

A RESIDENTIAL CONDOMINIUM PROJECT - SCOTTSDALE, ARIZONA
AND
SATELLITE COMMUNITY OF GAINNEY RANCH

DECLARATION OF HORIZONTAL PROPERTY REGIME
AND
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS
FOR
THE GOLF COTTAGES AT GAINNEY RANCH

FIRST SUPPLEMENTAL DECLARATION
TO

RECORDED IN OFFICIAL RECORD
OF MARICOPA COUNTY, ARIZONA
MAY 17 1988 - 3:00
P.M.
7

MOD RSTR (07)

86 237677
County of
Stewart Title & Trust of Phoenix
NON-INSURED

WHEN RECORDED, RETURN TO:
SNEIL & LILONE
3100 Valley Road Center
Phoenix, Az. 85013-3100
FHN: Joseph T. Milligan, III

8800 C-171

THIS SUPPLEMENTAL DECLARATION is made as of the date hereinafter set forth by Markland Properties, Inc., an Arizona corporation (hereinafter referred to as the "Declarant").

RECITALS:

(A) Declarant executed and recorded that certain Declaration of Horizontal Property Regime and Declaration of Covenants, Conditions and Restrictions Establishing and Governing The Golf Cottages at Gainey Ranch (a residential condominium project in Scottsdale, Arizona and a satellite community of Gainey Ranch) dated May 17, 1985, recorded May 17, 1985 as Instrument No. 85-226862, records of Maricopa County, Arizona (the "Declaration");

(B) The Declaration was approved by the Gainey Ranch Community Association as required by the Master Declaration (as defined in the Declaration);

(C) Pursuant to Section 7.07 of the Declaration, Declarant reserved the right to convert all or part of the Common Elements (as defined in the Declaration) by a Supplemental Declaration and Supplemental Plat for purposes of providing expanded exclusive easement areas appurtenant to the respective Condominium Units (as defined in the Declaration) identified on the Supplemental Plat;

(D) Declarant has exercised the flexibility provided by Section 7.07 of the Declaration in the process of constructing the 48 Condominium Units in the Property by changing the layout of certain landscaped areas, entryways, patios, and yard areas which are intended to be exclusive easements for the respective Condominium Units as set forth on the Supplement Plat, attached hereto as EXHIBIT "A" (the "Supplemental Plat").

FIRST SUPPLEMENTAL DECLARATION

NOW, THEREFORE, Declarant, pursuant to Section 7.07 of the Declaration, executes and records this First Supplemental Declaration and Supplemental Plat, as follows:

1.01. Defined Terms. All capitalized terms in this Supplemental Declaration shall have the same meaning as set forth in the original Declaration.

1.02. Conversion of Common Elements. Declarant does hereby convert those portions of the Common Elements set forth on the Supplemental Plat for purposes of providing exclusive easements appurtenant to the respective Condominium Units which are identified on the Supplemental Plat, such easements to be for the purposes as identified on the Supplemental Plat in the nature of entryways, sidewalks, patios, and yard areas. Such exclusive easement areas are appurtenant to the respective Condominium Units which are identified on the Supplemental Plat and may not be severed from the ownership of the Condominium Unit. Nothing herein shall be deemed to negate any requirement to the original Declaration or the Master Declaration requiring the approval of all architectural features constructed or intended to be constructed in these exclusive easement areas.

1.03. Supplemental Plat. The Supplemental Plat, attached hereto as EXHIBIT "A" and hereby incorporated by reference, is recorded as a Supplemental Plat to the original Plat for The Golf Cottages at Gainey Ranch, as recorded in Book 282, Page 39, records of Maricopa County, Arizona, as permitted by Section 7.07 of the original Declaration. The purpose of the Supplemental Plat is to depict in representative form the extent of the patio, entryway, and yard areas which are declared to be exclusive easements for the respective Condominium Units as identified on the Supplemental Plat. Although the Supplemental Plat is drawn to scale, no actual dimensions are reflected therein and the actual outer boundary as constructed by the Declarant shall be deemed to be the actual exterior boundary of the respective exclusive easement area. Declarant expressly reserves the right to record a further Supplemental Plat showing the exact dimensions and bearings, if Declarant ever deems it necessary in the future. The copy of the Plat attached hereto is a reduced version of the Plat. The original full scale version of the Plat will be located in the offices of The Gainey Ranch Community Association and any interested Owner shall have the right to review such Plat upon giving reasonable notice to The Gainey Ranch Community Association. The Supplemental Plat shows the exclusive easement areas to the extent expanded or changed from the original Plat and supersedes the original Plat.

1.04. Continued Effect. Except as herein supplemented by the terms and provisions of this Supplemental Declaration and the Supplemental Plat, the terms and provisions of the original Declaration and the original Plat shall remain in full force and effect.

IN WITNESS WHEREOF, Declarant has executed this First Supplemental Declaration as of the 16th day of May, 1988.

MARKLAND PROPERTIES, INC.,
an Arizona corporation

By *Stephen T. Brunner*
Its VP - FINANCE

STATE OF ARIZONA)
) ss.
County of Maricopa)

On this, the 16th day of May, 1988, before me, the undersigned Notary Public, personally appeared *Stephen T. Brunner*, who acknowledged himself to be the *Vice President - Finance* of MARKLAND PROPERTIES, INC., an Arizona corporation, and that he, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein and in the capacity therein stated.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

William K. Brunner
Notary Public

My Commission Expires:

My Commission Expires Nov. 23, 1991

APPROVAL BY MASTER ASSOCIATION

The Gainey Ranch Community Association (which is defined as the Master Association in the original Declaration) hereby approves the terms and provisions of the First Supplemental Declaration to the Declaration of Horizontal Property Regime and Declaration of Covenants, Conditions and Restrictions Establishing and Governing The Golf Cottages at Gainey Ranch and confirms that the aforesaid First Supplemental Declaration complies with all required terms of the Master Declaration.

May 16, 1988

THE GAINNEY RANCH COMMUNITY
ASSOCIATION, an Arizona
non-profit corporation

By Fred B. ThielenIts Executive Director

STATE OF ARIZONA)
) ss.
County of Maricopa)

On this, the 16th day of May, 1988, before me, the undersigned Notary Public, personally appeared FRED B. THIELEN, who acknowledged himself to be the EXECUTIVE DIRECTOR of THE GAINNEY RANCH COMMUNITY ASSOCIATION, an Arizona non-profit corporation, and that he, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein and in the capacity therein stated.

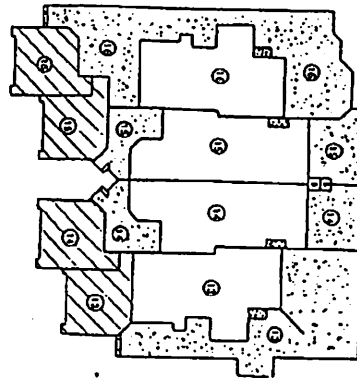
IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Linda S. Sneider
Notary Public

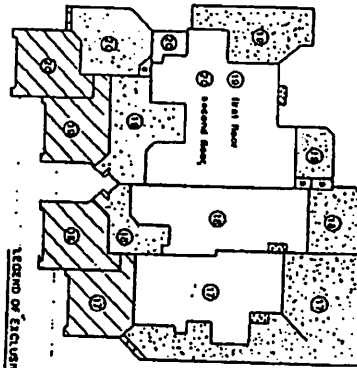
My Commission Expires:

July 9, 1989

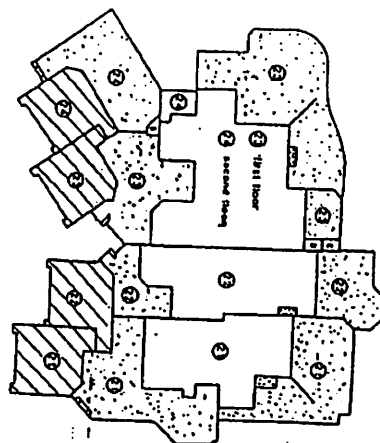
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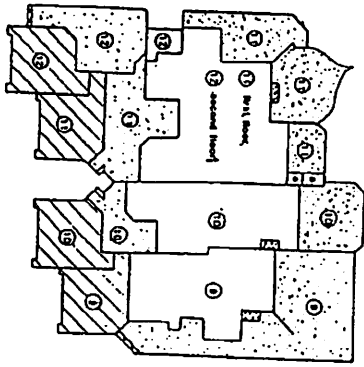
BUILDING NO. 4
TYPE C REVERSED



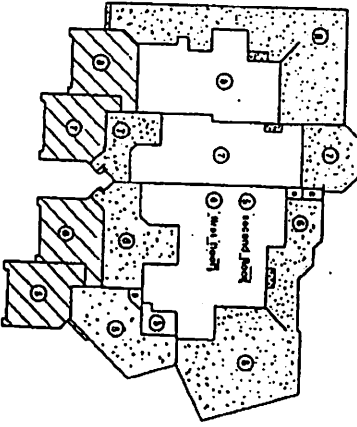
BUILDING NO. 5
TYPE A REVERSED



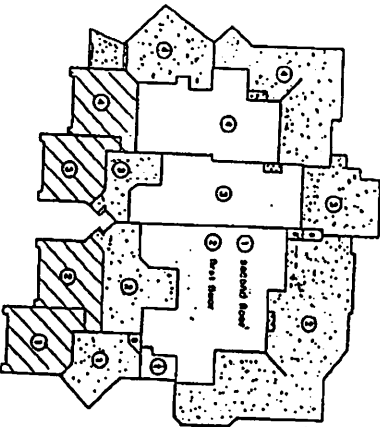
BUILDING NO. 8
TYPE A REVERSED WITH ALTERNATE GARAGE LAYOUT



BUILDING NO. 3
TYPE A REVERSED



BUILDING NO. 2
TYPE A

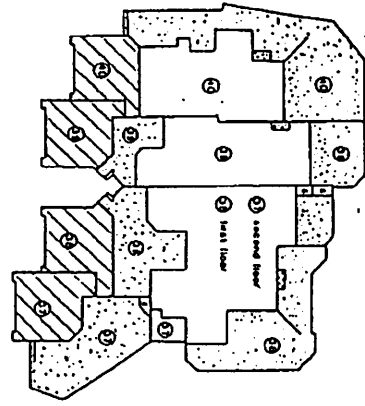


BUILDING NO. 1
TYPE A

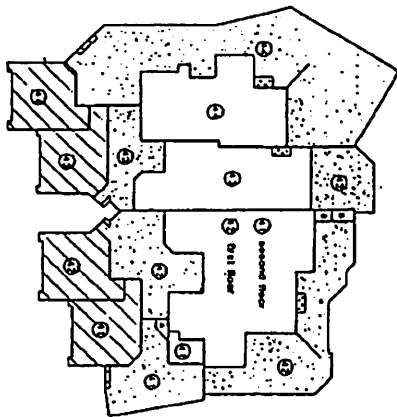
LEGEND OF EXCLUSIVE EASEMENTS

- 1. GARAGE
- 2. PATIO/TERRACE
- 3. PORCH
- 4. STAIRS
- NOTE: 1. DESIGNATES UNIT NUMBER AND APARTMENT EXCLUSIVE EASEMENTS

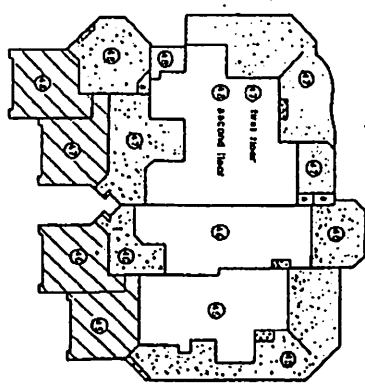
SUPPLEMENTAL PLAT FOR GOLF COTTAGES AT GAINES RANCH



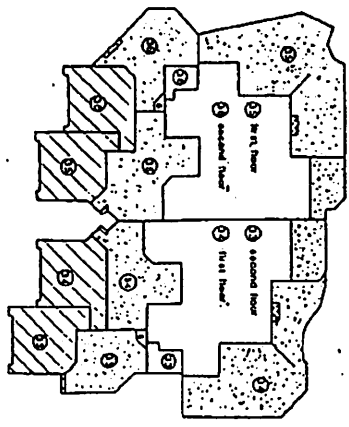
BUILDING NO. 10
TYPE A



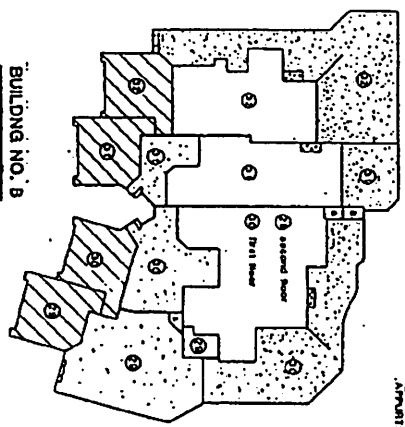
BUILDING NO. 11
TYPE D REVERSED



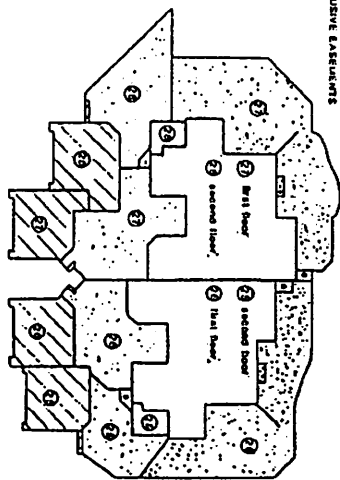
BUILDING NO. 12
TYPE A REVERSED



BUILDING NO. 9
TYPE B



BUILDING NO. 8
TYPE A WITH ALTERNATE GARAGE LAYOUT



BUILDING NO. 7
TYPE B WITH ALTERNATE GARAGE LAYOUT
SUPPLEMENTAL PLAN FOR GOLF COTTAGES AT GANNEY RANCH

LEGEND OF EXCLUSIVE EASEMENTS:
 [Hatched Box] GARAGE
 [Stippled Box] PATIO/ADJUTANT
 [Solid Box] REFERENCE
 [Dashed Box] RIDGE

NOTE: ① DESIGNATES UNIT NUMBER AND APPOINTMENT EXCLUSIVE EASEMENTS

FRANK L. SNELL EDWARD JACOBSON JOHN P. PHILLIPS MICHAEL MALLORY JOHN E. COHEN WILLIAM A. HARRIS DAVID L. HARRIS DONALD D. COLBURN DOUGLAS W. BENT JOSEPH T. MELCZER, JR. MICHAEL S. HARRIS DAVID D. HARRIS JAMES W. CONDO JAMES W. REYNOLDS VALERIE A. CHAFFORD MARTHA E. BUDS SUSANNE HARRIS ROBERT H. GERRARD JOYCE ELISE WRIGHT SUSAN L. GRASSER BOBA THOMAS REBECCA WINTERSCHNIG BRUCE P. WHITE PATRICK E. MOORE VIVIAN E. COHEN JOY L. KOPPEL JANE L. LEAHY ROBERT W. HARRIS, JR. JAMES E. THOMAS DAVID L. HARRIS KEVIN J. HARRIS JAMES H. HARRIS PETER H. WINTERING DANIEL A. COULAS DREW S. DACHNUSSEY DAVID W. COULAS CRANE A. BOLTON CHERYL L. LEAHY LISA M. COULAS LARRY W. HARRIS JOY L. HARRIS DAVID M. DOROUGH WILLIAM D. HARRIS NANCY E. SPONSON THOMAS W. HARRIS CHARLES R. HARRIS THOMAS P. HARRIS PAUL W. HARRIS SHAWN M. HARRIS	MARR WILLIAMS FREDERICK A. STEINER, JR. ARTHUR C. STEINER ROBERT C. BATES WALTER E. PLATT GEORGE H. LITTON BRUCE D. HARRIS MICHAEL D. TEST ERIC D. HARRIS WILLIAM D. HARRIS ROBERT D. HOFFMAN JOEL P. HARRIS LONNIE L. WILLIAMS, JR. CHARLES A. DISCHOFF ERIC S. BARTON THOMAS S. HARRIS ARTHUR T. ANDERSON CHARLES A. PULASKI, JR. SHIRLEY J. HARRIS MARGARET L. STEINER THOMAS HARRIS, JR. JAMES J. STEINER JOSEPH A. STEINER JEFFREY HARRIS MICHAEL L. HARRIS JERRY D. HARRIS DAVID E. HARRIS STEPHEN S. HARRIS MARA D. CLANCY JOYCE A. HARRIS DONALD H. SMITH KATHERINE S. HARRIS THERESA M. HARRIS ALBERT J. HARRIS ERIN S. HARRIS ERIC A. HARRIS THOMAS S. HARRIS THOMAS L. HARRIS SHAR A. HARRIS CONNIE J. HARRIS JOHN J. HARRIS R.J. HARRIS, JR. STANLEY S. HARRIS NANCY A. HARRIS ROBERT L. HARRIS MICHAEL L. HARRIS STEVEN S. HARRIS	JOSEPH T. MELCZER, JR. JOHN J. HARRIS WILLIAM D. HARRIS JOHN D. HARRIS PETER J. HARRIS STEVEN M. HARRIS DAVID J. HARRIS ROBERT J. HARRIS ROBERT J. HARRIS LAWRENCE S. HARRIS MICHAEL W. HARRIS CHARLES M. HARRIS DAVID A. HARRIS ROBERT J. HARRIS LAWRENCE S. HARRIS JAMES P. HARRIS STEPHEN C. HARRIS MATTHEW S. HARRIS LOIS P. HARRIS GEORGE J. HARRIS DAVID D. HARRIS CRANE S. HARRIS CHERYL A. HARRIS ERIC S. HARRIS J. STEPHEN HARRIS STEPHEN M. HARRIS TIMOTHY S. HARRIS DAVID M. HARRIS JOHN C. HARRIS LESLIE A. HARRIS KEITH S. HARRIS FELICIA A. HARRIS THOMAS L. HARRIS CARL F. HARRIS CHERYL S. HARRIS OTTO S. HARRIS LAURENCE E. HARRIS, JR. NANCY S. HARRIS JAMES S. HARRIS JOHN T. HARRIS ROBERT S. HARRIS CLYTON J. HARRIS THOMAS S. HARRIS
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LAW OFFICES
SNELL & WILMER

3100 VALLEY BANK CENTER
PHOENIX, ARIZONA 85073-3100
(602) 257-7211

TELEX 165088
TELECOPIERS:
AUTOMATIC (602) 258-2735
AUTOMATIC (602) 267-7664

May 27, 1988

Mr. Fred Thielen
Executive Director
GAINNEY RANCH COMMUNITY ASSOCIATION
7720 Gainney Ranch Road
Scottsdale, Arizona 85258

Re: First Supplemental Declaration
The Golf Cottages at Gainney Ranch

Dear Fred:

I am enclosing herewith a copy of the First Supplemental Declaration for The Golf Cottages at Gainney Ranch dated May 16, 1988, recorded May 17, 1988 as Instrument No. 88-237677, records of Maricopa County, Arizona.

