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Barbara J. Hall
Recorder of Deeds
St. Charles County, MO
BY: Janice James

Cover Sheet

Date of Instrument: January 13, 2006
Indenture of Covenants & Restrictions of Shadow Ridge
Grantor: Johnson Yust Development Co., Inc.
Grantee: Tom R. Johnson, Mark Kaufer, & Toni Kaufer
Legal Description: Shadow Ridge

Grantor: Shadow Ridge Estates

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TJC
105 TRIAD CENTER WEST
0 FALLON, MO 63366

**INDENTURE OF COVENANTS AND
RESTRICTIONS OF SHADOW RIDGE**

This Indenture, made this 13th day of January, 2006 by and between Johnson Yust Development Co. Inc., a Missouri Corporation (hereinafter known as the "Grantors"), and **Tom R. Johnson, Mark Kaufer and Toni Kaufer** (hereinafter collectively called "Trustees").

WITNESSETH THAT:

Whereas, Grantors is the owner of a tract of land situated in the County of St. Charles, Missouri, which it has caused to be subdivided, the plat of which is recorded in Plat Book 43 at Page 24 in the Office of the St Charles County Recorder of Deeds; and

WHEREAS, there have been or may be designated and established on said subdivision plat certain easements and certain common areas for the purpose of constructing maintaining and operating various utilities, sanitary sewer and storm water facilities, open space, recreational areas, streets, street lights, walkways and other facilities for the benefit of the owner or owners of lots shown on said plat; and

WHEREAS, it is the purpose and intention of this Indenture to create a means of cooperation among lot and home owners in said subdivision in the interest of fostering and enhancing their health, safety and welfare, and for the establishment of a harmonious atmosphere and common interests, facilities and recreational activities directed to making for a wholesome spirit of neighborly understanding and cooperation, to ensure the attractiveness of the development and to preserve, protect and enhance the values and amenities of said properties by the adoption of a sound urban environmental plan and set of restrictions to govern said property, and to provide for the maintenance of said open spaces, recreational facilities, streets, street lights, walkways and other common facilities; and

WHEREAS, all reservations, limitations, conditions, easements and covenants herein contained (hereinafter sometimes referred to as "Covenants And Restrictions" or "this Indenture") are jointly and severally held for the benefit of Grantors and all persons who may purchase, hold or own from time to time any of the several lots covered by this instrument

NOW THEREFORE, in consideration of the premises and of the mutual promises, covenants and agreements contained herein, and further, in consideration of the advantage to Grantors and the future owners of said lots, and with the agreement of the Trustees herein named to act as Trustees hereunder, Grantors hereby imposes the following covenants and restrictions on the above described tract of land.

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ARTICLE I
PROPERTY SUBJECT TO THIS INDENTURE

A. EXISTING PROPERTIES. The real property which is, and shall be held, transferred, sold, conveyed, and occupied subject to this Indenture is located in St. Charles County, Missouri, and is more particularly described in Plat Book 43 at Page 24 of the Office of the St. Charles County Recorder of Deeds.

B. ADDITIONS TO EXISTING PROPERTIES. The Grantors, at its sole discretion may from time to time add to the land subject to this Indenture such as land as is now owned or hereafter owned or approved for addition by the Grantors. Grantors, however, shall be under no obligation to add any such land if it determines in its sole discretion that said addition is not in the best interest of the subdivision. The additions authorized under this section shall be named by executing and delivering to the Trustees and filing of record in St. Charles County an instrument executed by Grantors, which shall extend this Indenture to such additional properties. Said instrument may contain such complementary additions to and modifications of the covenants and restrictions contained in this Indenture as may be necessary to reflect the different character, if any, of the added properties and which are not inconsistent with the scheme of this Indenture.

