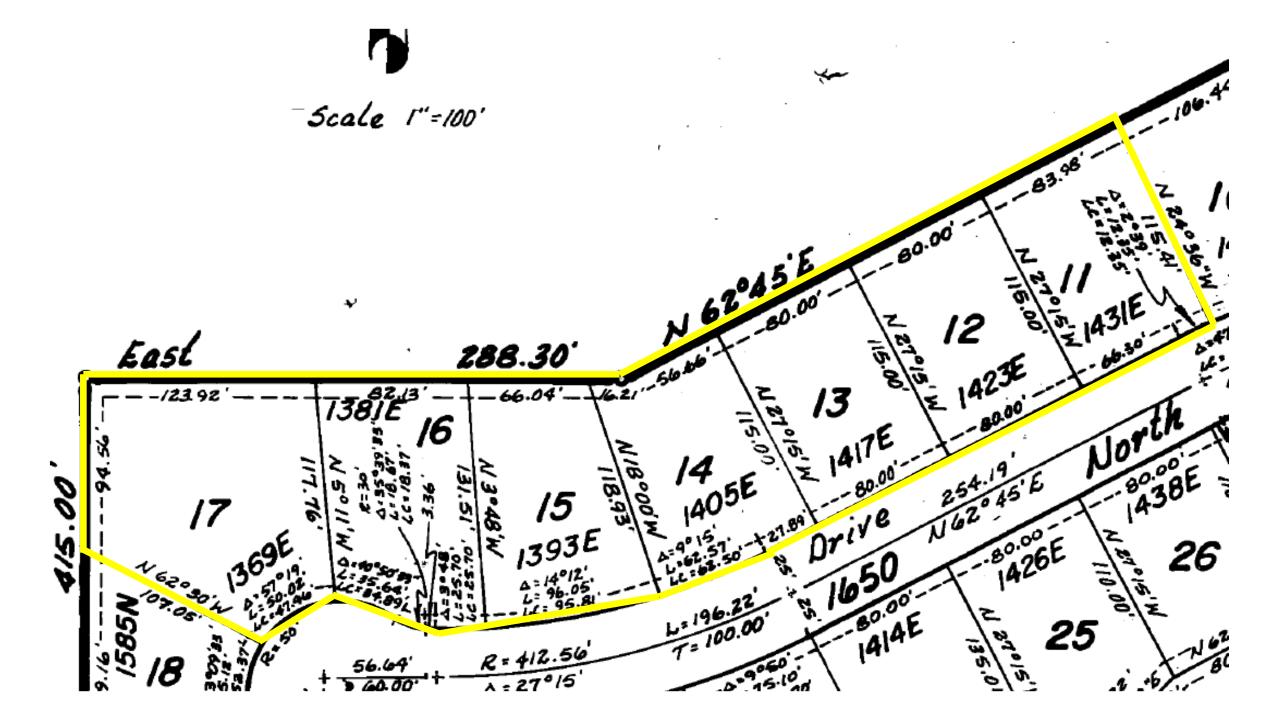


The above described properties, located in Heather Hills Subdivision #3 in Layton City, Davis County, Utah, have exhibited a high potential for geologic hazard. Layton City will not allow the construction of any structure on these properties without the necessary permits, and will require a detailed geological/soils report prepared by a geotechnical engineer licensed to practice in the State of Utah. As a minimum the geotechnical report must address the soil structure and stability to a determined depth, based on location. The sub-surface hydrology must also be analyzed. The report must provide mitigation measures, certified by a licensed engineer. Additional requirements for construction on these lots may be added as deemed necessary by Layton City. To obtain further information please contact:

> Layton City Community & Economic Development 437 North Wasatch Drive Layton, Utah 84041

acknowledged to me that said corporation executed the same.







### HOA CCR Disclosure & Diligence



4.3 (c) HOA/Other Entity Fees Due Upon Change of Ownership. Some HOA's, special improvement districts and/or other specially planned areas, under their governing documents charge a fee that is due to such entity as a result of the transfer of title to the Property from Seller to Buyer. Such fees are sometimes referred to as transfer fees, community enhancement fees, HOA reinvestment fees, etc. (collectively referred to in this section as "change of ownership fees"). Regardless of how the change of ownership fee is titled in the applicable governing documents, if a change of ownership fee is due upon the transfer of title to the Property from Seller to Buyer, that change of ownership fee shall, at Settlement, be paid for by: [] Seller [] Buyer [] Split Equally Between Buyer and Seller [] Other (explain)

The provisions of this Section 4.3(c) shall survive Closing.