If you should have any questions, please call me.

Yours very truly,

Joseph T. Melczer III

Joseph T. Melczer III

JTMIII:d1

Enclosure

WHEN RECORDED, RETURN TO:
Stewart Title & Trust of Phoenix
244 West Osborn Road
Phoenix, Arizona 85012
Attn: Royce Thomas

85 226862

BROP RSTR (FR)

3

DECLARATION OF HORIZONTAL PROPERTY REGIME

AND

DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS

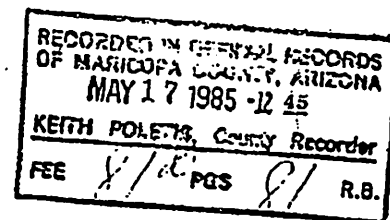
ESTABLISHING AND GOVERNING

THE GOLF COTTAGES AT GAINNEY RANCH

A RESIDENTIAL CONDOMINIUM PROJECT - SCOTTSDALE, ARIZONA

AND

SATELLITE COMMUNITY OF GAINNEY RANCH



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AND
DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS
FOR
THE GOLF COTTAGES AT GAINNEY RANCH

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EXHIBIT "A" - LEGAL DESCRIPTION

EXHIBIT "B" - CONDOMINIUM PLAT

01JM30594

THIS DECLARATION is made as of the date hereinafter set forth by MARKLAND PROPERTIES, INC., an Arizona corporation (hereinafter referred to as the "Declarant").

R E C I T A L S

(A) Markland Properties, Inc., an Arizona corporation, is the fee owner of that certain real property situated in the City of Scottsdale, County of Maricopa, State of Arizona, described on EXHIBIT "A", attached hereto and hereby incorporated by reference (hereinafter referred to as the "Parcel");

(B) The Parcel is located within the development boundaries of the master planned community of Gainey Ranch as defined in that certain Master Declaration of Covenants, Conditions, Restrictions, Assessments, Charges, Servitudes, Liens, Reservations and Easements dated March 23, 1984, and recorded March 29, 1984 as Instrument No. 84-130211, official records of the County Recorder of Maricopa County, Arizona, as the same has heretofore been amended and may hereafter be amended or supplemented (the "Master Declaration");

(C) The Parcel has been designated for residential condominium use development pursuant to a Tract Declaration duly executed and recorded in furtherance of the Master Declaration;

(D) Declarant desires to comply with all terms of the Master Declaration and to submit the Parcel, together with all buildings and improvements now or hereafter constructed on the Parcel, and all easements and rights appurtenant thereto (hereinafter referred to as the "Property"), to

a Horizontal Property Regime pursuant to Sections 33-551 through 33-561, Arizona Revised Statutes;

(E) Declarant desires to establish for its own benefit and for the mutual benefit of all future Owners or Occupants of the Property, certain covenants, conditions, restrictions, easements, rights, privileges, assessments, and liens as set forth herein (hereinafter collectively referred to as the "Restrictions") which shall run with and be a burden upon the Property;

(F) Declarant intends that the Owners, Occupants, Lenders, and all other persons hereinafter acquiring any interest in the Property shall at all times enjoy the benefits of, and shall hold their interest subject to, this Declaration, which is recorded in furtherance of establishing a general plan of condominium ownership for the Property; and for establishing rules for the use, occupancy, management, and enjoyment thereof, all for the purpose of enhancing and protecting the value, desirability, and attractiveness of the Property and the quality of life therein;

NOW, THEREFORE, Declarant, as owner of the Property and for the purposes above set forth, declares as follows:

I

DEFINITIONS

As used herein, unless the context otherwise requires:

Section 1.01. "Act" shall mean Sections 33-551 through 33-561, Arizona Revised Statutes, pertaining to Horizontal Property Regimes in the State of Arizona.

Section 1.02. "Association" shall refer to the THE GOLF COTTAGES AT GAINNEY RANCH CONDOMINIUM ASSOCIATION, INC., whose membership shall include each Owner of a Condominium Unit in the Property, and whose function shall be to serve as the Council of Co-Owners as defined in the Act. The Association will be incorporated under the name of THE GOLF COTTAGES AT GAINNEY RANCH CONDOMINIUM ASSOCIATION, INC., an Arizona non-profit corporation, prior to the conveyance of a Condominium Unit by Declarant.

Section 1.03. "Association Rules" shall mean and refer to the rules and regulations adopted by the Association pursuant to this Declaration and in furtherance of the Bylaws and in accordance with Section 33-561 of the Act.

Section 1.04. "Assessments" shall mean the charges against Owners to defray the Common Expenses as well as miscellaneous special Assessments, special Assessments for capital improvements, and special Assessments for the purpose of restoring and reconstructing the Property in the event of casualty, all as provided in this Declaration or the Master Declaration.

Section 1.05. "Board" shall mean the Board of Directors of the Association elected pursuant to the Bylaws and serving as the governing body of the Association.

Section 1.06. "Building" shall mean and refer to each of the twelve (12) principal structures located on the Parcel and forming part of the Property as shown on the Plat, whether or not such structures are composed of one or more floors or stories.

Section 1.07. "Bylaws" shall mean the Bylaws adopted by the Association pursuant to Section 33-561 of the

Act for the purpose of regulating the affairs of the Association, as the same may be amended from time to time.

Section 1.08. "Common Expenses" shall mean the actual and estimated costs for: (a) maintenance, management, operation, repair and replacement of the Common Elements which are maintained by the Association; (b) deficiencies arising by reason of unpaid Assessments; (c) management and administration of the Association, including, but not limited to, compensation paid by the Association to the Master Association, accountants, attorneys and employees; (d) utilities (other than separately metered utilities for the Condominium Units), trash pickup and disposal, gardening, pool service, and other related services; (e) insurance and bonds required by this Declaration or any additional insurance and bonds obtained by the Board in its discretion; (f) the establishment of reasonable reserves as the Board shall deem appropriate in its discretion; (g) other miscellaneous charges incurred by the Association or the Board pursuant to this Declaration, the Bylaws, or Association Rules in furtherance of the purposes of the Association or in discharge of the duties and powers of the Association.

Section 1.09. "Common Elements" shall mean the entire Property, excluding the Condominium Units.

Section 1.10. "Condominium Unit" shall mean part of the Property, including one or more rooms situated in a Building comprising part of the Property, designed or intended for independent use as a dwelling unit, together with the respective fractional interest in the Common Elements, and any exclusive and non-exclusive easements appurtenant thereto. Each Condominium Unit shall consist of the space enclosed and bounded by the horizontal and vertical planes as

shown on the Plat; provided, however, that no structural components of the Building in which each Condominium Unit is located, and no pipes, wires, conduits, ducts, flues, shafts, or public utility, water or sewer lines situated within such Condominium Unit and forming part of any system serving one or more other Condominium Units or the Common Elements shall be deemed part of a Condominium Unit. "Condominium Unit" shall be synonymous with "Apartment" as defined in Section 33-551 of the Act.

Section 1.11. "Declarant" shall mean MARKLAND PROPERTIES, INC., an Arizona corporation, and the successors and assigns of Declarant's rights hereunder.

Section 1.12. "Declaration" shall mean this Declaration including all exhibits attached hereto, which are hereby incorporated by reference, and any and all amendments hereof and supplements hereto.

Section 1.13. "Lender" shall mean a holder of a first mortgage or first deed of trust on a Condominium Unit which has notified the Association in accordance with Section 12.06 of the Declaration.

Section 1.14. "Master Association" shall mean The Gainey Ranch Community Association, or such other Arizona non-profit corporation organized pursuant to the Master Declaration to administer and enforce the terms thereof.

Section 1.15. "Master Declaration" shall mean that certain Declaration of Covenants, Conditions, Restrictions, Assessments, Charges, Servitudes, Liens, Reservations and Easements dated March 23, 1984, and recorded March 29, 1984 as Instrument No. 84-130211, official records of the County Recorder of Maricopa County, Arizona, as the same has heretofore been amended and may hereafter be amended or supplemented.

Section 1.16. "Occupant" shall mean a Person or Persons, other than an Owner, in possession of, or using, a Condominium Unit or the Common Elements, including, without limitation, family members, contract purchases, tenants, guests, or invitees.

Section 1.17. "Owner" shall mean the Person or Persons who are vested with record title of a Condominium Unit according to the records of the County Recorder of Maricopa County, Arizona; however, Owner shall not include a Person who holds an interest in a Condominium Unit merely as security for the performance of an obligation. Declarant shall be considered the record Owner of any Condominium Unit prior to its initial conveyance by Declarant.

Section 1.18. "Plat" means the plat of survey of the Property submitted to this Horizontal Property Regime and showing thereon forty-eight (48) Condominium Units, each of which is identified by a number. A copy of the Plat is included as EXHIBIT "B", attached hereto and hereby incorporated by reference. The original Plat is recorded in Book 282 of Maps, Page 39, in the records of the County Recorder of Maricopa County, Arizona.

Section 1.19. "Person" shall mean a natural individual, corporation, partnership, trustee or other legal entity capable of holding title to real property.

Section 1.20. "Property" shall mean the Parcel, the Buildings, improvements and permanent fixtures located thereon, and all easements and rights appurtenant thereto.

Section 1.21. "Restrictions" shall mean the covenants, conditions, assessments, easements, liens and restrictions set forth in this Declaration.

II

CREATION OF THE HORIZONTAL PROPERTY REGIME

Section 2.01. Submission. Declarant hereby submits and subjects the Property to a Horizontal Property Regime pursuant to the Act, and in furtherance thereof, makes and declares the Restrictions contained in this Declaration, and Declarant hereby declares and agrees that the Property and all of the Condominium Units shall be held, conveyed, transferred, sold, leased, mortgaged, encumbered, occupied, used, and improved subject to the Restrictions, which Restrictions shall constitute covenants and conditions running with the land and shall be binding upon and inure to the benefit of Declarant, the Association, and each Owner, including their respective heirs, executors, administrators, personal representatives, successors and assigns.

III

DESCRIPTION OF THE BUILDINGS, THE CONDOMINIUM UNITS,
AND THE COMMON ELEMENTS

Section 3.01. Name. The Property shall be known as "THE GOLF COTTAGES AT GAINNEY RANCH".

Section 3.02. Cubic Content Space Of The Buildings. A description of the cubic content space of each Building with reference to its location on the Parcel is set forth on the Plat. The horizontal boundaries shall be the plane of the top elevation of the Building, as shown on the Plat, and the plane of the base elevation of the Building as shown on the Plat. The vertical boundaries shall be the exterior of the outside perimeter walls as shown on the Plat.

Section 3.03. Cubic Content Space Of Condominium Units. The cubic content space of each of the forty-eight (48) Condominium Units within the Buildings is set forth on the Plat. The horizontal boundaries of each Condominium Unit shall be the underside of the finished but undecorated ceiling and the top of the finished but undecorated floor of the Condominium Unit as shown on the Plat. The vertical boundaries of each Condominium Unit shall be the interiors of the finished but undecorated walls located on the perimeter lines of the respective Condominium Units as shown on the Plat.

Section 3.04. Variable Condominium Unit Plans. For purposes of providing marketing flexibility in the construction and layout of the Condominium Units in each of the Buildings in the Property, Declarant has pre-planned four variable formats for each of the Buildings in the Property in accordance with the descriptions shown in the Plat. However, each Building will contain four Condominium Units regardless of the configuration of the Building. It is contemplated that Declarant will, based upon marketing requirements as dictated by home buyer interest in the Property, ultimately decide which of the four variable formats to build for each of the Buildings. Therefore, Declarant hereby reserves the right and option to construct one of four different typical Building plans for each of the twelve Buildings in the Property. Upon recordation of the deed for each Condominium Unit for each Building of the Property, the deed will refer to a Building type A, B, C, or D for Buildings 1, 2, 6, 7, 8, 9, 10 and 12 and a Building type A-reversed, B-reversed, C-reversed or D-reversed for Buildings 3, 4, 5, and 11, which will irrevocably fix the type of Building for that Building location in the Property. Each deed will also specify the

Condominium Unit plan actually constructed and located in such Building which will irrevocably fix the type of Condominium Unit plan in such location in the Building.

Section 3.05. Description Of Common Elements. The Common Elements shall consist of the entire Property, excluding the Condominium Units.

Section 3.06. Fractional Interest Of Each Condominium Unit In The Horizontal Property Regime. The fractional interest which each Condominium Unit bears to the entire Horizontal Property Regime, and which fractional interest shall constitute the fractional interest of each Owner in the Common Elements, shall be one/forty-eighth (1/48).

Section 3.07. Maintenance of Condominium Units. Each Owner shall furnish and be responsible for, at his own expense, all of the maintenance, repairs, and replacements within his own Condominium Unit. Such obligation shall include: (a) the maintenance of all interior and exterior doors, all lath, furring, wallboard, plasterboard, plaster, paneling, tiles, wallpaper, paint, finished flooring, and any other materials constituting the finished surfaces of floors, ceilings, or interior walls (all other portions of the walls, floors, or ceilings are part of the Common Elements); (b) repair and replacement of all window and door glass and the interior and exterior cleaning of such window and door glass; (c) the maintenance of, in an open and unobstructed condition, all sewer and drainage pipes, water and other utility lines serving an Owner's respective Condominium Unit between the points at which the same enter the respective Condominium Unit and the points where the same join the utility lines serving other Condominium Units; (d) maintenance, replacement, repair and restoration of all of the following which service an Owner's Condominium Unit exclusively: lighting

fixtures, plumbing fixtures, stoves, refrigerators, hot water heaters, air conditioning units (including compressors and condensers) and such other appliances, fixtures, and decorations as an Owner may install; and (e) periodic cleaning and maintenance in a first class condition of all exclusive easement areas appurtenant to an Owner's Condominium Unit, including, without limitation, garage parking areas, patios, balconies, entryways, fireplaces, and storage areas. An Owner may make non-structural alterations within his Condominium Unit, but an Owner shall not make any structural or exterior alterations of the Common Elements.

Section 3.08 Maintenance of Common Elements. The Association shall furnish and be responsible for, as part of the Common Expenses, the maintenance, repair, and replacement of the Common Elements, which shall include the exterior of the garage and all structural components of the Buildings and all pipes, wires, conduits, ducts, flues, shafts and public utility, water or sewer lines situated within the airspace of any Condominium Unit and forming part of any system serving one or more other Condominium Units or the Common Elements. To the extent the Master Declaration requires, or permits, the Master Association to maintain the Common Elements, the Association may, pursuant to the terms required by Master Declaration or determined to be reasonable by the Board, delegate and assign such maintenance responsibility to the Master Association.