ARTICLE II
DEFINITIONS

The following words, when used in this Indenture, shall have the following meanings:

- a. "ASSOCIATION" shall mean Shadow Ridge Homeowners Association.
- b. "SHADOW RIDGE" shall mean the real property described in Article I hereinabove.
- c. "COMMON PROPERTIES" shall mean the streets in the subdivision and areas of land intended to be devoted to the common use and enjoyment of the owners. Such common properties may be designated for the use of all owners of SHADOW RIDGE or restricted to usage of owners of designated lots.
- d. "LOT" shall mean any plat of land shown on any recorded subdivision plat of any portion of SHADOW RIDGE except for streets and common properties.
- e. "OWNER" shall mean the record owner, whether one or more persons or entities, of fee simple title to any lot or living unit.
- f. "LIVING UNIT" shall mean a building or a portion of a building that is intended for use and occupancy as a residence by a single family.
- g. "BOARD OF TRUSTEES" shall mean the duly elected Trustees of SHADOW RIDGE authorized to conduct business of the Association in accordance with these Indentures.

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h. "TRUSTEE" shall mean an elected officer of the Association.

ARTICLE III
ASSOCIATION MEMBERSHIP AND VOTING RIGHTS

A. MEMBERSHIP. Each person or entity who is a record owner in fee of any lot or living unit in SHADOW RIDGE shall be a member of the Association

B. VOTING RIGHTS. Voting shall be by said lots, each of said lots being entitled to one full vote. Each vote may be cast by the owner of the lot to which the vote is attributable or by a person having written authorization to vote in place of said owner, and such authorization has been signed by said owner.

ARTICLE IV
SELECTION OF TRUSTEES: MEETING OF LOT OWNERS

A. There shall be three (3) members of the Board of Trustees. The original Trustees are the persons named herein. During the period of service of the said named Trustees as members of the Board of Trustees, one or more of the same shall be subject to removal by the Grantors with or without cause, and Grantors shall have exclusive right to designate the successor to such removed Trustee for his unexpired period of service as provided for hereunder. Should any of the named Trustees, or their appointed successors, die, resign or cease to hold office as set forth above, or decline to act or become incompetent or unable for any reason to discharge the duties, or avail of or exercise the rights and powers hereby granted or bestowed upon them as members of the Board of Trustees under this Indenture, then and thereupon Grantors shall have the exclusive right to designate the successor thereto for his unexpired period of service as provided for hereunder.

B. One-third (1/3) of the trustees shall be chosen by purchasers of developed lots within ninety (90) days after fifty percent (50%) of the lots have been sold. Two-thirds (2/3) of the trustees shall be chosen by purchasers of developed lots within ninety (90) days after ninety-five percent (95%) of the lots have been sold. All three (3) of the trustees shall be chosen by purchasers of developed lots within ninety (90) days after one hundred percent (100%) of the lots have been sold, with these Trustees elected to a term of three (3) years each from the date of this election.

C. Following the annual meeting of the lot owners as provided for herein, the Board of Trustees shall designate one (1) of its members to serve as Chairman, one (1) member to serve as Secretary, and one (1) member to serve as Treasurer, until the next annual meeting.

D. After the Grantors has sold all lots within the subdivision, there shall be an annual meeting of said lot owners on the first Monday of November (or any other day in November determined by the Trustees) of each year during the term of this instrument, said meeting to be held at a convenient place in the County of St. Charles. There may be special meetings of said lot owners as may be called by any one of the members of the Board of Trustees, to be held at a convenient place in the County of St. Charles. Ten (10) days notice in writing to the owner of each lot of the time and place of any annual or special meeting shall be given by the Trustees or by the Trustee

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calling said meeting, by depositing same in the United States mail, properly addressed and with postage prepaid. The successor to the elected member of the Board whose term has expired shall be elected by the lot owners at the annual meeting each year and the owner or owners of each lot shall be entitled to one (1) vote for each full lot owned, which vote may be cast in person or by proxy. Any lot owner who fails to pay any assessments due and payable shall not be entitled to vote at any annual or special meeting provided for herein. The person or persons receiving the highest number of votes cast shall be deemed elected and shall, upon his, her or their acceptance in writing, at once and by force of this Indenture imposed, succeed to, be vested with, and possess and enjoy as a joint tenant but not as a tenant in common, with the remaining members of the Board of Trustees, all of the estate, rights, interests, privileges and powers by this Indenture granted to the Trustees. In the event that any Trustee elected hereunder shall die or cease to reside in the land subject to this instrument, or become unable for any reason, to discharge the duties or avail himself or herself of or exercise the rights and powers herein granted or bestowed upon him, her or them as Trustees under this Indenture, then and thereupon it shall be the duty of the remaining Trustees to select a successor to fill the unexpired term.

