

Rita Ridge

DECLARATION OF COVENANTS, CONDITIONS,
RESTRICTIONS AND EASEMENTS WITH REPECT TO
RITA RIDGE SUBDIVISION
AT PACIFIC JUNCTION, MILLS COUNTY, IOWA

This Declaration is made by Padgett J. Hoffman and Joanne M. Hoffman, owners of the real estate known as Rita Ridge subdivision at Pacific Junction, Mills County, Iowa. The purpose of this Declaration is to prescribe covenants, conditions, restrictions and easements with respect to the use of the land in the addition for the purpose of providing the best and most appropriate development and improvement of each building site and for the protection of owners of parcels in Rita Ridge subdivision.

The word "parcel", whenever used in this Declaration, shall mean the real estate in Rita Ridge subdivision at Pacific Junction, Iowa described in any conveyance by the proprietors of said Development.

The following provisions shall apply to the use and development of all parcels of Rita Ridge subdivision.

1. The parcels may be used only for residential purposes, and each parcel may be used for only one single-family dwelling. A dwelling shall not exceed two stories in height, and shall not contain less than the following finished living areas exclusive of porches, breezeways and garages:
 - a. 1450 square feet on the ground floor for a one story dwelling.
 - b. 1200 square feet on the ground floor and at least 550 square feet up for a one and one-half story dwelling.
 - c. 2000 square feet above the basement level for a two story dwelling.
 - d. 1600 square feet of living area above the ground for a bi-level, tri-level or a split-level dwelling.
 - e. 1550 square feet of living area above the ground for a split-entry or raised ranch with 2 car under dwelling.
 - f. All homes shall have at least a 2 car attached garage.
 - g. No mobile homes
 - h. All modular homes must be approved by the architectural committee.

Exposed portions of the foundation on the front of each dwelling are to be covered with either siding, brick or stone, and exposed portion of the foundation on the sides and rear of each dwelling shall be covered either with brick or siding or shall be painted. Garages shall be constructed for not less than two cars, and garage doors must be closed except for entry and exit.
2. No improvements shall be made without the approval of the architectural committee for which provision is made in this Declaration.
3. No noxious or offensive activity shall be conducted on any parcel.
4. No boat, recreational vehicle, camping trailer, snowmobile, auto drawn trailer of any kind, garden tractor or heavy equipment shall be stored outside of the garage or left exposed on any parcel on a permanent basis. These types of items may be stored during the items seasonal period. This rule is to eliminate unsightly areas for protection of all property owners. Any exceptions may be presented and addressed by the architectural committee.
5. No satellite dish (other than the new type of less than 40 inch diameter and attached to the house), exterior television or radio antenna or other similar structure shall be located on any parcel without specific approval of the architectural committee.
6. No hog or barbed wire fences shall be permitted. Any fences or walls shall not be higher than 6 feet nor extended forward of the back of the foundation of the dwelling on any parcel, and no posts or braces shall be on the outside of the fence or wall. All other types of fencing shall be permitted by only after approval by the architectural committee.
7. No temporary structure may be erected on any parcel for use as a residence.

*Only - Ref: Architectural Committee - 7-30-01
240/865 273/573*

573

*Ref: Corrective Covenants
9-25-98
240/865-868*

MISCELLANEOUS RECORD BOOK 236, MILLS COUNTY, IOWA

STATE OF Nebraska, Douglas COUNTY, ss:
 On this 6th day of April, 19 98 before me, the undersigned, a
 Notary Public in and for said State, personally appeared
Casey Hoffman and Sharon Cole Hoffman

to me known to be the identical persons named in and who executed the foregoing instrument, and
 acknowledged that they executed the same as their voluntary act and deed.

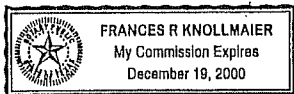


MY COMMISSION EXPIRES
 JULY 18, 2001

Warren M. Griffin
 Notary Public

STATE OF Texas, Cameron COUNTY, ss:
 On this 6th day of April, 19 98 before me, the undersigned, a
 Notary Public in and for said State, personally appeared
Rita Hoffman

to me known to be the identical persons named in and who executed the foregoing instrument, and
 acknowledged that they executed the same as their voluntary act and deed.



Rita O. Hoffman
Frances R. Knollmaier
 Notary Public
 FRANCES R. KNOLLMAIER