Section 3.09. Owner Default In Maintenance. If an Owner fails to so maintain his Condominium Unit or make repairs thereto in such a manner as may be deemed reasonably necessary in the judgment of the Board to preserve and protect the attractive appearance and value of the Property, or if an Owner shall fail to observe any covenant or restriction

imposed on such Owner by the terms of the Declaration, then the Board shall give written notice to such Owner stating with particularity the nature of the default and the corrective action which the Board determines to be required and requesting that the same be carried out within a period of fifteen (15) days after the giving of such written notice. If such Owner fails to carry out such action within the period specified by the notice, the Board shall cause such action to be taken and shall levy a special assessment for the cost thereof to such Owner, such special assessments to be due and payable within thirty (30) days after the Board gives written notice thereof and to be secured by the Assessment lien created in Section 5.01 of this Declaration.

Section 3.10. Utilities. All utilities for individual Condominium Units (except for those utility costs which are metered collectively and paid by the Association as a Common Expense item) will be metered separately to each Condominium Unit and such utility charges shall be the responsibility of the respective Owners.

IV

MANAGEMENT

Section 4.01. Association. The Association will be formed so as to constitute the "Council of Co-Owners" as that term is defined in the Act to serve as the governing body for all Owners and shall make provisions for the maintenance, repair, replacement, administration and operation of the Common Elements, assessment of expenses, payment of losses, division of profits, acquisition of hazard insurance and disposition of such hazard insurance proceeds, and other matters as provided in the Act, the Declaration, and the Bylaws.

The Association shall not be deemed to be conducting a business of any kind, and all funds received by the Association shall be held and applied by it for the Owners in accordance with the Declaration and the Bylaws.

Section 4.02. Membership. Each Owner shall be a member of the Association so long as he shall be an Owner and such membership shall automatically terminate when he ceases to be an Owner, and upon the transfer of such ownership interest, the new Owner succeeding to such ownership interest shall likewise succeed to such membership in the Association.

Section 4.03. Voting. The Association shall have two (2) classes of voting membership.

Class A. Class A Members shall be all Owners other than Declarant. Class A Members shall be entitled to one (1) vote for each Condominium Unit owned. When more than one Person owns an interest in a Condominium Unit, each such Person shall be a member of the Association but the vote for such Condominium Unit shall be exercised as the co-Owners themselves determine, but in no event shall more than one (1) vote be cast with respect to any Condominium Unit. The Association shall not be required to recognize the vote or written assent of any such co-Owner except the vote or written assent of the co-Owner designated in a writing executed by all of such co-Owners and delivered to the Association.

Class B. The Class B Member shall be Declarant. The Declarant shall be entitled to three (3) votes for each Condominium Unit which it owns; provided, however, the Class B Membership shall cease and be converted into Class A Membership not later than one hundred twenty (120) days after the happening of whichever of the following is first in time:

(a) when the total votes outstanding in the Class A Membership equal or exceed the total votes outstanding in the Class B Membership; or

(b) on the third anniversary of the first conveyance of a Condominium Unit by Declarant to an Owner.

Section 4.04. Board Of Directors. The governing body of the Association shall be the Board of Directors elected pursuant to the Bylaws. The Board shall consist of not less than three (3) members and not more than five (5) members. Except as otherwise provided in this Declaration, the Bylaws, or Association Rules, the Board may act in all instances on behalf of the Association. The Board shall act to adopt the Bylaws and Association Rules.

Section 4.05. Qualification Of Directors. Except for Board members designated by Declarant, each Director shall be an Owner or the spouse of an Owner (or if an Owner is a corporation, partnership, or trust, a Director may be an officer, partner, trustee or beneficiary of such Owner). If a Director shall cease to meet such qualifications during his term, he will thereupon cease to be a Director and his place on the Board shall be deemed vacant.

Section 4.06. Independent Manager. The Board may employ a responsible person or entity as manager to manage, operate and maintain the Common Elements, with all of the administrative functions and such other powers and duties as the Board may delegate from time to time and for such fees as the Board may establish consistent with other provisions of this Declaration. Any agreement for management of the Property shall be in writing and shall provide for termination by either the Association or the management agent for cause on not more than thirty (30) days written notice, and the term

of such agreement shall not exceed one (1) year, renewable by written agreement of the parties for successive periods of one (1) year. To the extent required by the Master Declaration, the Association shall obtain property management and management support services from the Master Association.

Section 4.07. Action By Owners. The Board may not act on behalf of the Association to amend or terminate this Declaration, or to elect members of the Board, except in filling vacancies in its membership for the unexpired portion of any term.

Section 4.08. Annual Meeting. The Association shall hold an annual meeting as provided in the Bylaws.

Section 4.09. Right Of Association To Enter Condominium Units. The Association acting through the Board or its duly authorized agent shall have the right at all times upon reasonable notice (and at any time in case of an emergency) to enter upon or in any Condominium Unit to abate any infractions, to make repairs, or correct any violation of any of the Restrictions herein set forth, and in connection therewith shall have the further right to assess all costs incurred against the Owner, such assessment to be secured by the lien provided in Section 5.01.

Section 4.10. Association Rules. The Board shall adopt Association Rules in furtherance of the Bylaws for the regulation and operation of the Property.

Section 4.11. Reserve Fund. The Association shall maintain an adequate reserve fund for maintenance, repair and replacement of those Common Elements that must be replaced on a periodic basis, and such reserve shall be funded as part of monthly Assessments.

Section 4.12. Availability of Property Documents.

The Association will maintain current copies of this Declaration, the Articles, Bylaws, and Association Rules concerning the Property and the Association's own books, records, and financial statements available for inspection during normal business hours by an Owner or Lender (or any insurer or guarantor of a Lender).

V

COVENANT FOR ASSESSMENTS

Section 5.01. Creation Of Lien And Personal Obligation For Assessments. Each Owner, including Declarant to the extent Declarant is an Owner as defined herein, of any Condominium Unit, by acceptance of a deed or other instrument creating in such Owner the interest required to be deemed an Owner, whether or not it shall be so expressed in any such deed or other instrument, is deemed to covenant and agree to pay to the Association, such Assessments to be fixed, established and collected from time to time as provided in this Declaration. The Assessments, together with interest thereon, late charges, attorneys' fees, court costs and other costs of collection as hereinafter provided, shall be a continuing lien upon the Condominium Unit against which each such Assessment is made. Each such Assessment, together with such interest, late charges, costs and attorneys' fees, shall also be the personal obligation of the Owner of such Condominium Unit at the time the Assessment becomes due. The personal obligation shall not pass to the successor in title of an Owner unless expressly assumed by such successor.

Section 5.02. Purpose Of Assessments. The

Assessments levied by the Association shall be used exclusively for the purposes of promoting the health, safety and welfare of the Owners, the management, maintenance, care, preservation, and protection of the Property, enhancing the quality of life in the Property and the value of the Property including, without limitation, the improvement and maintenance of the services and facilities devoted to this purpose and related to the use and enjoyment of the Common Elements, or in furtherance of any other duty or power of the Association.

Section 5.03. Regular Assessments. Not later than

thirty (30) days prior to the beginning of each fiscal year, the Board shall distribute to each Owner a pro forma operating statement or budget for the upcoming fiscal year which shall, among other things, estimate the total Common Expenses to be incurred for such fiscal year. The Board shall at that time determine the amount of the regular Assessment to be paid by each Owner. Each Owner shall thereafter pay to the Association his regular Assessment in equal monthly installments on the first day of each month. In the event the Board shall determine that the estimate of total charges for the current year is, or will become, inadequate to meet all Common Expenses for any reason, it shall then immediately determine the approximate amount of such inadequacy and issue a supplemental estimate of the Common Expenses and determine the revised amount of the regular Assessment against each Owner, and the date or dates when due.

Section 5.04. Capital Improvement Assessments. In

addition to regular Assessments, the Board may levy in any fiscal year a capital improvement Assessment applicable to

that year only for the purpose of defraying, in whole or in part, the cost of any construction or replacement (other than due to destruction) of a described capital improvement upon the Common Elements, including the necessary fixtures and personal property related thereto. The Board shall not impose a capital improvement Assessment exceeding ten percent (10%) of the then estimated annual Common Expenses without the approval of a majority of the voting power of the Association. All amounts collected as capital improvement Assessments may only be used for capital improvements and shall be deposited by the Board in a separate bank account to be held in trust for such purposes and said funds shall not be commingled with any other funds of the Association.

Section 5.05. Uniform Assessments. All Assessments (other than special Assessments) shall be fixed at an equal amount for each Condominium Unit (1/48).

Section 5.06. Certificate Of Payment. The Association shall, upon demand, furnish to any Owner liable for Assessments a certificate in writing signed by an officer or authorized agent of the Association setting forth whether the Assessments relating to a specified Condominium Unit have been paid and the amount of delinquency, if any. A reasonable charge may be collected by the Board for the issuance of each such certificate. Each certificate shall be conclusive evidence of payment of any Assessment therein stated to have been paid.

Section 5.07. Special Assessments. Special Assessments shall be levied by the Board against a Condominium Unit and its Owner to reimburse the Association for:

(a) costs incurred in bringing an Owner and his Condominium Unit into compliance with the provisions of this Declaration, the Bylaws, or Association Rules;

(b) any other charge designated as a special Assessment in this Declaration, Bylaws, or Association Rules; and

(c) attorneys' fees, interest and other charges relating thereto as provided in this Declaration.

In the event the Association undertakes to provide materials or services which benefit individual Condominium Units and which can be accepted or not by individual Owners, such Owners, in accepting such materials or services, agree that the costs thereof shall be a special Assessment.

Section 5.08. Date Of Commencement Of Assessments.

Regular and other Assessments as to Condominium Units within the Property for which construction has been completed shall commence as to all such completed Condominium Units on the first day of the month following the conveyance of the first Condominium Unit by Declarant to an Owner. Thereafter, regular and other Assessments shall commence as to newly completed Condominium Units on the first day of the month following the substantial completion of construction for each respective Building. Until the Association makes an Assessment, the Declarant shall pay all Common Expenses of the Property. There will be no Assessments on uncompleted Condominium Units.

Section 5.09. Reduction Or Abatement Of Regular Assessments. In the event the amount budgeted to meet Common Expenses for a particular fiscal year proves to be excessive in light of the actual Common Expenses, the Board in its dis-

cretion may either reduce the amount of the regular Assessments or may abate collection of regular Assessments as it deems appropriate.

Section 5.10. No Offsets. All Assessments shall be payable in the amount specified by the Assessment and no offsets against such amount shall be permitted for any reason, including, without limitation, a claim that the Association is not properly exercising its duties and powers as provided in this Declaration.

Section 5.11. Homestead Waiver. Each Owner, to the extent permitted by law, does hereby waive, to the extent of any liens created pursuant to this Declaration, whether such liens are now in existence or are created at any time in the future, the benefit of any homestead or exemption laws of the State of Arizona now in effect, or in effect from time to time hereafter.

VI

EFFECT OF NON-PAYMENT OF ASSESSMENTS AND REMEDIES

Section 6.01. Delinquency. Any Assessment which is not paid when due is delinquent. Whenever an Assessment is delinquent, the Board may at its option invoke any or all of the sanctions provided for herein.

Section 6.02. Late Charge. If any Assessment is not paid within fifteen (15) days after it becomes due and payable, the Owner shall be obligated to pay the late charge then provided for in the Bylaws. The amount of such late charge until paid shall constitute part of the Assessment lien as provided for in Section 5.01 of this Declaration.

Section 6.03. Interest. If any Assessment is not paid within thirty (30) days after it becomes due and payable, interest at the rate set forth in the Bylaws at the time may be assessed on the amount owing from the date due until such time as it is paid.

Section 6.04. Action At Law. The Association may bring an action to recover a delinquent Assessment either personally against the Owner obligated to pay same or, upon compliance with the notice provisions herein, to foreclose the Assessment lien; provided, however, that the Association's choice of one remedy shall not prejudice or constitute a waiver of the Association's right to exercise the other. The costs of preparing and filing the complaint shall be assessed against the delinquent Owner and his Condominium Unit and reasonable attorneys' fees and court costs will thereafter be added to the amount in delinquency (plus interest and/or late charges, if appropriate) in the event that a judgment is obtained by the Association. Each Owner vests in the Association or its assigns the right and power to bring actions at law and/or lien foreclosures against such Owner or Owners for the collection of delinquent Assessments.

Section 6.05. Notice Of Lien. No action shall be brought to foreclose an Assessment lien at a time less than thirty (30) days after the date that a certified or registered notice of claim of lien is deposited in the United States Mail, postage prepaid, to the Owner of the applicable Condominium Unit and a copy thereof is recorded by the Association in the office of the County Recorder of Maricopa County, Arizona.

Section 6.06. Foreclosure Sale. Any foreclosure sale provided for in this Declaration is to be conducted in

accordance with applicable provisions relating to the foreclosure of realty mortgages in the State of Arizona. The Association, upon approval by a majority vote of the Owners, may through its duly authorized agents have and exercise the power to bid on the Condominium Unit at the foreclosure sale and to acquire, hold, lease, mortgage and convey such Condominium Unit.

Section 6.07. Suspension Of Votes. The Board shall suspend for the entire period during which an Assessment remains delinquent the obligated Owner's right to vote on any matter at regular or special meetings of the Association.

VII

EASEMENTS

Section 7.01. General Easements To Common Elements. Subject to this Declaration and the Association Rules, non-exclusive reciprocal easements are hereby reserved and created for the purpose of support, ingress and egress, access, use and enjoyment in favor of each Owner, upon, across, over, under and through the Common Elements, including the use of all pipes, wires, ducts, cables, conduits, and public utility lines, which easements shall be appurtenant to each Condominium Unit. The Association, acting through the Board or its authorized agent, and public utility companies providing service to the Property, shall have non-exclusive easements with the right of access to each Condominium Unit to make inspections, to remove violations, to maintain, repair, replace or effectuate the restoration of the Common Elements accessible in such Unit; provided, however, such rights shall be exercised in a reasonable manner and at rea-

sonable times with prior notification, unless emergency situations demand immediate access.

Section 7.02. Public Utilities. Easements and rights over the Property for the installation and maintenance of electricity lines, telephone lines, cable television, water lines, gas lines, sanitary sewer lines, drainage facilities, and such other public utilities needed to serve the Property are hereby reserved by Declarant, together with the right to grant and transfer the same; provided, however, such easements and rights shall not unreasonably interfere with the use of the Common Elements and the Condominium Units by the Owners or Occupants. Declarant or the Association shall have the power to grant and convey in the name of all of the Owners as their attorney-in-fact to any other person easements and rights-of-way in, on, over or under the Common Elements for the purpose of constructing, erecting, operating or maintaining lines, cables, wires, conduits, or other devices for electricity, cable television, power, telephone, public sewers, storm water drains and pipes, water systems, sprinkling systems, water heating and gas lines or pipes, and any similar public or quasi-public improvements or facility, and each Owner in accepting the deed to a Condominium Unit expressly consents to such easements and rights-of-way and authorizes and appoints the Association and Declarant (as long as Declarant owns one or more Condominium Units in the Property) as attorney-in-fact of such Owner to execute any and all instruments conveying or creating such easements or rights-of-way. However, no such easement can be granted if it would permanently interfere with the use, occupancy, or enjoyment by any Owner of such Owner's Condominium Unit.

Section 7.03. Easements For Encroachments. If any portion of the Common Elements now encroaches upon any Condominium Unit, or if any Condominium Unit now encroaches upon any other Condominium Unit or the Common Elements, or if any such encroachment shall occur hereafter as a result of the manner in which the Buildings have been constructed or due to settling, shifting, alteration, replacement, repair, or restoration by Declarant or the Association, a valid easement for encroachment shall exist so long as the Buildings stand.

Section 7.04. Development Easements For Declarant. Until all Condominium Units have been sold by Declarant, there are hereby reserved to Declarant, together with the right to grant and transfer the same to others, including Declarant's sales agents, representatives and assigns, easements and rights upon, across, over, under and through the Property for construction, display (including the use of the Condominium Units as models), maintenance, sales and exhibit purposes (including the use of signs and other advertising devices) in connection with the erection and sale or lease of Condominium Units within the Property; provided, however, that no such use by Declarant or its agents shall otherwise restrict Owners or Occupants in the reasonable use and enjoyment of their Condominium Units.

Section 7.05. Garage Parking. Each Owner shall have an exclusive easement to use the parking space or spaces in the garage set forth on the Plat and designated for such Condominium Unit by corresponding number. Such exclusive parking easement shall be appurtenant to the respective Condominium Unit and may not be severed from the ownership of the Condominium Unit.

Section 7.06. Patios, Balconies, Entryways, Fireplaces, and Storage Areas. Each Owner of a Condominium Unit shall have an exclusive easement to use the patio, balcony (or balconies), entryway, fireplace (including firebox and flue), and storeroom which is adjacent to such Condominium Unit as set forth and depicted on the Plat. These exclusive easements shall be appurtenant to each respective Condominium Unit where so identified and may not be severed from the ownership of the Condominium Unit.