E. All members of the Board of Trustees except the Trustees herein named and their appointed successors, shall be residents of the land subject to this instrument.

F. Any business relevant or pertinent to the affairs of the subdivision may and shall be transacted at any annual or special meeting described above. All actions by the lot owners at annual or special meetings shall be by a majority of votes cast at such meetings. The quorum required for any action of the lot owners at annual or special meetings shall be fifty percent (50%) of the lot owners. All actions of the Board of Trustees shall be by the majority vote.

G. The Board of Trustees shall not be individually or severally liable in any respect for the performance of, or omission to perform any act or duty as such Board of Trustees.

H. Any trustee except the Trustees named herein and their appointed successors may be removed from office by an affirmative vote of two thirds of the Association membership parent.

ARTICLE V
TRUSTEES DUTIES AND POWERS

The Trustees shall have the following rights, powers, duties and obligations that may be exercised without an annual or special meeting described in ARTICLE IV:

A. To acquire and hold the common property, as defined in ARTICLE VI below, to exercise control over such common property, maintain and improve the same with landscaping, shrubbery, decorations, buildings, recreational facilities and structures of any kind or description, and any and all other types of facilities in the interest of the health, welfare, safety, recreation, entertainment, education and for general use of the owners of lots in SHADOW RIDGE, to grant such easements and rights-of-way over such common property to utility companies.

B. To exercise such control over the easements, streets, walkways and rights-of-way (except for such as have been or may hereafter be dedicated to public bodies or agencies) as is necessary to maintain, repair, supervise and insure the proper use of said easements, streets, walkways and rights-of-way by the necessary public utilities and others, including the right (to themselves and to others to whom they may grant permission) to construct, operate and maintain on, under and over said easements, streets, walkways and rights-of-way, street lights, detention basins on common property, drainage facilities, sewers, pipes, poles, wires and other facilities and public utilities for service to the lots within the lands subject hereto, and to establish traffic regulations for the use of such streets and walkways.

C. To plant, care for, maintain, spray, trim, protect and replace trees, shrubbery and vegetation within any right-of-way, to decorate the entrance way to the subdivision by appropriate landscaping or by subdivision sign in such other manner as the Trustees shall deem appropriate.

D. To dedicate the streets, walkways, or rights-of-way, or any portion or portions thereof, but only when such dedications would be accepted by an appropriate agency.

E. To clear rubbish and debris and remove grass and weeds from, and trim, cut back remove, replace and maintain trees, shrubbery and flowers upon any lot that is in the opinion of the Trustees, neglected, unattractive in appearance, or detrimental to adjoining property, and to charge the owners therewith the reasonable expense so incurred, together with interest thereon at the rate of eighteen percent (18%) per annum, plus attorney fees and expenses incurred in the collection or attempted collection thereof, which shall be a lien against such parcel of neglected property. The Trustees, or their agents or employees shall not be deemed guilty or liable for any manner of trespass for any such abatement, removal or planting.

F. At the discretion of the Trustees to provide for the collection of trash, rubbish and garbage and otherwise to provide such services as shall be in the interest of the health, safety and welfare of the property owners and residents, and to enter into and assume contracts of such purposes covering such periods of time as they may consider advisable.

G. In exercising the rights, powers and privileges granted to them, and in discharging the duties imposed upon them by the provision of this Indenture, from time to time to enter into contracts, employ agents and other employees as they deem necessary or advisable, employ counsel to advise the Board or to institute and prosecute such suit or suits as they deem necessary or advisable, and to defend suits brought against them individually or collectively in their capacity as members of the Board of Trustees.