<sup>7. (</sup>d) a copy of any restrictive covenants (CC&R's), rules and regulations affecting the Property;(e) a copy of the most recent minutes, budget and financial statement for the homeowners' association, if any;

## Seller Disclosures Form 10

#### 22. HOMEOWNER'S ASSOCIATION

A is the property part of a condominium or other homeowner's association (HOA)?

i. If "Yes", to your knowledge, is the Property part of multiple HOAs?

B. Please describe the HOA payment amount, frequency, and what utilities and/or services are included:

C. Does the HOA(s) levy dues or assessments for maintenance of common areas and/or other common expenses?

D. Some HOAs, special improvement districts and/or other specially planned areas, under their governing documents, charge a fee that is due to such entity as a result of the transfer of title to the Property from

Seller to Buyer. Such change of ownership fees are sometimes referred to as transfer fees, community enhancement fees, HOA reinvestment fees, etc. Regardless of what the change of ownership fee is titled, to your knowledge, does the HOA charge such a fee?

i. If "Yes", please describe, to your knowledge, the HOA change of ownership amount:\_\_\_\_

E. For questions regarding the HOA(s), including past, present or future dues or assessments, or regarding financial statements, bylaws, HOA meetings and minutes, information may be obtained from the following: (Name, Phone, Website, Email)

F. Are you aware if the HOA(s) has been involved any past or ongoing lawsuits or litigation?

i. If "Yes", please describe, to your knowledge, any information regarding the timing and nature of the lawsuit(s): \_\_\_\_\_

#### 24. UNPAID ASSESSMENTS

A. Are you aware of any HOA, municipal, special improvement district, PID or other assessments that are presently owing against the Property?

i. If "Yes", please describe, to your knowledge, the nature and amount owed: \_\_\_\_

B. Are you aware of any potential HOA, municipal, special improvement district or PID assessments that may be pending approval?

i. If "Yes", please describe, to your knowledge, the pending special assessments that have not yet been approved:

C. Are you aware of any HOA, municipal, special improvement district or PID assessments that have been approved but not yet levied against the Property?

i. If "Yes", please describe, to your knowledge, the nature and amount of any such approved, but not yet levied, assessments: \_\_\_\_\_

#### **25. INSURANCE**

B. If the Property is part of a condominium or other homeowner's association, do you know if the HOA has filed any insurance claims for loss or damage to any portion of the development?

i. If "Yes", please describe, to your knowledge, the nature of any such claims:

Buyer Due Diligence Checklist (Form 12) **9. TITLE ISSUES/HOMEOWNERS ASSOCIATION:** Buyer is advised that title insurance companies offer a variety of title insurance policies that provide different levels of coverage. Buyer is advised to carefully review with legal counsel and with the title insurer: (a) the available title insurance coverage; (b) the contents of any Commitment for Title Insurance on a property; and (c) the contents of all documents affecting a property that are a matter of public record, including, but not limited to, any restrictive covenants (CC&R's). If a property is part of a Condominium or other Homeowners Association ("HOA"), Buyer is advised to consult directly with the HOA regarding all HOA matters that may affect the property, including, but not limited to, existing and proposed budgets, financial statements, present and proposed assessments, dues, fees, reserve accounts, rules, and meeting minutes.

### HOA & CCR Helpful Hints

### CCRs

- Architectural control
  - Aesthetics
  - Paint / Materials
- Common areas
- Building restrictions
- Parking restrictions
- Pet restrictions
- Garbage cans

- Rental restrictions
- Easements
- Party walls
- Do the CCR's expire?
- Plat

# Bylaws

#### Elections

**Term Limits** 

Voting & Quorum requirements

Frequency of meetings

Structure of Board

Duties and responsibilities

### HOA/COA Financials

Balance Sheet	Income/Expense Statements	Cash Flow	Past/Present/Future Assessments
Insurance coverage/costs	Cost of service providers	Monthly dues	Transfer fees
	Business Entity	Registration with Commerce Department	

### Enforcement









Administrative hearing

Loss of privileges Fines



#### Lien/Lawsuit