Section 7.07. Reservation of Option to Convert Common Elements For Special Exclusive Easements. Declarant intends to develop the Property on a building by building basis so that Declarant will have the flexibility to change the layout of the landscaping, entryways, patios, and yard areas adjacent to the Condominium Units as described on the Plat. Without the approval of Owners or the Association or the existing Lenders, Declarant shall have the right to convert all or part of the Common Elements by a Supplemental Declaration and Supplemental Plat, and Declarant hereby reserves the right, privilege and option to convert the Common Elements for purposes of providing exclusive easements appurtenant to the respective Condominium Units which are identified on the Supplemental Plat. The Declarant may elect to convert the Common Elements only for purposes of exclusive easements in the nature of entryway sidewalks, entryway patios, and yard areas for purposes of general patio use (including, without limitation, small swimming pools and spa areas). No Supplemental Declaration or Supplemental Plat shall alter or diminish the rights of any existing Owner to exclusive easements shown on the original Plat. Declarant shall have the right to convert the Common Elements only for a period of three (3) years after this Declaration is originally record-

ed. Each Owner, upon receipt and recordation of a deed or agreement for sale from Declarant whereby a Condominium Unit is conveyed to such Owner, shall be deemed to constitute and appoint Declarant the attorney-in-fact for such Owner to act as the true and lawful attorney for such Owner and in the name, place and stead of such Owner to convert the Common Elements in accordance with this Section 7.07. The grant of such authority to Declarant is coupled with an interest, shall be irrevocable, and shall be binding on the heirs, personal representatives, successors, and assigns of any Owner. Declarant covenants that all construction in the convertible Common Elements will be comparable in architectural style and quality of construction and in harmony with landscaping of existing improvements in the Property.

VIII

USE RESTRICTIONS

Section 8.01. Priority of Master Declaration and Tract Declarant. Notwithstanding anything to the contrary contained in this Declaration, no Person shall use or cause to be used any portion of the Property in any manner which would violate any of the terms set forth in Article IV, Section 2 and Section 3 of the Master Declaration or the Tract Declaration recorded for the Parcel in furtherance of the Master Declaration. Any Person owning, using or having an interest in the Property or any portion thereof shall comply with all the conditions on use of the Property set forth in the Master Declaration and the Tract Declaration, and the Association shall have the right, independently of or in conjunction with the Master Association, to enforce any and all of the covenants of the Master Declaration and the Tract Declaration relating to the use of the Property or any portion

thereof, all of which are specifically incorporated by reference herein as if fully restated in this Declaration.

Section 8.02. Signs. No sign of any kind shall be displayed to public view from any portion of the Property without the approval of the Board. Nothing herein shall prevent Declarant and its agents and assigns from utilizing reasonable signs, flags, markers, and sales devices in furtherance of sales activities until all Condominium Units have been sold by Declarant.

Section 8.03. Nuisance. No noxious or offensive activity shall be carried on upon the Property, nor shall any activity which might be or become an annoyance or nuisance to Owners or Occupants be permitted to interfere with their rights of quiet enjoyment or increase the rate of any insurance. No Owner or Occupant shall engage in activity within the Property in violation of any law, ordinance, statute, rule or regulation of any local, county, state or federal body. Nothing herein shall be construed to prevent Declarant and its agents from engaging in all forms of construction and sales activities until all Condominium Units have been sold by Declarant.

Section 8.04. Temporary Structures. No structure or building of a temporary character, including a tent or shack, shall be placed upon the Property or used therein unless the same and its proposed use are approved by the Board. Nothing herein shall be construed as preventing Declarant from using temporary structures or trailers for construction and/or sales purposes or engaging in all forms of construction and sales activities within the Property.

Section 8.05. Parking. Unless otherwise permitted by the Board, no motor vehicle (including a motorcycle),

trailer, camper, boat, or similar item, and no bicycle, shall be permitted to remain upon the Property unless parked or placed within the Property in spaces designated for such use; provided, however, temporary parking of motor vehicles shall be permitted. For purposes hereof, "temporary parking" shall mean parking of vehicles belonging to invitees of Owners and Occupants, parking of delivery trucks, service vehicles and other commercial vehicles being used in the furnishing of goods and services to the Association or to the Owners and Occupants as well as parking of vehicles belonging to and being used by Owners, Occupants and invitees for loading and unloading purposes. Except for temporary parking, no buses, vans, or trucks having a carrying capacity in excess of 3/4 tons or designed for commercial purposes shall be maintained or parked upon the Property except with the prior written approval of the Board. The Board may adopt Association Rules relating to the admission and temporary parking of vehicles within the Property, including the assessment of charges to Owners and Occupants who violate, or whose invitees violate, such rules. Any charges so assessed shall be special Assessments. Nothing herein shall be construed as preventing Declarant from using temporary structures or trailers for construction and/or sales purposes or engaging in all forms of construction and sales activities within the Property.

Section 8.06. External Fixtures. No external items such as, but not limited to, television and radio antennas, flag poles, clotheslines, wiring, insulation, air conditioning equipment, water softening equipment, fences, awnings, ornamental screens, screen doors, porch or patio or balcony enclosures, sunshades, walls, swimming pools, fountains, spas, landscaping and planting, other than those

provided in connection with the original construction of the Property, and any replacements thereof, and other than those approved by the Board and any replacements thereof, shall be constructed, erected or maintained on the Property, including any Buildings thereof. The foregoing notwithstanding, nothing herein shall be construed as preventing Declarant and its agents and assigns from engaging in all forms of construction and sales activities within the Property. The Association may maintain in effect or cause to be maintained in effect a central antenna system or systems, which shall provide connections to each Condominium Unit via underground or internal wall wiring, or a combination thereof.

Section 8.07. Window Covers. Only curtains, blinds, shutters, drapes and shades may be installed as window covers. No window shall be covered by paint, foil, sheets or similar items. The Board may adopt Association Rules regulating the type, color and design of the external surface of window covers.

Section 8.08. External Laundering. Unless otherwise permitted by the Board, external laundering and drying of clothing and other items is prohibited.

Section 8.09. Outside Speakers And Amplifiers. No radio, stereo, broadcast or loudspeaker units and no amplifiers of any kind shall be placed upon or outside, or be directed to the outside of any Building without the prior written approval of the Board.

Section 8.10. Repairs. No repairs of any detached machinery, equipment or fixtures, including without limitation, motor vehicles, shall be made upon the Property.

Section 8.11. Unsightly Items. All rubbish, debris or unsightly materials or objects of any kind shall be regularly removed from Condominium Units and shall not be

allowed to accumulate therein or thereon. Refuse containers and machinery and equipment not a part of the Condominium Units, shall be prohibited upon any Condominium Unit unless obscured from view of adjoining Condominium Units and Common Elements. Trash and garbage not disposed of by equipment contained within the Condominium Units shall be placed in containers by Owners and Occupants for removal from the Property in accordance with Association Rules applicable thereto adopted by the Board. The Board may adopt rules applicable to the provisions of this Section and their enforcement, including the assessment of charges to Owners and Occupants who violate, or whose invitees violate, such rules. Any charges so assessed shall be special Assessments. The foregoing notwithstanding, nothing herein shall be construed as preventing Declarant and its agents and assigns from engaging in all forms of construction and sales activities within the Property.

Section 8.12. Oil And Mineral Activity. No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon the surface of the Property, nor shall oil wells, tanks, tunnels, mineral excavations or shafts be installed upon the surface of the Property or within five hundred (500) feet below the surface of the Property. No derrick or other structure designed for use in boring for water, oil or natural gas shall be erected, maintained or permitted upon the Property.

Section 8.13. Animals. No animals, livestock or poultry of any kind shall be raised, bred or kept upon the Property, except that dogs, cats, or other household pets may be kept within a Condominium Unit provided they are not raised, bred, kept or maintained for any commercial purpose

or in numbers deemed unreasonable by the Board. Notwithstanding the foregoing, no animal or fowl may be kept within a Condominium Unit which, in the good faith judgment of the Board, results in an annoyance or is obnoxious to Owners or Occupants within the Property. All animals permitted to be kept by this Section shall be kept on a leash when on any portion of the Property except within a Condominium Unit. The Board may adopt Association Rules applicable to the provisions of this Section and to the keeping of pets within the Property, and their enforcement, including the assessment of charges to Owners and Occupants who violate such rules. Any charges so assessed shall be special Assessments.

Section 8.14. Leases. Any agreement for the leasing or rental of a Condominium Unit (hereinafter in this Section referred to as a "lease") shall provide that the terms of such lease shall be subject in all respects to the provisions of this Declaration, the Bylaws and the Association Rules. Said lease shall further provide that any failure by the Occupant thereunder to comply with the terms of the foregoing documents shall be a default under the lease. All leases shall be in writing. No Owner shall be permitted to lease his Condominium Unit for transient or hotel purposes, which shall be defined as rental for any period of less than thirty (30) days. No Owner may lease less than his entire Condominium Unit. Any Owner who shall lease his Condominium Unit shall be responsible for assuring compliance by the Occupant with this Declaration, the Bylaws and the Association Rules. Failure by an Owner to take legal action, including the institution of a forcible entry and detainer proceeding against his Occupant who is in violation of this Declaration, the Bylaws or the Association Rules within ten (10) days

after receipt of written demand so to do from the Board, shall entitle the Association, through the Board, to take any and all such action including the institution of proceedings in forcible entry and detainer on behalf of such Owner against his Occupant. Any expenses incurred by the Association, including attorneys' fees and costs of suit, shall be repaid to it by such Owner. Failure by such Owner to make such repayment within ten (10) days after receipt of a written demand therefor shall entitle the Board to levy a special Assessment against such Owner and his Condominium Unit for all such expenses incurred by the Association. In the event such special Assessment is not paid within thirty (30) days of its due date, the Board may resort to all remedies of the Association for the collection thereof.

Section 8.15. Landscape Maintenance. The Declarant and the Association shall have the right to maintain all landscaping in the Property so that views will be maintained to the greatest extent possible. The Declarant and the Association shall have the right of access to all areas of the Property which are necessary for such landscape maintenance.

Section 8.16. No Waterbeds. No waterbeds are permitted to be installed, maintained, or used on the second floors of any of the Condominium Units in the Property.

Section 8.17. Association Rules. The Association shall have the power to make and adopt reasonable Association Rules with respect to activities which may be conducted on any part of the Property. The Board's determination as to whether a particular activity being conducted or to be conducted violates or will violate such Association Rules shall be conclusive unless, at a regular or special meeting of the

Association, Owners representing a majority of the voting power of the Association vote to the contrary.

IX

INSURANCE

Section 9.01. Authority To Purchase. Commencing not later than the date a Condominium Unit is conveyed to a Person other than Declarant, the Board shall have the authority to and shall obtain the insurance provided for in this Article.

Section 9.02. Hazard Insurance. The Board shall obtain a master or blanket policy of property insurance on the entire Property including the Condominium Units and the Common Elements (excluding land, additions, improvements and decorations made in the Condominium Units by the Owners and Occupants) insuring the Property against loss or damage by fire and other hazards covered by the standard extended coverage endorsement, and against loss or damage by sprinkler leakage, debris removal, cost of demolition, vandalism, malicious mischief, windstorm, and water damage. Such master policy of property insurance shall be in a total amount of insurance equal to 100% of the current replacement cost, exclusive of land, excavations, foundations and other items normally excluded from such property policies. Such master policy of property insurance shall contain an Agreed Amount Endorsement or its equivalent, if available, or an Inflation Guard Endorsement, together with such endorsements as may be satisfactory to any Lender. If more than one Lender exists, such policy and endorsements shall meet the highest maximum standards of all such Lenders.

Section 9.03. Comprehensive Public Liability Insurance. The Board shall obtain comprehensive general liability insurance insuring the Association, the Declarant, the agents and employees of the Association and the Declarant, the Owners and Occupants and the respective family members, guests and invitees of the Owners and Occupants, against liability incident to the ownership or use of the Common Elements. The limits of such insurance shall not be less than \$1,000,000.00 covering all claims for death of or injury to any one person and/or property damage in any single occurrence. Such insurance shall contain a Severability of Interest Endorsement or equivalent coverage which would preclude the insurer from denying the claim of an Owner because of the negligent acts of the Association or another Owner or Occupant. Such insurance shall also include protection against water damage liability, liability for nonowned and hired automobiles, and liability for the property of others. Such insurance must provide that, despite any provisions giving the carrier the right to elect to restore damage in lieu of a cash settlement, such option shall not be exercisable without the approval of the Association. The Board shall adjust the amount of the insurance carried under this Section from time to time.

Section 9.04. Workmen's Compensation Insurance. The Board shall purchase and maintain in effect workmen's compensation insurance for all employees of the Association to the extent that such insurance is required by law.

Section 9.05. Fidelity Insurance. The Board shall obtain fidelity coverage against dishonest acts on the part of directors, officers, employees or volunteers who handle or who are responsible for handling the funds of the

Association. Such fidelity bonds shall name the Association as obligee and shall be written in an amount equal to one hundred fifty percent (150%) of the estimated current annual Common Expenses of the Association, including reserves, and shall contain waivers of any defense based on the exclusion of persons who serve without compensation from any definition of "employee" or similar expression.

Section 9.06. Premiums. Premiums upon insurance policies purchased by the Board on behalf of the Association shall be paid by the Association as part of the Common Expenses.

Section 9.07. Policy Provisions. (a) Any insurer that has issued an insurance policy to the Association under this Article shall also issue a certificate or memoranda of insurance to the Association and, upon request, to any Owner or Lender.

(b) The named insured under any policy of insurance shall be the Association, as trustee for the Owners, or its authorized representative, including any trustee with which the Association may enter into any Insurance Trust Agreement, or any successor trustee, each of which shall be referred to as the "Insurance Trustee" who shall have exclusive authority to negotiate losses under the policies. Each Owner hereby appoints the Association, or any Insurance Trustee, as attorney-in-fact for the purpose of purchasing and maintaining insurance required by this Article, and adjustment of all losses related thereto, including: the collection and appropriate disposition of all insurance proceeds, the negotiation of all losses and execution of releases of liability, the execution of all documents and the performance of all other acts necessary to administer such

insurance. The Association shall receive, hold, or otherwise properly dispose of any proceeds of insurance in trust for the Owners and their Lenders, as their interests may appear. This power-of-attorney is coupled with an interest, shall be irrevocable, and shall be binding on any heirs, personal representatives, successors or assigns of an Owner.

(c) The Association's insurance shall contain the "Special Condominium Endorsement" or its equivalent. Insurance coverage may not be brought into contribution with insurance purchased by the Owners.

(d) Coverage must not be limited by (i) any act or neglect by Owners or Occupants which is not within control of the Association; or (ii) any failure of the Association to comply with any warranty or condition regarding any portion of the Property over which the Association has no control.

(e) Coverage may not be cancelled or substantially modified (including cancellation for nonpayment of premiums) without at least thirty (30) days prior written notice to the Association and all Lenders, and to any Owner to whom a certificate has been issued.

(f) All policies must contain a waiver of subrogation by the insurer as to any and all claims against the Association, Owners, Occupants and their respective agents and employees, and any defenses based on co-insurance or on invalidity arising from acts of the insured.

Section 9.08. Supplemental Insurance. The Board may obtain such other policies of insurance in the name of the Association as the Board deems appropriate to protect the Association and Owners, including, without limitation, errors and omissions insurance for officers and directors of the

Association. Notwithstanding any other provisions herein, the Association shall continuously maintain in effect such casualty, flood, and liability insurance and a fidelity bond meeting the insurance and fidelity bond requirements for condominium projects established by Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation, so long as either is a Lender or Owner of a Condominium Unit, except to the extent such coverage is not available or has been waived in writing by Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation.

Section 9.09. Annual Insurance Report. Not later than sixty (60) days prior to the beginning of each fiscal year, the Board shall obtain a written report by a reputable independent insurance broker or consultant setting forth the existing insurance obtained pursuant to this Article and stating whether, in the opinion of such broker or consultant, the insurance complies with the requirements of this Article. Such report shall also set forth recommendations regarding current policy provisions and for additional insurance reasonably required for the protection of the Owners and Lenders in light of the insurance then available and the prevailing practice with respect to other similar Condominium Units. The Board shall be fully protected in relying on the written report furnished pursuant to this Section provided reasonable care and prudence were exercised in selecting such independent insurance broker or consultant.

Section 9.10. Insurance Obtained By Owners. An Owner or Occupant shall be permitted to insure his personal property against loss by fire or other casualty and may carry public liability insurance covering his individual liability for damage to persons or property occurring inside his

Condominium Unit. An Owner may carry additional hazard insurance covering the improvements in his Condominium Unit so long as it is limited to the type and nature of coverage commonly known as "tenant improvements" as well as additional liability insurance covering exposure from the ownership or use of the Common Elements. All such policies as may be carried by an Owner shall contain waivers of subrogation of claims against the Association, the Board, other Owners or Occupants, the Declarant and the agents and employees of each of the foregoing. All such policies as may be carried by an Owner shall not adversely affect or diminish any liability under any insurance obtained by the Association, and the Owner shall deposit a duplicate copy or certificate of any such other policy with the Board, except for casualty policies covering personal property and liability policies covering loss within the Condominium Unit. Except as provided in this Section 9.10, no Owner shall separately insure his Condominium Unit against loss by fire or other casualty covered by any insurance carried by the Association. If any Owner violates this provision, any diminution in insurance proceeds otherwise payable under policies issued to the Association that results from the existence of such other insurance will be chargeable to the Owner who acquired the other insurance and such Owner will be liable to the Association to the extent of any diminution.