H. To receive, hold, convey, dispose of and administer in trust for any purpose mentioned in the Indenture any gift, grant, conveyance or donation of money or real or personal property

I. With regard to all property, real, personal or mixed, owned or held by them as members of the Board of Trustees, the full and unqualified right, power and authority to:

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1. Make all contracts and incur all liabilities necessary, related or incidental to exercise the Trustees powers and duties hereunder, including the construction of improvements.
2. Purchase insurance against all risks, casualties and liabilities of every nature and description.
3. Borrow money on such property, including making a permanent, temporary or construction loan, encumber and hypothecate the same, make and execute promissory notes or incur liabilities and obligations by deed of trust, mortgage, lien or encumbrance on the same.
4. Use, handle, manage, control, operate, hold, deal in and in all respects treat such property as under their control and limited only as provided in this Indenture or by law.

J. In the event it shall become necessary for any public agency to acquire all or any part of the property herein conveyed to the Trustees, for any public purpose, the Trustees are hereby authorized to negotiate with such public agency for such acquisition and to execute such instruments as may be necessary for conveyance to any such public agency. Should acquisitions by eminent domain become necessary, only the Trustees need to be made parties, and subject to the reservation by Grantors, as provided in ARTICLE XI hereof, any moneys, damage payments or condemnation award shall be held by the Trustees for the benefit of the owners of the lots subject hereto.

K. The Trustees shall deposit the funds coming into their hands, as Trustees, in a state or national bank, protected by the Federal Deposit Insurance Corporation, or in a state or federal savings and loan association, protected by the Federal Savings and Loan Insurance Corporation.

L. All rights, powers, duties, privileges and acts of every nature and description conferred upon the Trustees by the terms of this Indenture may be executed and exercised by a majority of the Trustees, unless otherwise provided herein. Members of the Board of Trustees shall not be personally liable for their acts in the performance of their duties, except for acts criminal in nature.

M. Notwithstanding any other condition herein, the Trustees shall make suitable provision for compliance with all subdivision and other ordinances, rules and regulations of any municipality of which the subdivision may become a part and for such purpose shall not be limited to the maximum assessment provided for herein. Specifically and not by way of limitation, the Trustees shall make provision for the maintenance and operation of all parking lights, roadways, detention basin drainage facilities and easements not otherwise accepted by a public agency or utility.

N. To hire or retain individuals or an outside company to manage the affairs of the subdivision for and on behalf of the Trustees or to consult with the Trustees relative to the affairs of the subdivision.

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O. To maintain the detention basins if any, drainage facilities and storm sewer lines serving the subdivision.

P. To require reasonable deposit in connection with the proposed erection of any building or structure, fence, attached building, outbuilding, swimming pool, tennis courts or other structure on a lot approved as provided herein, in order to provide that upon completion of the project, all debris shall be removed from the site and from adjacent lots and parcels, and that any and all damage caused by such improvement shall be repaired.

Q. To establish rules and regulations for the recreational facilities, if any.

ARTICLE VI
COMMON PROPERTY

Common property means and refers to all those areas of land on the recorded subdivision plat of SHADOW RIDGE not located within a numbered lot, which areas are to be devoted to the common use and enjoyment of the owners of lots subject to this Indenture. Every owner of a lot subject to this Indenture shall have a right and easement of enjoyment in and to the common property and such easement shall be appurtenant to and shall pass with the title to every such lot. Title to the common property is vested in the Trustees. Upon termination of this Indenture, title to common property shall vest in the owners of lots subject to this Indenture as tenants in common.

ARTICLE VII
ASSESSMENTS

A. Grantors, for each lot subject hereto, hereby covenants and each owner of any lot by acceptance of a deed therefore, whether or not it shall be so expressed in such deed, shall be deemed to covenant and agree to pay annual assessments or charges and special assessments, the same to be levied, collected and enforced as hereinafter provided

B. All assessments, regular or special, as determined by the Trustees, will be apportioned and assessed equally among the lots affected by this Indenture.