X

DESTRUCTION OF IMPROVEMENTS

Section 10.01. Automatic Reconstruction. In the event of partial or total destruction of a Building or

Buildings or any portion of the Common Elements within the Property, the Board shall promptly take the following action:

(a) The Board shall ascertain the cost of reconstruction by obtaining fixed price bids from at least two (2) reputable contractors, including the obligation to obtain performance and lien payment bonds.

(b) The Board shall determine the amount of insurance proceeds, if any, payable by contacting the appropriate representative of the insurer of said Building or Buildings.

(c) If the Board determines: (i) that insurance proceeds will cover eighty-five percent (85%) or more of the estimated cost of reconstruction, or (ii) that available insurance proceeds together with available reserves and/or a special Assessment equal to twenty-five percent (25%) or less of the then aggregate annual regular Assessments for all Condominium Units will completely cover the estimated cost of reconstruction, then the Board shall cause notice to be sent to all Owners and to all Lenders encumbering Condominium Units within the Property setting forth such findings and informing said Owners and Lenders that the Board intends to commence reconstruction pursuant to this Declaration. In the event that at least twenty percent (20%) of the Owners, based on one (1) vote for each Condominium Unit, object in writing to such reconstruction as indicated in such notice, the Board shall call a special meeting of the Owners pursuant to Section 10.02. In the event that the foregoing requirements are satisfied and the requisite number of Owners do not object in writing to such reconstruction, the Board shall cause reconstruction to take place as promptly as practicable thereafter. In connection with such reconstruction, the Board shall

levy a uniform special Assessment against each Owner at such time and in such amount as the Board shall determine is necessary to cover the costs of reconstruction in excess of insurance proceeds and available reserves.

(d) If the Board in good faith determines that none of the bids submitted under this Section reasonably reflects the anticipated reconstruction costs, the Board shall continue to attempt to obtain an additional bid which it determines reasonably reflects such costs. Such determination shall be made by the Board as soon as possible. However, if such determination cannot be made within ninety (90) days after the date of such destruction because of the unavailability or unacceptability of an insurance estimate or reconstruction bid, or otherwise, the Board shall immediately call a meeting of the affected Owners and all Lenders pursuant to the Section 10.02.

(e) If the Board determines that any Condominium Unit has become uninhabitable by reason of its total or partial destruction, Assessments may abate against the Owner thereof until the Board determines that habitability has been restored. However, if the Board determines that such abatement would adversely and substantially affect the management, maintenance and operation of the Property, it may elect to disallow such abatement.

Section 10.02. Reconstruction By Vote. If reconstruction is not to take place pursuant to Section 10.01, as soon as practicable after same has been determined the Board shall call a special meeting of the Owners by mailing a notice of such meeting to each such Owner. Such meeting shall be held not less than fourteen (14) days and not more than twenty-one (21) days after the date of such notice. Unless

the Owners, by a vote at such meeting or by the written consent of not less than seventy-five percent (75%) of the Owners based on one (1) vote for each Condominium Unit, determine not to proceed with such reconstruction, reconstruction must take place and the Board shall levy a uniform special Assessment against each Owner at such time and in such amount as the Board shall determine is necessary to cover the costs of reconstruction in excess of insurance proceeds and available reserves.

Section 10.03. Procedure For Minor Reconstruction.

If the cost of reconstruction is equal to or less than ten percent (10%) of the face amount of insurance then carried under the Association's hazard insurance policy, then the Board shall contract with a licensed contractor or contractors to rebuild or repair such damaged or destroyed portions of the Property in conformance with the original plans and specifications, or if the Board determines that adherence to such original plans and specifications is impracticable or is not in conformance with applicable laws, ordinances, building codes, or other governmental rules or regulations then in effect, then such repairs or rebuilding shall be of a kind and quality substantially equivalent to the original construction of such improvements.

Section 10.04. Procedure For Major Reconstruction.

If the cost of reconstruction is greater than ten percent (10%) of the face amount of insurance then carried under the Association's hazard insurance policy, all insurance proceeds, together with such amounts from available reserves or special Assessments as are needed to complete the cost of reconstruction, shall be paid directly to a bank or savings and loan association located in Maricopa County, Arizona,

whose accounts are insured by the Federal Deposit Insurance Corporation or the Federal Savings and Loan Insurance Corporation, or the successor to either agency, as designated by the Board, as trustee (hereinafter called the "Insurance Trustee") for all Owners and Lenders. Such proceeds shall be received, held and administered by the Insurance Trustee subject to the provisions of an insurance trust agreement which shall be consistent with the provisions of this Declaration and which shall be entered into between the Insurance Trustee and the Board. Disbursement of such funds shall be made only upon the signatures of two members of the Board and upon the terms and conditions provided in this Section. As soon as practicable after notification of the receipt of insurance proceeds by the Insurance Trustee, the Board shall enter into a contract with a licensed contractor or contractors for the repair or rebuilding of all of the damaged or destroyed Condominium Units and Common Elements according to the original plans and specifications of said improvements or, if the Board determines that adherence to such original plans and specifications is impracticable or not in conformity with applicable statutes, ordinances, building codes, or other governmental rules and regulations then in effect, then of a quality and kind substantially equivalent to the original construction of such improvements. The contract with such licensed contractor or contractors shall provide for payment to the contractor or contractors of a specified sum for performance and execution of the work therein described, and shall have provisions for periodic disbursement of funds by the Insurance Trustee, which shall be consistent with procedures then followed by prudent lending institutions doing business in Maricopa County, Arizona. Such periodic

disbursements of funds shall be for specific dollar amounts and shall not be paid until the contractor who is engaged by the Board shall furnish to the Board before the commencement of construction a full performance and lien payment bond written by a good and responsible corporate surety. Disbursements to the contractor shall be made subject to the prior presentation of an architect's certificate containing such provisions as may be appropriate in the circumstances and deemed suitable by the Board. The Board shall employ a licensed architect to supervise the repair and rebuilding to insure that all work, services and supplies are in conformity with the requirements of the construction contract.

Section 10.05. Termination. If seventy-five percent (75%) or more of the Owners elect not to proceed with the reconstruction at the special meeting held pursuant to Section 10.02, the Board shall divide the insurance proceeds and then available reserves into as many shares as there are then Condominium Units, said shares to be in the same proportion as the Owners' respective fractional interest in the Common Elements. The Board shall first make application of each Owner's share to the payment of each mortgage, deed of trust, or other encumbrance or lien of record with respect to said Condominium Unit, with the balance being distributed to the Owner. If all encumbrances are fully discharged by the Board with applicable insurance proceeds and available reserves, the Horizontal Property Regime shall be terminated at such time as all Owners execute, acknowledge and record a declaration evidencing such withdrawal. If there are mortgages, deeds of trust, or other encumbrances remaining against any of the Condominium Units after disbursement by the Board of the proportionate share of insurance proceeds

and available reserves, and such deficiencies are not paid by the respective Owner or Owners, the holders of any such mortgage, deed of trust, or other encumbrance must also execute and acknowledge such declaration in order to lawfully withdraw the Property from the Horizontal Property Regime pursuant the Act.

Section 10.06. Negotiations With Insurer. The Board shall have full authority to negotiate in good faith with representatives of the insurer of any totally or partially destroyed Building or any other portion of the Common Elements, and to make settlements with the insurer for less than full insurance coverage on the damage to such Building or any other portion of the Common Elements. Any settlement made by the Board in good faith shall be binding upon all Owners and Lenders.

Section 10.07. Repair Of Condominium Units. Installation of improvements to, and repair of any damage to, the interior of a Condominium Unit shall be made by and at the individual expense of the Owner of that Condominium Unit and, in the event of a determination to reconstruct after partial or total destruction, shall be completed as promptly as practicable and in a lawful and workmanlike manner.

Section 10.08. Priority. Nothing contained in this Article shall entitle an Owner to priority over any Lender under a lien encumbering his Condominium Unit as to any portion of insurance proceeds allocated to such Condominium Unit.

XI

EMINENT DOMAIN

Section 11.01. Total Taking Of A Condominium Unit. If a Condominium Unit is taken by eminent domain, or sold

under threat thereof, or if part of a Condominium Unit is taken by eminent domain, or sold under threat thereof, leaving the Owner with a remnant which may not be practically or lawfully used for any purpose permitted by this Declaration, the award must compensate the Owner for his Condominium Unit and fractional interest in the Common Elements. Upon such a taking, that Condominium Unit's fractional interest in the Common Elements shall automatically be reallocated to the remaining Condominium Units in proportion to their respective interests immediately before the taking.

Section 11.02. Partial Taking Of A Condominium Unit. If part of a Condominium Unit is taken by eminent domain, or sold under threat thereof, so that such Condominium Unit may still be practically and lawfully used under this Declaration, the award must compensate the Owner for reduction in the value of the Condominium Unit and its fractional interest in the Common Elements. Upon such a taking, that Condominium Unit's fractional interest in the Common Elements is reduced in proportion to the reduction in size of the floor space of such Condominium Unit and such reduction amount shall automatically be reallocated to the remaining Condominium Units in proportion to their respective interests immediately before the taking.

Section 11.03. Taking Of The Common Elements. If the portion of the Property taken by eminent domain, or sold under threat thereof, shall not be comprised of, or include, any Condominium Unit, the Board shall, as soon as practicable, cause the award to be utilized for the purpose of repairing or restoring the Property so taken, and the portion of the award not used for restoration shall be divided among the Owners in proportion to their fractional interest in the Common Elements before the taking.

Section 11.04. Taking Of Entire Property. In the event the Property in its entirety is taken by eminent domain, or sold under threat thereof, the Board shall distribute the award (after deducting therefrom fees and expenses related to the condemnation proceedings including, without limitation, fees for attorneys, appraisers and court costs) to the Owners and such award shall be apportioned among the Owners in accordance with the judgment if such judgment of condemnation provides for apportionment, and if no apportionment is made, the Board shall distribute the award to Owners in the same proportion as the Owner's respective fractional interest in the Common Elements; provided, however, the Board shall first apply the award, as ultimately distributable to each Owner, to the payment of any mortgage, deed of trust or other encumbrance or lien of record with respect to such Condominium Unit and the Horizontal Property Regime shall not be terminated unless the applicable provisions of Section 10.05 are satisfied.

Section 11.05. Priority And Power Of Attorney. Nothing contained in this Article shall entitle an Owner to priority over any Lender under a lien encumbering his Condominium Unit as to any portion of any condemnation award allocated to such Condominium Unit. Each Owner hereby appoints the Association as attorney-in-fact for the purpose of negotiations and settlement with the condemning authority for the acquisition of the Common Elements, or any part thereof. In the event the taking involves all or part of the Common Elements, the award or proceeds shall be payable to the Association for the use and benefit of the Owner and their Lenders as their interests may appear. This power-of-attorney

is coupled with an interest, shall be irrevocable, and shall be binding on any heirs, personal representatives, successors or assigns of an Owner.

XII

RIGHTS OF LENDERS

Section 12.01. Notices Of Lenders. A Lender shall not be entitled to receive any notice which this Declaration requires the Association to deliver to Lenders unless and until such Lender, or its mortgage servicing contractor, has delivered to the Board a written notice stating that such Lender is the holder of a loan encumbering a Condominium Unit within the Property. Notwithstanding the foregoing, if any right of a Lender under this Declaration is conditioned on a specific written request to the Association, in addition to having delivered the notice provided in this Section a Lender must also make such request in writing delivered to the Association. Except as provided in this Section, a Lender's rights pursuant to this Declaration, including, without limitation, the priority of any mortgage lien over the lien of Assessments levied by the Association hereunder shall not be affected by the failure to deliver a notice or request to the Board.

Section 12.02. Priority Of Lenders. No breach of the Restrictions herein contained, nor the enforcement of any lien provision herein, shall affect, impair, defeat or render invalid the lien or charge of any Lender made in good faith and for value encumbering any Condominium Unit, but all of said Restrictions shall be binding upon and effective against

any Owner whose title to a Condominium Unit is derived through foreclosure or trustee's sale, or otherwise.

Section 12.03. Relationship With Assessment Liens.

(a) The lien provided for in ARTICLE V for the payment of Assessments shall be subordinate to the lien of any Lender which was recorded prior to the date any such Assessment becomes due.

(b) If any Condominium Unit which is subject to a monetary lien created by this Declaration is also subject to the lien of a Lender, then: (i) the foreclosure of any lien created by this Declaration shall not operate to affect or impair the lien of such Lender; and (ii) the foreclosure of the lien of a Lender or the sale under a power of sale included in a mortgage or deed of trust shall not operate to affect or impair the lien hereof, except that any Person who obtains an interest thereafter shall take title free of any lien created by this Declaration or any personal obligation for said charges as shall have accrued up to the time of any foreclosure, but subject to the lien hereof for all said charges that shall accrue subsequent to such foreclosure.

(c) Without limiting the provisions of subsection (b) of this Section, any Lender who obtains title to a Condominium Unit by reason of any foreclosure, or deed or assignment in lieu of foreclosure, or any Person who obtains title at a private or judicial foreclosure sale, shall take title to such Condominium Unit free of any lien or claim for unpaid Assessments against such Condominium Unit which accrued prior to the time such Lender or purchaser takes title to such Condominium Unit, except for liens or claims for a

share of such Assessments resulting from a pro rata reallocation of such Assessments to all Condominium Units within the Property.

(d) Nothing in this Section shall be construed as releasing any Person from his personal obligation to pay for any Assessments levied pursuant to this Declaration during the period such Person is an Owner.

Section 12.04. Required Lender Approval. Except upon the prior written approval of seventy-five percent (75%) of all Lenders, based on one vote for each Condominium Unit, neither the Association nor the Board shall be entitled by action or inaction to do any of the following:

(a) Abandon or terminate by any act or omission the legal status of the Property as a Horizontal Property Regime, except for abandonment or termination provided by law and/or this Declaration in the case of substantial destruction by fire or other casualty or in the case of a taking by eminent domain;

(b) Amend a material provision of this Declaration or the Bylaws or the Articles, including, without limitation, any change in the following: voting rights; Assessments, Assessment liens, or subordination of Assessment liens; reserve funds; insurance requirements; rights to use of Common Elements; responsibility for maintenance and repair; expansion, annexation, or withdrawal; change of an Owner's fractional interest in the Common Elements; conversion of any part of the Common Elements or any change or subdivision of the boundaries of any Condominium Unit (except as expressly permitted in Section 7.07 of this Declaration); leasing; imposition of a right of first refusal; or any provision that expressly benefit Lenders;

(c) Partition or subdivide any Condominium Unit or abandon, partition, subdivide, encumber, sell, or transfer the Common Elements (other than easements for public or private utilities or other purposes intended by this Declaration);

(d) Use hazard insurance proceeds for losses to the Property for other than repair, replacement or reconstruction of the Property;

(e) Terminate professional management of the Property and assume self-management of the Property;

(f) Notwithstanding anything in this Section 12.04, this Declaration may be amended for the purpose of correcting a technical error or for clarification purposes, and such amendment shall not be considered material. Any Lender who receives a written request to approve a material change and who does not return a negative response within thirty (30) days shall be deemed to have approved such request.

Section 12.05. Other Rights of Lenders. Any Lender (and such Lender's insurer or guarantor, and any Owner) shall, upon written request to the Association, be entitled:

(a) To inspect current copies of this Declaration (and any amendments), the Association's Articles, Bylaws, Association Rules, and other books and records of the Association during normal business hours;

(b) To receive an annual audited financial statement of the Association within ninety (90) days following the end of the Association's fiscal year.

Section 12.06. Notices of Action. Upon written request to the Association identifying the name and address of the Lender (and the name and address of the Lender's

insurer or guarantor, if desired) and the Condominium Unit number or address, any such Lender (or any such insurer or guarantor) will be entitled to timely written notice of:

(a) Any condemnation or casualty loss which affects a material portion of the Property or any Condominium Unit on which there is a first lien held by such Lender;

(b) Any delinquency in the payment of Assessments or charges owed by an Owner of a Condominium Unit subject to the lien of a Lender, which remains uncured for a period of sixty (60) days;

(c) Any lapse, cancellation, or material modification of any insurance policy or fidelity bond maintained by the Association;

(d) Any proposed action by the Owners or the Association which would amount to a material change in the Declaration as identified in Section 12.04 hereof.