C. The annual and special assessment together with such interest thereon and costs of collection thereof, including a reasonable attorney fee, as hereinafter provided, shall be a charge on the land and shall be a continuing lien upon the lot (and all improvements thereon) against which such assessment is made. Each such assessment, together with interest thereon and costs of collection thereof, as hereinafter provided, shall also be the personal obligation of the person or persons owning such lot at the time such assessment became due.

D. The assessments levied hereunder shall be used exclusively for the purpose of promoting the health, safety, welfare and recreation of the owners of the lots subject hereto, and including without limitation, the maintenance, operation, and improvement of the common property, the easements, streets, walkways and rights-of-way (except for such as have been or may hereafter be

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accepted by public bodies or agencies) and the performance of the duties, powers and rights of the Trustees as herein described.

E. In addition to the annual assessment authorized hereinabove, there may be levied a special assessment for the purpose of defraying, in whole or in part, the cost of any construction or reconstruction, unexpected repair or replacement of capital improvements within or upon the common property or any easement, street, walkway or other right-of-way provided for the benefit of the lots subject hereto, and including the provision of necessary fixtures or personal property related thereto upon the approval of a majority of the lot owners voting thereon, in person or by proxy, at a meeting duly called for this purpose, written notice of which shall have been sent to all lot owners at least thirty (30) days in advance, setting forth the purpose of the meeting.

F. All assessments, either annual or special shall be made in the manner and subject to the following procedures:

1. The Trustees shall levy each annual assessment not to exceed One Hundred Dollars (\$150.00) per lot, at least thirty day (30) days in advance of each assessment year, as established by the Trustees; provided, however, that the first annual assessment may be adjusted according to the number of months remaining in the assessment year, as fixed by the Trustees. All subsequent annual assessments shall thereafter be on a full assessment year basis. Special assessments shall be levied in the manner provided above. The due date for each annual assessment shall be March 1st of the each year. The Trustees shall establish the due date for any special assessment. The maximum annual assessment fee may be increased by a vote of fifty percent (50%) of all members of the Association.

2. Notice of any assessment shall be given by the Trustees, either by mail, postage prepaid, addressed to the last known or usual post office address of the holder of legal title and notice so given shall be considered given when mailed, or by posting a brief notice of the assessment upon the assessable property itself.

3. If the assessment is not paid on the due date then such assessment shall become delinquent and shall, together with such interest thereon and costs of collection thereof as hereinafter provided, thereupon become a continuing lien on the lot involved (and all improvements thereon), which shall bind such lot in the hands of the then the owner, his or her heirs, devisees, personal representatives, successor and assigns. In addition to such lien, the personal obligation of the then owner to pay such assessment shall remain his personal obligation regardless of the passage of title of his lot to a successor.

4. If any assessment is not paid on or prior to the due date, such assessment shall bear interest from such due date at eighteen percent (18%) per annum and the Trustees may bring legal action against the owner personally obligated to pay the same and, in addition, may execute and acknowledge an instrument reciting the lien of the assessment with respect to such lot and cause the same to be recorded in the Office of the Recorder of Deeds of St. Charles County, and thereafter may institute any appropriate legal action to enforce such lien. Upon payment, the Trustees shall execute and record (at the expense of

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the owner of the affected lot) a release of such lien. All costs, including reasonable attorney's fees incurred by the Trustees in enforcing the payment of any delinquent assessment shall be paid by the lot owner in default and the amount of such costs, including reasonable attorney's fees, shall be a lien against the lot involved until paid.

5. The lien of any assessment provided for herein shall be subordinate to the lien of any first mortgage now or hereafter placed upon any lot subject hereto, as to assessments which become due and payable prior to a sale or transfer of such lot pursuant to foreclosure or in lieu of foreclosure. Such sale or transfer shall not relieve such lot from liability for any assessments thereafter becoming due or from the lien of any such subsequent assessment. The term "mortgage" or "mortgages" shall include deed of trust or deeds of trust.