XIII

LIMITATIONS UPON PARTITION AND SEVERANCE

Section 13.01. No Partition. The right to partition the Property is hereby suspended, except that the right to partition shall revive and the Property may be sold as a whole when the conditions for such action set forth in the ARTICLE X dealing with Destruction of Improvements, and ARTICLE XI dealing with Eminent Domain have been met; provided, however, nothing contained in this Section shall be construed as limiting partition by joint Owners, upon the prior written approval of an applicable Lender, of one or more Condominium Units as to individual ownership of such Condominium Units provided the Horizontal Property Regime is not terminated.

Section 13.02. No Severance. The elements of a Condominium Unit and other rights appurtenant to the ownership of a Condominium Unit, including exclusive easements over the Common Elements, if any, are inseparable, and each Owner agrees that he shall not, while this Declaration is in effect, make any conveyance of less than an entire Condominium Unit and such appurtenances. Any conveyance made in contravention of this Section shall be void.

Section 13.03. Proceeds Of Partition Sale. If an action is brought for the partition of the Property by sale, whether upon the occurrence of an event of destruction and a decision not to reconstruct or the taking of all or a portion of the Property by eminent domain, Owners shall share in the proceeds of such sale in the same proportion as their interests in the Common Elements, but in such event, the liens and provisions of all Lenders or Assessment liens encumbering Condominium Units within the Property so encumbered shall extend to each applicable Owner's interest in the proceeds of such partition and sale. The interest of an Owner in such proceeds shall not be distributed to such Owner except upon the prior payment of any Assessment lien or lien of a Lender encumbering such proceeds.

XIV

GENERAL PROVISIONS

Section 14.01. Enforcement. The Association or any Owner shall have the right to enforce, by proceedings at law or in equity, all Restrictions and other provisions now or hereafter imposed by this Declaration, or any amendments thereto, including the right to prevent the violation of any

such Restrictions, and the right to recover damages and other sums for such violation. The Association or any Owner shall also have the right to enforce by proceedings at law or in equity the provisions of the Bylaws and Association Rules and any respective amendments thereto.

Section 14.02. No Waiver. Failure by the Association or by any Owner to enforce any Restriction or provision herein contained, or contained in the Bylaws or Association Rules, in any certain instance or on any particular occasion shall not be deemed a waiver of such right of enforcement as to any such future breach of the same or any other Restriction or provision.

Section 14.03. Cumulative Remedies. All rights, options and remedies of Declarant, the Association, the Owners or the Lenders under this Declaration are cumulative, and no one of them shall be exclusive of any other, and Declarant, the Association, the Owners and the Lenders shall have the right to pursue any one or all of such rights, options and remedies or any other remedy or relief which may be provided by law, whether or not stated in this Declaration.

Section 14.04. Severability. Invalidation of any one or a portion of the Restrictions or provisions set forth in this Declaration or in the Bylaws or Association Rules by judgment or court order shall in no way affect any other Restrictions or provisions contained herein or therein which shall remain in full force and effect.

Section 14.05. Covenants To Run With The Land; Term. The Restrictions and other provisions of this Declaration shall run with and bind the Property as equitable servitudes and also as covenants running with the land and shall inure to the benefit of and be enforceable by the Association

or any Owner, their respective legal representatives, heirs, successors and assigns, for a term of fifty (50) years from the date this Declaration is recorded, after which time the Restrictions and other provisions shall be automatically extended for successive periods of ten (10) years, unless an instrument, signed and acknowledged by Owners of seventy-five percent (75%) or more of the Condominium Units within the Property and their Lenders has been recorded within one (1) year prior to the end of any such period, agreeing to change or revoke the Restrictions and other provisions of this Declaration in whole or in part.

Section 14.06. Construction. The provisions of this Declaration shall be liberally construed to effectuate its purpose of creating a plan for the development of a residential Condominium community and for the maintenance of the Property. The Article and Section headings have been inserted for convenience only, and shall not be considered or referred to in resolving questions of interpretation or construction.

Section 14.07. Gender And Number. Whenever the context of this Declaration requires, the singular shall include the plural, and vice versa, and the masculine shall include the feminine and the neuter, and vice versa.

Section 14.08. Nuisance. The result of every act or omission whereby any provision or Restriction contained in this Declaration or any provision contained in the Bylaws or Association Rules is violated in whole or in part is hereby declared to be and shall constitute a nuisance, and every remedy allowed at law or in equity against a nuisance, either public or private, shall be applicable with respect to the abatement thereof and may be exercised by the Association or

any Owner. Such remedy shall be deemed cumulative to all other remedies set forth in this Declaration and shall not be deemed exclusive.

Section 14.09. Attorneys' Fees. In the event any action is instituted to enforce any of the provisions contained in this Declaration, the Bylaws, or Association Rules, the party prevailing in such action shall be entitled to recover from the other party thereto as part of the judgment reasonable attorneys' fees and costs of suit.

Section 14.10. Notices. Any notice to be given to an Owner, a Lender, or the Association under the provisions of this Declaration shall be in writing and shall be delivered as follows:

(a) Notice to an Owner shall be delivered personally or placed in the first class United States mail, postage prepaid, to the most recent address furnished by such Owner in writing to the Board for the purpose of giving notice, or if no such address shall have been furnished, then to the street address of such Owner's Condominium Unit. Any notice so deposited in the mail shall be deemed delivered seventy-two (72) hours after such deposit. In the case of co-Owners, any such notice may be delivered or sent to any one of the co-Owners on behalf of all co-Owners and shall be deemed delivered to all such co-Owners.

(b) Notice to a Lender shall be delivered by first class United States mail, postage prepaid, to the most recent address furnished by such Lender in writing to the Board for the purpose of notice or, if no such address shall have been furnished, to any office of the Lender in Maricopa County, Arizona, or if no such office is located in Maricopa County, to any office of such Lender. Any notice so

deposited in the mail shall be deemed delivered seventy-two (72) hours after such deposit.

(c) The declaration of an officer or authorized agent of the Association declaring under penalty of perjury that a notice has been mailed to any Owner or Owners, or to any Lender or Lenders, to the address or addresses for the giving of notice pursuant to this Section, shall be deemed conclusive proof of such mailing.

(d) Notice to the Association shall be delivered by registered or certified United States mail, postage prepaid, addressed to the office of the statutory agent of the Association or as follows:

President
The Golf Cottages at Gainey Ranch
Condominium Association, Inc.
5251 North 16th Street, Suite 900
Phoenix, Arizona 85016

Any notice so deposited in the mail shall be deemed delivered upon the date of receipt.

Section 14.11. Effect Of Declaration. This Declaration is made for the purposes set forth in the recitals in this Declaration and Declarant makes no warranties or representations, express or implied, as to the binding effect or enforceability of all or any portion of this Declaration, or as to the compliance of any of these provisions with public laws, ordinances, regulations and the like applicable thereto. Declarant shall have no liability whatsoever if any of the provisions of this Declaration, the Bylaws or Association Rules are determined to be unenforceable in whole or in part or under certain circumstances.

Section 14.12. Personal Covenant. To the extent the acceptance of a conveyance of a Condominium Unit creates a personal covenant between the Owner of such Condominium Unit and Declarant, other Owners or the Association, such

personal covenant shall terminate and be of no further force or effect from and after the date when a Person ceases to be an Owner except to the extent this Declaration provides for personal liability with respect to the Assessments incurred during the period a Person is an Owner.

Section 14.13. Nonliability Of Officials. To the fullest extent permitted by law, neither the Board nor any officer of the Association shall be liable to any Owner or the Association for any damage, loss, or prejudice suffered or claimed on account of any decision, approval or disapproval, course of action, act, omission, error, or negligence if such Board member or officer acted in good faith within the scope of his or their duties.

Section 14.14. Unsegregated Real Property Taxes. Until such time as real property taxes have been segregated by the County Assessor of Maricopa County for the Condominium Units, the taxes shall be paid by the Association on behalf of the Owners. In connection with such payment, the proportionate share of such tax or installment thereof for a particular Condominium Unit shall be determined by multiplying the tax or installment in question by the respective percentage interest of such Condominium Unit in the Common Elements. The Association may levy a special Assessment against any Owner who fails to pay his share of any real property taxes pursuant to this Section. In the event such special Assessment is not paid within thirty (30) days of its due date, the Board may resort to all remedies of the Association for the collection thereof.

Section 14.15. Use Of Funds Collected By The Association. All funds collected by the Association, including Assessments and contributions to the Association paid by

Owners, if any, shall be held by the Association in a fiduciary capacity to be expended in their entirety for non-profit purposes of the Association in managing, maintaining, caring for, and preserving the Common Elements and for other permitted purposes as set forth in this Declaration. No part of said funds shall inure to the benefit of any Owner (other than as a result of the Association managing, maintaining, caring for, and preserving the Common Elements and other than as a result of expenditures made for other permitted purposes as set forth in this Declaration).

Section 14.16. Notification Of Sale And Transfer

Fee. Concurrently with the consummation of the sale or other transfer of any Condominium Unit, or within fourteen (14) days after the date of such transfer, the transferee shall notify the Association in writing of such transfer and shall accompany such written notice with a nonrefundable transfer fee to cover Association documentation and processing. The transfer fee shall be equal to the then current regular monthly assessment (or such other amount which is determined by the Board). The written notice shall set forth the name of the transferee and his transferor, the street address of the Condominium Unit purchased or acquired by the transferee, the transferee's mailing address, the date of the sale or transfer, and the name and address of the transferee's Lender, if any. Prior to the receipt of such written notice, all notices required or permitted to be given by the Association to the Owner shall be deemed to be duly made or given to the transferee if duly and timely made and given to the transferee's predecessor in interest. The transfer fee shall be the personal obligation of the new Owner and shall be secured by the lien in Section 5.01 hereof.

Notwithstanding the other provisions hereof, this Section shall not apply to a Lender who becomes an Owner by a foreclosure proceeding or any deed or assignment in lieu of foreclosure.

Section 14.17. Owner Liability and Indemnification. Each Owner shall be liable to the remaining Owners and to the Association for any damage to the Common Elements that may be sustained by reason of the negligence of that Owner or such Owner's family members, contract purchasers, tenants, guests or invitees, but only to the extent that any such damage is not covered by casualty insurance in favor of the Association. Each Owner, by acceptance of a deed for a Condominium Unit, agrees personally and for family members, contract purchasers, tenants, guests and invitees to indemnify each and every other Owner, and to hold such other Owners harmless from, and to defend such Owners against, any claim of any person for personal injury or property damage occurring within the Condominium Unit of that particular Owner, including any exclusive easement areas, if any, except to the extent (a) that such injury or damage is covered by liability insurance in favor of the Association or any other Owner, or (b) the injury or damage occurred by reason of the willful or negligent act or omission of the Association or other Owner or other person temporarily visiting such Condominium Unit.

Section 14.18. Conflicting Provisions. In the case of any conflict between this Declaration and the By-laws, or Association Rules, this Declaration shall control.

Section 14.19. Amendments. Subject to the other provisions of this Declaration, including, without limita-

tion, the rights of Lenders, this Declaration may be revoked or amended as follows:

(a) Prior to the conveyance of the first Condominium Unit to an Owner other than a Declarant, this Declaration and any amendments thereto may be amended or revoked by the execution by Declarant of an instrument amending or revoking the same.

(b) Subsequent to the conveyance of the first Condominium Unit in the Property to an Owner other than Declarant, this Declaration may be amended by any group of Owners entitled to vote not less than seventy-five percent (75%) of the total voting power of the Association.

(c) An amendment or revocation which only requires the execution of an instrument by Declarant as hereinabove provided shall be effective when executed by Declarant and when recorded in the office of the County Recorder of Maricopa County, Arizona. An amendment which requires the affirmative written assent or vote of the Owners as hereinabove provided shall be effective when executed by the President and Secretary of the Association who shall certify that the amendment has been so approved, and when the amendment has been recorded in the office of the County Recorder of Maricopa County, Arizona.

(d) Notwithstanding the foregoing, any provision of this Declaration, the Articles, Bylaws or Association Rules which expressly requires the approval of a specified percentage or specified percentage of the voting power of the Association or Lenders for action to be taken under said provision can be amended only with the affirmative written assent or vote of not less than the same percentage or percentages of the voting power of the Association and/or Lenders.

(e) Notwithstanding anything herein to the contrary, the Declarant shall have the unilateral right to amend this Declaration after this Declaration is recorded (without obtaining the approval of the Owners, the Association, or existing Lenders) if such amendment is required solely to correct a technical error or in order to meet the guidelines or regulations of the Veterans Administration, Federal Housing Administration, Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, or any similar agency. If such amendment bears a recitation that it is recorded based on the requirements of any of the foregoing agencies, such amendment shall not require approval of any Owners or Lenders.

XV

SPECIAL RIGHTS OF MASTER ASSOCIATION

Section 15.01. Approval of Declaration and Amendments. The Master Association, by subscription hereto, hereby approves the terms of this Declaration. This Declaration may not be amended or terminated without the prior written consent of the Master Association.

Section 15.02. Budget. The budget for the Association shall not be effective until it has been submitted to, and reviewed and approved in writing by, the Master Association.

Section 15.03. Temporary Control. The Master Association shall have the right to take temporary control of the Association in the event the Association is failing to levy and collect Assessments in an amount sufficient to pay its obligations to the Master Association or otherwise failing (in the opinion of the Master Association) to per-

form its function and duties in an manner consistent with the standards established by the Master Association for the high quality of residential development intended for Gainey Ranch.

Section 15.04. Maintenance of Common Elements.

The Master Association shall have the right to provide management and maintenance of the Common Elements and management support services to the Association as provided in the Master Declaration.

Section 15.05. Compliance with Master Declaration and Tract Declaration. Notwithstanding anything herein to the contrary, the Declarant, the Association, and all Owners and Occupants shall be bound by, and subject to, the Master Declaration and the Tract Declaration applicable to the Property. In addition to the terms and provisions proposed on the Property by this Declaration, the Declarant, Association, and all Owners and Occupants shall comply with, and adhere to, all terms, provisions, covenants and restrictions set forth in the Master Declaration and Tract Declaration which, in the event of any discrepancy or conflict, shall supersede any conflicting provisions of this Declaration and shall be controlling.

IN WITNESS WHEREOF, Declarant has executed this Declaration as of this 17th day of May, 1985.

MARKLAND PROPERTIES, INC.,
an Arizona corporation

By Stephen J. Hummer
Its VICE PRESIDENT - FINANCE

STATE OF ARIZONA)
) ss.
COUNTY OF MARICOPA)

On this, the 17th day of May, 1985,
before me, the undersigned officer, personally appeared
Stephen J. Brumm who acknowledged himself to be the
Vice President - Finance of MARKLAND PROPERTIES, INC., an
Arizona corporation, and that he or she, as such officer,
being authorized so to do, executed the foregoing instrument
for the purpose therein contained and in the capacity therein
stated.

IN WITNESS WHEREOF I hereunto set my hand and official seal.

Patterson M. Johnson
Notary Public

My commission expires:

Aug. 22, 1985

85 226862

APPROVAL BY MASTER ASSOCIATION

The Gainey Ranch Community Association (which is defined as the Master Association in the foregoing Declaration) hereby approves the terms and provisions of the Declaration of Horizontal Property Regime and Declaration of Covenants, Conditions and Restriction Establishing and Governing The Golf Cottages at Gainey Ranch and confirms that the aforesaid Declaration complies with all required terms of the Master Declaration.

May 17, 1985

THE GAINNEY RANCH COMMUNITY ASSOCIATION, an Arizona non-profit corporation

By Stephen J. Brummon
Its SECRETARY - TREASURER

STATE OF ARIZONA)
County of Maricopa) ss

On this, the 17th day of May, 1985, before me, the undersigned Notary Public, personally appeared Stephen J. Brummon, who acknowledged himself to be the Secretary - Treasurer of The Gainey Ranch Community Association, an Arizona non-profit corporation, and that he, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained and in the capacity therein stated.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Patterson M. Johnson
Notary Public

My Commission Expires:

Aug. 22, 1985

01JM30595

THE GOLF COTTAGES AT GAINNEY RANCH

Being a portion of the SE 1/4 of Section 26, T. 3 N., R. 4 E., G. & S. R. B. & M., Maricopa County, Arizona, more particularly described as follows:

COMMENCING at the E 1/4 of said Section 26; THENCE S 0°19'05" E along the East line of said SE 1/4 for a distance of 1621.61 feet; THENCE S 89°40'55" W 285.75 feet; THENCE N 63°48'00" W 70.21 feet; THENCE S 60°19'01" W 115.10 feet; THENCE N 72°09'54" W 120.81 feet; THENCE S 71°15'15" W 50.07 feet to the True Point of Beginning; THENCE S 71°15'15" W 120.00 feet; THENCE S 17°24'54" W 397.45 feet; THENCE S 19°27'25" W 117.49 feet; THENCE S 46°18'33" W 97.30 feet; THENCE S 76°16'3" W 106.52 feet; THENCE N 77°36'27" W 86.39 feet; THENCE N 52°57'1" W 74.00 feet; THENCE N 83°36'00" W 90.86 feet; THENCE N 74°39'49" W 145.44 feet; THENCE N 70°58'51" W 235.00 feet; THENCE N 14°46'0" W 150.22 feet; THENCE N 50°52'34" E 150.98 feet; THENCE S 41°20'45" E 32.00 feet to the beginning of a curve bending to the left the center of which bears S 41°20'45" E 45.00 feet; THENCE Easterly along the arc of said curve through a central angle of 143°07'48" for a distance of 112.41 feet to the beginning of a curve bending to the right the center of which bears S 4°28'33" E 30.00 feet; THENCE Easterly along the arc of said curve through a central angle of 53°07'48" for a distance of 27.82 feet; THENCE S 41°20'45" E 17.42 feet to the beginning of a tangent curve bending to the left having a radius of 215.00 feet; THENCE Easterly along the arc of said curve through a central angle of 36°24'15" for a distance of 136.61 feet; THENCE S 77°45'00" E 139.70 feet to the beginning of a tangent curve bending to the left having a radius of 785.00 feet; THENCE Easterly along the arc of said curve through a central angle of 6°00'00" for a distance of 82.21 feet; THENCE S 71°45'00" E 53.31 feet to the beginning of a tangent curve bending to the left having a radius of 90.00 feet; THENCE Northeasterly along the arc of said curve through a central angle of 84°20'00" for a distance of 132.47 feet; THENCE N 23°55'00" E 17.40 feet to the beginning of a tangent curve bending to the left having a radius of 515.00 feet; THENCE Northerly along the arc of said curve through a central angle of 11°41'51" for a distance of 105.14 feet to the beginning of a curve bending to the right the center of which bears S 77°46'51" E 535.00 feet; THENCE Northerly along the arc of said curve through a central angle of 8°53'32" for a distance of 83.03 feet; THENCE N 21°06'41" E 157.01 feet to the beginning of a curve bending to the left the center of which bears N 68°53'19" W 215.00 feet; THENCE Northerly along the arc of said curve through a central angle of 35°50'20" for a distance of 134.48 feet; THENCE N 71°15'15" E 33.65 feet to the beginning of a tangent curve to the left having a radius of 240.00 feet; THENCE Easterly along the arc of said curve through a central angle of 14°21'47" for a distance of 60.16 feet to the beginning of a tangent curve bending to the right having a radius of 240.00 feet; THENCE Easterly along the arc of said curve through a central angle of 14°21'47" for a distance of 60.16 feet; THENCE N 71°15'15" E 64.00 feet; THENCE S 18°44'45" E 76.03 feet; THENCE S 40°44'45" E 26.69 feet; THENCE S 18°44'45" E 19.37 feet; THENCE S 49°15'15" W 10.79 feet; THENCE S 18°44'45" E 36.81 feet to the TRUE POINT OF BEGINNING.

Containing 5.0708 acres, more or less.
(Gainey Ranch Parcel 10E)

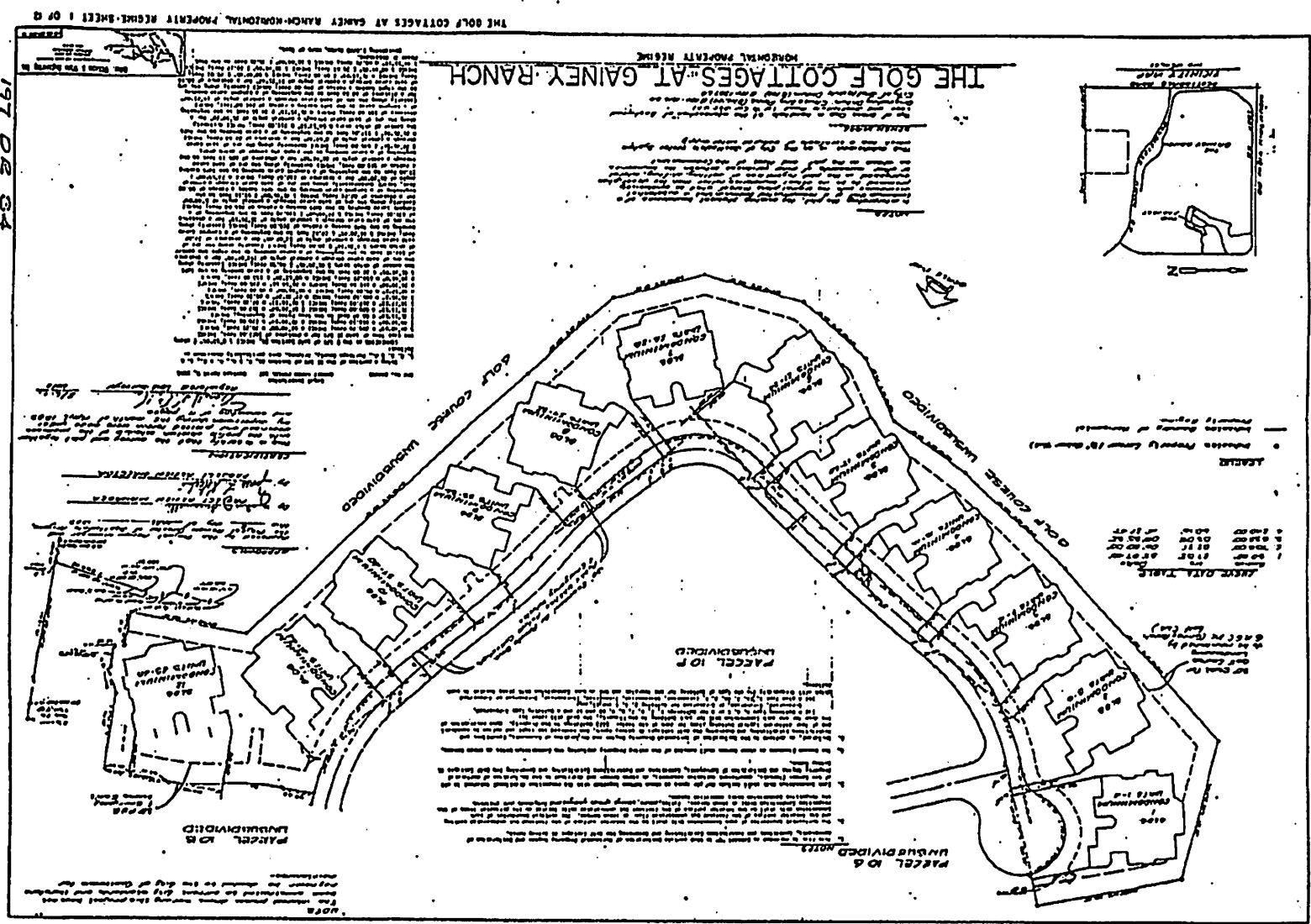
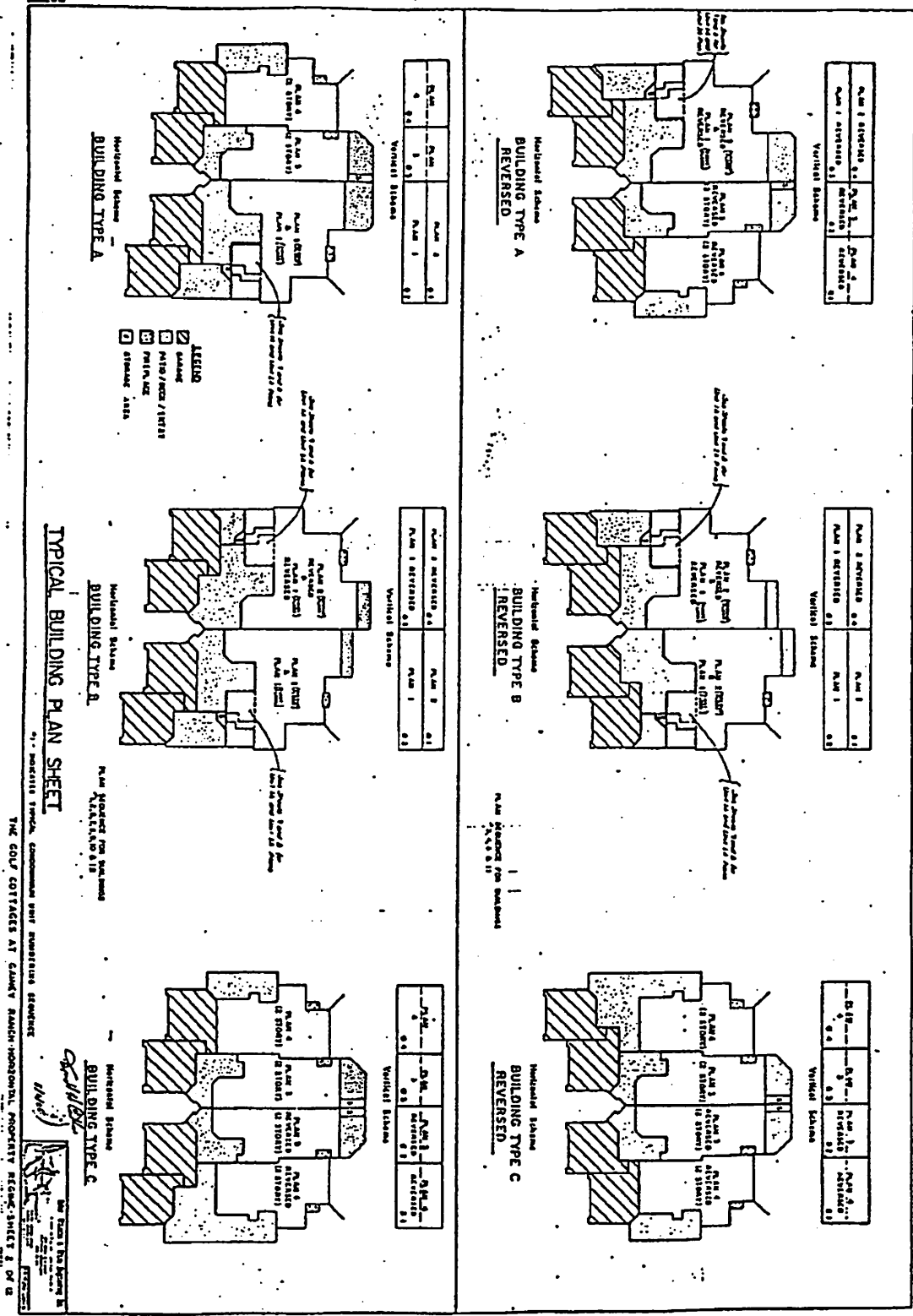
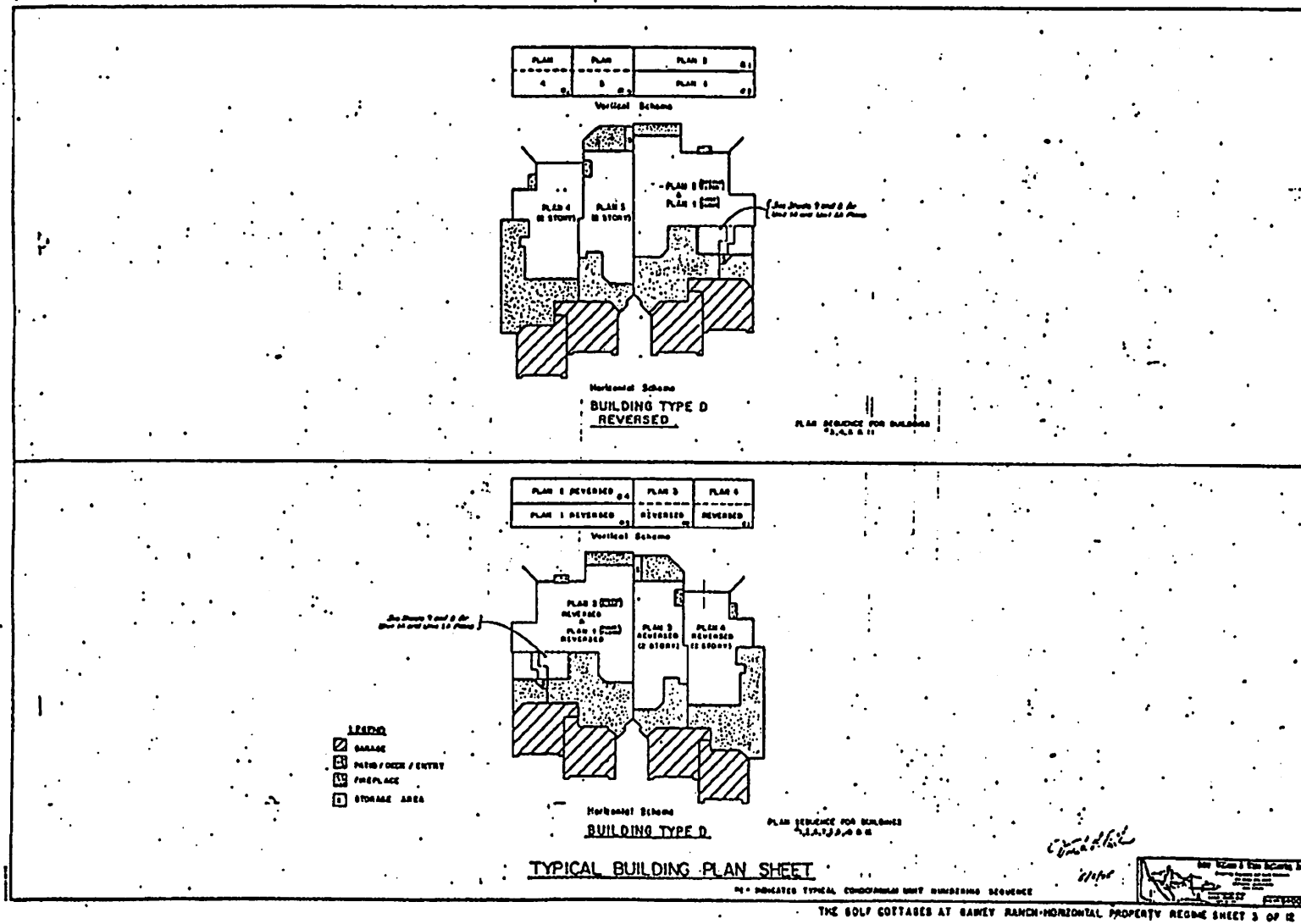


EXHIBIT "B"

85 226862

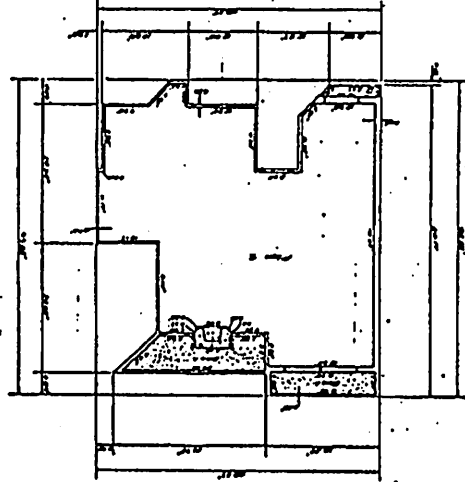
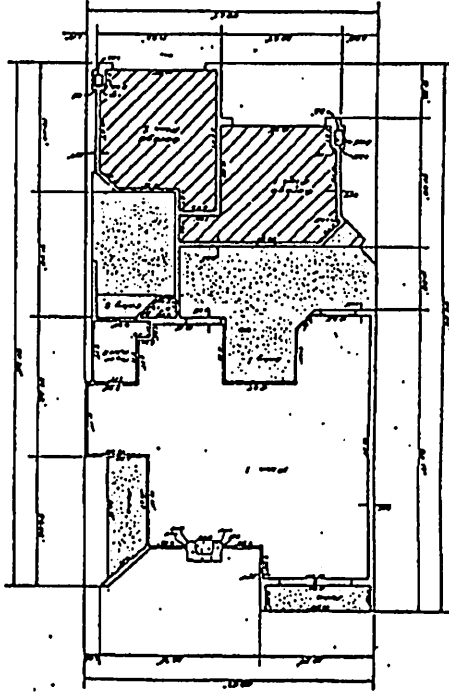