6. All common properties subject to this Indenture and lots owned by Grantors shall be exempt from assessments, charges and liens created herein prior to their first sale after completion of construction of a residence upon the lot.

ARTICLE VIII
USE AND OTHER RESTRICTIONS ARCHITECTURAL CONTROL

The following restrictions shall apply to all land subject hereto and Grantors, for and on its behalf and on behalf of each and every subsequent owner of any lot therein, their grantees, lessees, successors and assigns, covenants:

A. LAND USE. No building or structure (other than those designed for maintenance purposes) shall be used for a purpose other than as a single-family residence without the prior written approval of the trustees.

B. RESUBDIVISIONS. No lot shall be resubdivided nor shall a fractional part of any lot be sold without the prior written approval of the Trustees.

C. NO COMMERCIAL ACTIVITIES. No commercial activity of any kind shall be conducted on any lot or in any residence thereon, but nothing herein shall prohibit the carrying on of promotional activities by the Grantors.

D. NUISANCES. No noxious or offensive activity shall be carried on upon any portion of the land or in any residence thereon nor shall anything be done thereon that may be or become a nuisance or annoyance to the neighborhood. No exterior lighting shall be directed outside the boundaries of a lot.

E. MAINTENANCE OF LOTS AND RESIDENCES. Each owner shall maintain and keep his or her lot and residence thereon in good order and repair (except for such repairs and maintenance as may be provided by the Trustees in their discretion), and shall do nothing which will prejudice the structural integrity or increase the rate of insurance on the improvements or which would be in

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in violation of law. The owner of each lot shall keep all weeds and grass upon said lot cut and neat in appearance.

F. OBSTRUCTIONS. There shall be no obstruction of any portion of the common property or any storage or construction or planting thereon by any owner. No clothes, laundry or other articles or equipment shall be placed, hung, exposed or stored in any portion of the land or in any portion of the exterior of any lot outside of patios or other enclosed areas or on or about the exterior of any buildings.

G. ANIMALS. No animals, reptiles, birds, horses, rabbits, fowl, poultry, cattle or livestock of any kind, shall be brought onto or kept on the land, except that no more than two dogs or two cats, or two other household pets (except house pets with VICIOUS propensities) may be kept or maintained on any lot or in any residence. The keeping of any pet, which by reason of its noisiness or other factor is a nuisance or annoyance to the neighborhood, is prohibited.

H. PARKING OF MOTOR VEHICLES, BOATS, MOTORCYCLES, CAMPERS AND TRAILERS. No trucks or commercial vehicles, boats, recreational vehicles, motorcycles, campers, house trailers, boat trailers, and trailers of any other description shall be permitted to be parked or stored on any lot unless they are parked or stored in an enclosed garage. The foregoing prohibition shall not apply to temporary parking such as for pick-up, delivery and other commercial services, or for repair not to exceed 24 hours. No inoperable vehicles or apparatus may be kept, maintained or repaired in the subdivision.

I. OVERHEAD WIRING. No power or telephone distribution or service connection lines may be erected or maintained above the surface of the ground on any lot without the consent in writing of the Trustees.

J. OBSTRUCTION OF TRAFFIC. No fence, wall, tree, hedge or shrub shall be maintained in such a manner as to obstruct sight lines for vehicular traffic. Except as may be required to comply with the prior sentence, no live tree shall be removed without the prior written approval of the Trustees.

K. ANTENNAS. No outside radio or television aerial or antenna shall be erected, installed or constructed on any lot, without the prior written approval of the Trustees.

L. TEMPORARY STRUCTURES. No structure of a temporary character, such as trailers, tents, shacks, garages, barns or other outbuildings shall be used on any lot at any time as a residence, either temporarily or permanently.

M. SIGNS. No signs, advertisements, billboards, or advertising structures of any kind may be erected, maintained, or displayed on any lot or on the exterior of any structure, provided, however, that nothing herein shall prohibit signs erected or displayed by Grantors in connection with the sales of residences.

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N. GARAGES. All garages must be a minimum of a two-car garage and must be attached to the main dwelling unless otherwise approved by the trustees. All garages must be equipped with doors which shall be kept closed as much as practicable.

O. GRADES. Within any slope control area established by the Grantors, no structure, planting, or other materials shall be placed or permitted to remain, nor shall any activity be undertaken, which may damage or interfere with established slope ratios, create erosion or sliding problems, or obstruct or retard the flow of water through drainage channels. The slope control areas of each lot or other parcel and all improvements on them shall be maintained continuously by the lot owner, except for those improvements for which a public authority or utility company is responsible.

P. DRILLING AND QUARRYING. No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any lot, nor shall oil wells, tanks, tunnels, mineral excavations or shafts be permitted upon or in any lot. No derrick or other structure designed for use in boring oil or natural gas shall be erected maintained or permitted upon any lot.

Q. DUMPING OF RUBBISH. No lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage or other waste shall not be kept except in sanitary containers, or other equipment for the storage or disposal of such material, which equipment shall be kept in a clean and sanitary condition and out of view from the front of the lot, except for the day of trash pick up.

R. SEWAGE DISPOSAL. No individual sewage treatment system shall be permitted on any lot. All sanitary sewer lines shall connect with the central sewage disposal system provided within the subdivision. Water from downspouts or any surface water shall not be permitted to drain into the sanitary sewer system.

S. WATER SUPPLY. No individual water system shall be permitted on any lot.

T. PRIVATE DRIVEWAYS. All private driveways leading from streets to any garage on any lot shall be paved with concrete, asphaltic concrete or Roman Stone concrete pavers, and installed and constructed according to generally accepted engineering principles and procedures.

U. TRASH DISPOSAL. No building or other materials may be burned within the subdivision. All trash and yard waste will be hauled off-site and disposed of in proper disposal facilities.

V. HEIGHT LIMITATIONS. Any residence erected on any of the lots shall not be more than two (2) levels in height above ground, provided, that a residence of more than two (2) stories in height may be erected on any of said lots with the written consent of the Trustees.

W. MINIMUM BUILDING SIZE REQUIREMENTS. Any residence must conform to the following minimum enclosed floor area:

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Ranches or one-story residences: 1200 square feet
Two story or split-level residences: 1800 square feet

The words "enclosed floor area" as used herein shall mean and includes any residence enclosed and finished for all year occupancy, computed on outside measurements of the residence and shall not mean and include any area of basements, garages, porches and attics.

X. BUILDING LINES. No part of any residence shall be located on any lot nearer to the front street or side street that is the front building line or the side building line as shown on the recorded plat of the subdivision. All improvements shall be constructed on each lot in accordance with the front, side and rear setbacks required by the County of St Charles zoning and building codes. However, a residence or part of any residence may be located on any lot nearer than the said building setbacks lines as shown upon said plat with the written consent of the Trustees and with approval of the appropriate governing body of the County of St Charles.

Y. FRONTAGE. All dwelling houses shall front on the street on which it is located as shown on the recorded plat unless otherwise approved by the Trustees. Dwelling houses located on corner lots shall front or present a good frontage on both streets unless otherwise approved by the trustees.

Z. ARCHITECTURAL CONTROL. No building, fence, wall, swimming pool or other structure shall be commenced, erected or maintained upon any lot, nor shall any exterior addition or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials and location of the same shall have been submitted to the Trustees and approved in writing by them.

AA. CHAIN LINK FENCES, OUTBUILDING, ETC. No chain link fences shall be allowed. No sheds, shacks, coops, outbuildings, lean to's or other detached structures such as barns or garages may be erected or maintained on any lot.