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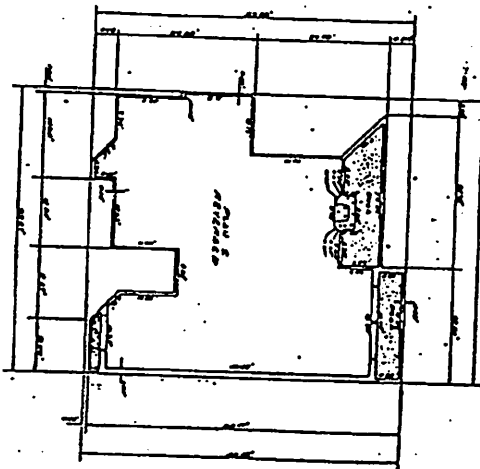
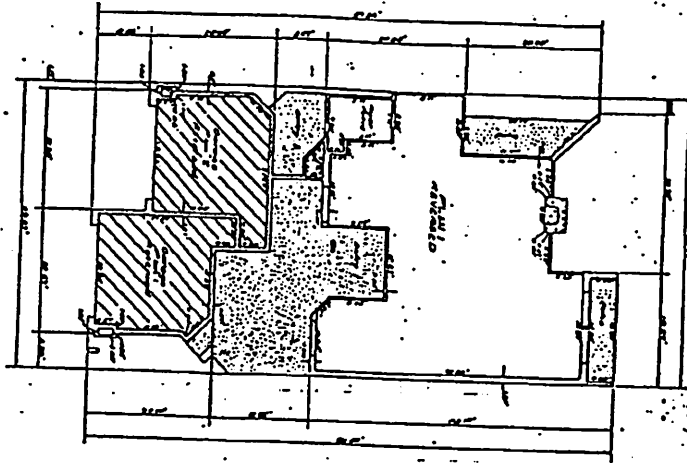
התאחדות חובבי התורה

דברי חכמים



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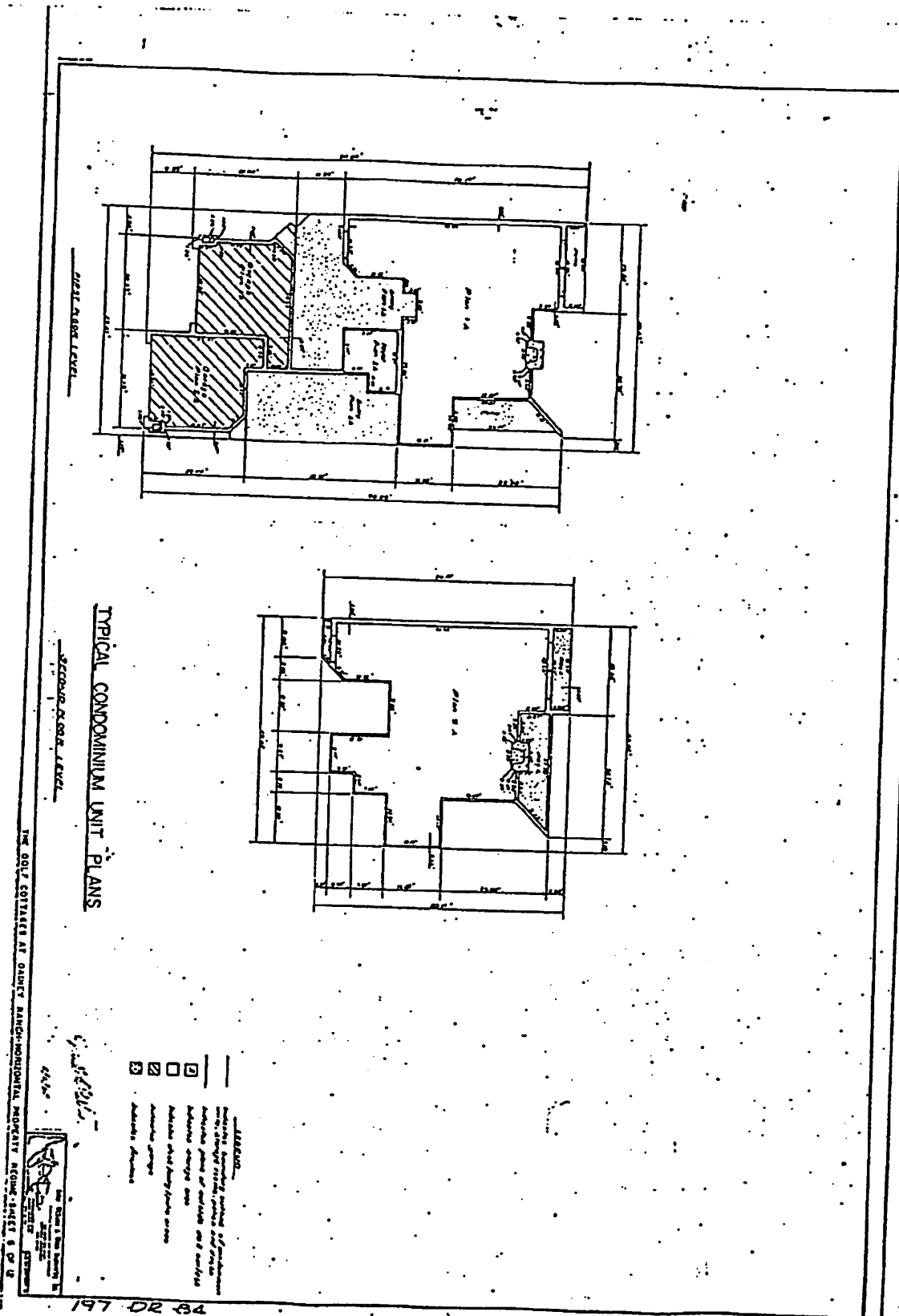


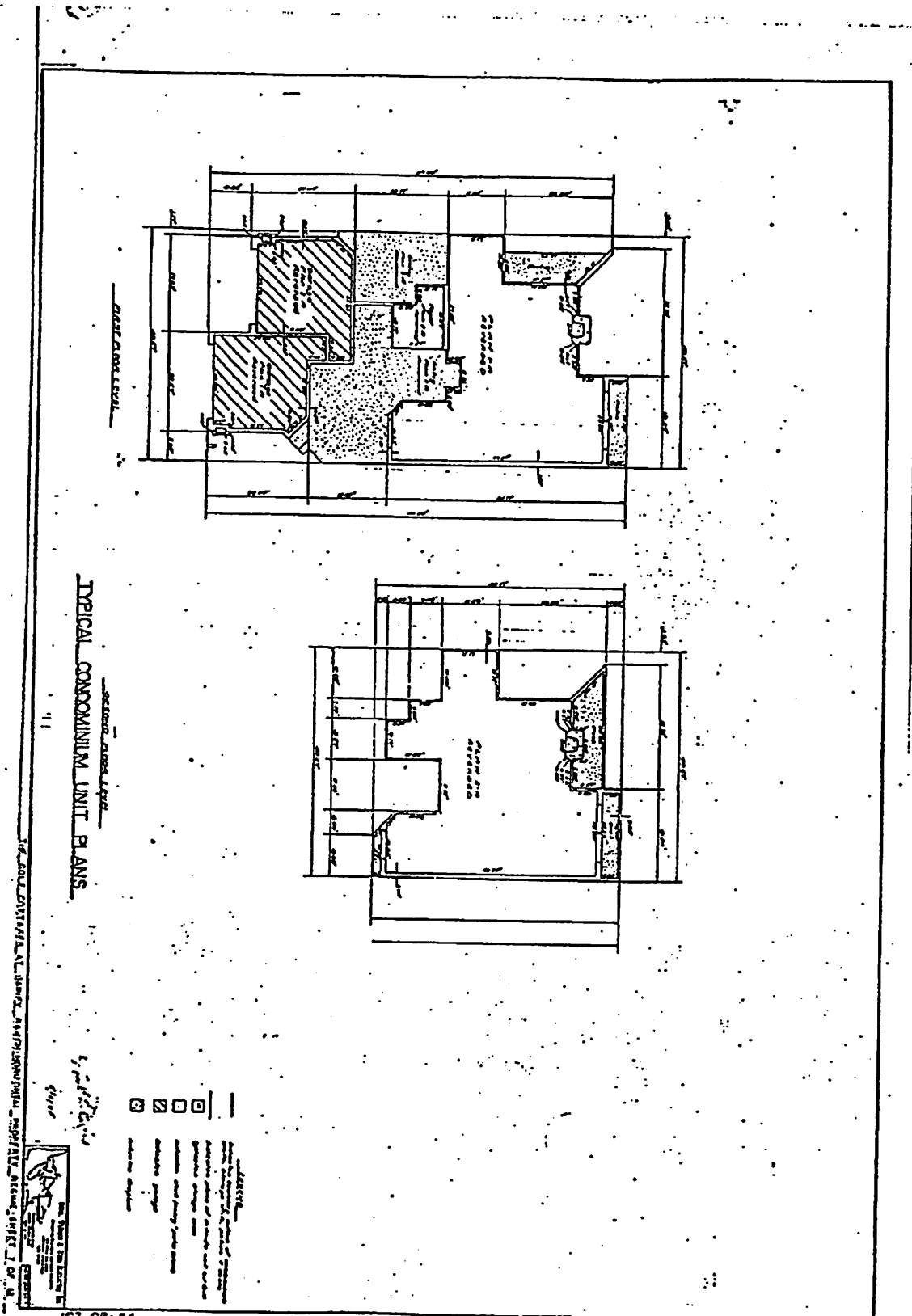
TYPICAL CONDOMINIUM UNIT PLANS

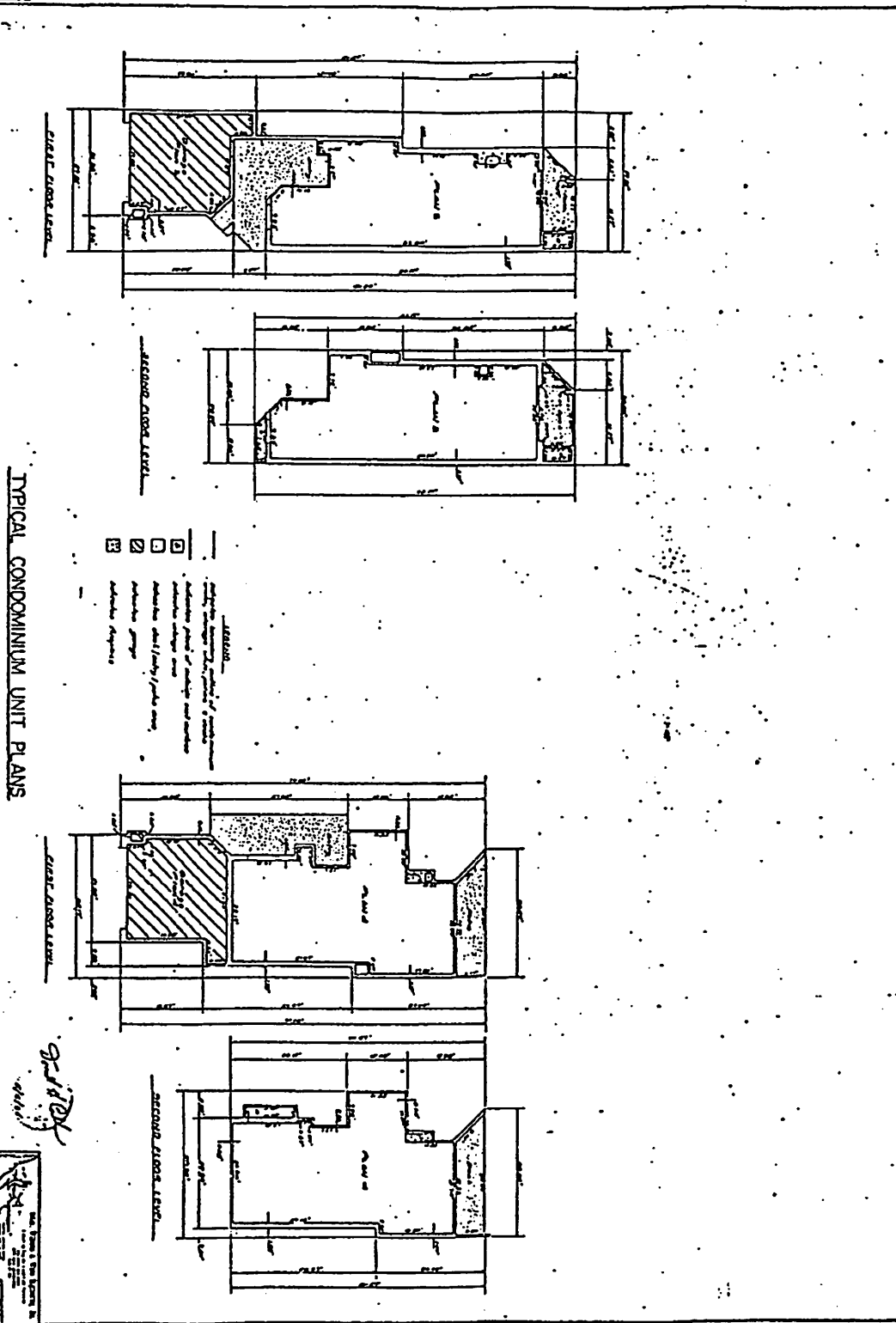
- ☐ 1. Living Area
- ☐ 2. Kitchen
- ☐ 3. Bedroom
- ☐ 4. Bathroom
- ☐ 5. Hall
- ☐ 6. Staircase
- ☐ 7. Balcony
- ☐ 8. Storage Area
- ☐ 9. Entry
- ☐ 10. Utility Room

THE GOLF COURSE AT SENECA MANOR-CONDOMINIUM, PROJECT RICHMOND-SHEET 8 OF 8

197 DR 84

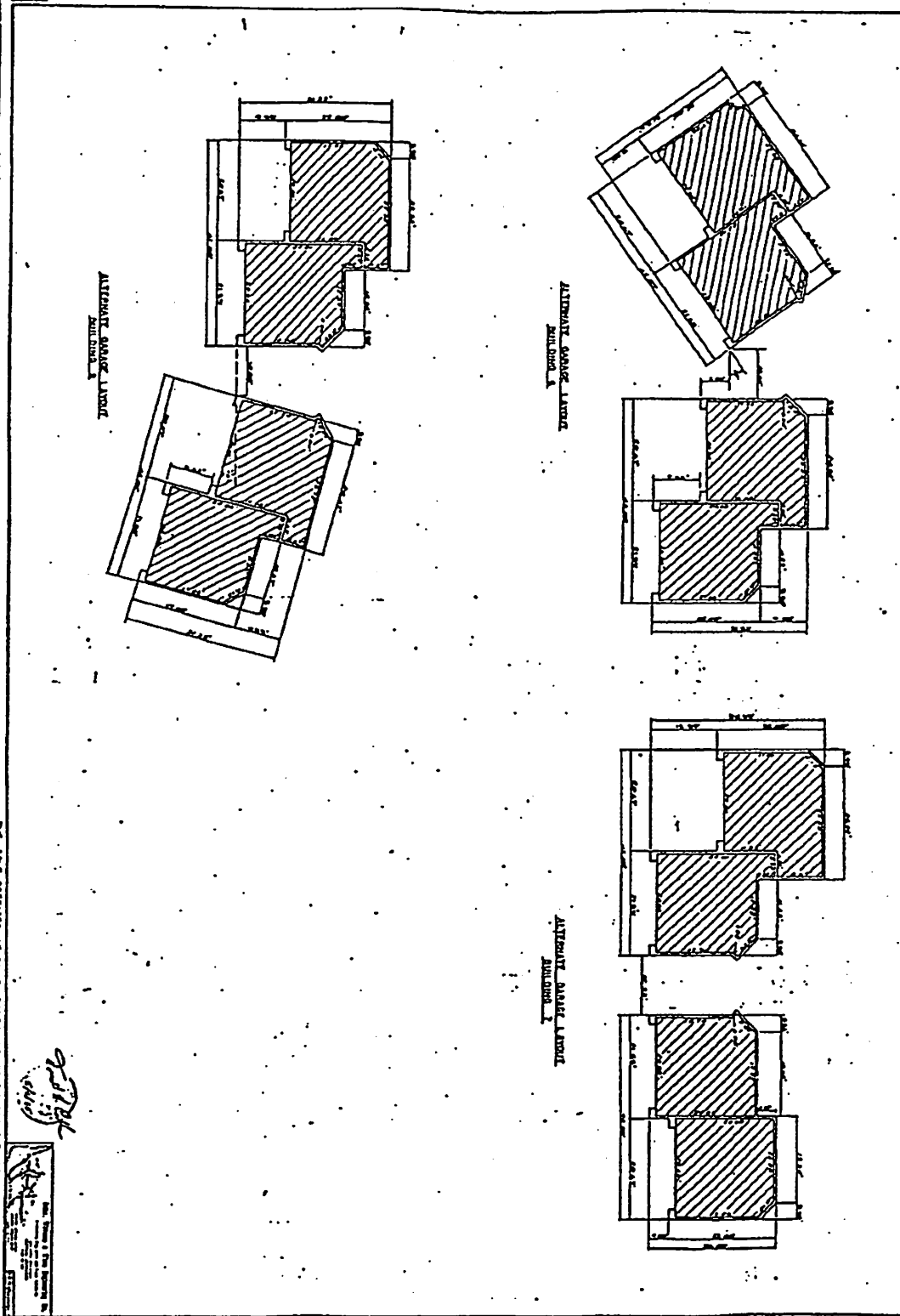








7-2 FOR CONTRAST AT SAMITY RANCH-HORIZONTAL PROTECTIVE RECOVERY



THE SHIP CONTAINED AT SAINT MARY HOSPITAL PROPERTY RECORD SHEET D OF D



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