ARTICLE IX
EASEMENTS

Easements for installation and maintenance of utilities and damaged facilities are reserved to the Grantors as shown on the plat of the subdivision. Such easements shall include the right of ingress and egress for the construction, installation and maintenance purposes. Adjoining said easements the Grantors reserves construction easements of sufficient width to install the utilities. Within these easements, no structure, planting or other material shall be placed or permitted to remain which may damage any structure installed in accordance with the easement, or interfere with the installation and maintenance of utilities, or which may change the direction of the flow of drainage in the easements, or which may obstruct or restrain the flow of water through drainage channels in the easements. The easement area of each lot and all improvements in it shall be maintained by the owner of such lot, except for those improvements for which a public authority or utility company is responsible. There shall be and is reserved to the Grantors a perpetual and exclusive easement over all lots, or any common area, for a distance of ten (10) feet behind any lot line which parallels a street (whether it be public or private) for the purpose of erecting and

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erecting and maintaining street intersection signs, directional signs, temporary promotional signs, entrance features, lights, stone, wood or masonry wall features and/or related landscaping. In the event that any utilities and connections therefore serving a lot are located in part on a lot other than the lot being served by such utilities and connections, the utility company, the owner of a lot being served, and the contractor and employees of such company or owner shall have the right and easement to enter upon the lot in which the utility line or connection is located for the repair, maintenance and replacement of such line or connection.

ARTICLE X
RESERVATION OF EXPENDITURES

The Grantors reserves the right to receive and retain any money consideration which may be refunded or allowed on account of any sums previously expended, deposited, placed in escrow or subsequently provided by it for utility facilities or services, streets, subdivisions fees or for any other purpose of any nature or description with respect to any subdivision or land with is now or may in the future be made subject hereto.

ARTICLE XI
GENERAL PROVISIONS

A. The Trustees, or the owner of any lot subject to this Indenture, shall have the right to enforce, by any proceeding at law or in equity, any of the covenants, conditions, restrictions and provisions hereof, either to restrain or enjoin a violation or threatened violation or to recover damages and the prevailing party in either such action shall recover attorneys fees and court costs. Failure or forbearance by the Trustees or any other owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter.

B. The covenants and restrictions of this Indenture shall run with and bind the land subject hereto for a term of thirty (30) years from the date of recordation of this Indenture, after which the said covenants and restrictions shall be automatically extended for successive periods of ten (10) years each, unless an instrument signed by the then owners of sixty-six and two-thirds Percent (66-2/3%) of the lots subject hereto has been recorded agreeing to terminate this Indenture as of the end of any such ten (10) year period. No such agreement of termination shall be effective unless made and recorded one (1) year in advance of the effective date of such change, and unless written notice of the proposed agreement of termination has been sent to every owner at least ninety (90) days in advance of any action taken.

C. As long as the Grantors owns any lots within the subdivision, these Indentures may not be amended or deleted without the concurrence of the Grantors and the majority of the lot owners other than the Grantors. After the Grantors has sold all lots within the subdivision, any modification, amendment or change in the terms of this Indenture may be made at any time by instrument signed by the owners of sixty-six and two-thirds percent (66-2/3%) of the lots subject hereto, bearing the written consent of the Trustees and recorded in the Office of the Recorder of Deeds of St Charles County, Missouri.

RECORD AS IS

STATE OF MISSOURI)
)
COUNTY OF ST. CHARLES) SS.

On this 13th day of January, ~~2002~~²⁰⁰⁶, before me personally appeared Mark Kaufer St. Charles County, Missouri, to me known to be the person or persons described in and who executed the foregoing instrument, and acknowledge that he executed the same as his free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above-written.



Kara R. Queseberrry
Notary Public

STATE OF MISSOURI)
)
COUNTY OF ST. CHARLES) SS.

On this 13th day of January, ~~2002~~²⁰⁰⁶, before me personally appeared Toni Kaufer, of St. Charles County, Missouri, to me known to be the person or persons described in and who executed the foregoing instrument, and acknowledge that he executed the same as his free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above-written.



Kara R. Queseberrry
Notary Public

RECORD AS IS